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# Moody on The Market

Pat Moody

# Jimmy Carter's 2005 challenge: "Make Benton Harbor all it can be, show me you care!"

The passing of former President Jimmy Carter may be an international historical event for most people. However, for a group of Southwest Michigan leaders of 20 years ago, it is a personal loss. And one that invokes memories of a 'one of a kind' man who gave of himself and his influence to build 24 Habitat for Humanity homes in Benton Harbor in 2005.

Carter's time spent here personally working on the construction project in June 2005 was designed to inspire cooperation among local leaders as they faced an agenda of projects that required joint efforts their local municipalities had never achieved before.

The challenge was put to them by Jeff Noel, first in his role as the head of Cornerstone Alliance and later as the Global Vice President of Whirlpool Corporation, overseeing major local projects the compa-



Former President Jimmy Carter walks down Main Street in Benton Harbor in 2005, accompanied by then-Mayors Mary Goff of St. Joseph and Wilce Cooke of Benton Harbor.

Photo credit: Neal Vaughan, MLIVE Continued on page 14









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# Debbie Ramirez Senior Director of Impact & Volunteer Engagement, United Way of Southwest Michigan

# Nominate a Deserving Volunteer to be Recognized for their Service to the Community

Southwest Michigan is filled with thousands of volunteers that step up to some of the most pressing challenges, and they tackle those challenges with enthusiasm and passion. Perhaps you know of someone doing great work in the community in need

of recognition for their years of service and dedication to a myriad of causes. If so, let's get them the recognition they deserve!

United Way of Southwest Michigan is once again seeking nominations of volun-

Continued on page 2

# **Inserts & Promotions**

- Ace Hardware
- Dollar General Family Fare
  - Martins Super Market
  - National SAVE Coupons
  - Renewal By Anderson
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Inserts may vary by zip code

# Page 2 January 4, 2025 MailMax **Ramirez** Continued from cover

teers to receive recognition at our Annual Celebration, to be held on April 24, 2025 at the Lake Michigan College Mendel Center Grand Upton Hall in Benton Harbor. Two awards will be featured at the event: The Margaret B. Upton Volunteer Leadership Award, and the Judge Susan L. Dobrich Volunteer Leadership Award for Cass County. Nominations for both of these awards will be taken through January 31, 2025 at uwsm.org/nominate-a-volunteer.

## Margaret B. Upton Volunteer Leadership Award

This lifetime achievement award is given to one outstanding volunteer in Berrien County who has a history of service of more than 10 years, a diversity of volunteer experience with multiple organizations or significant contribution to a single organization, and teamwork and leadership experience.

The winner will receive \$5,000 to donate to the nonprofit of their choice. The monetary portion of this award is being provided by the Frederick S. Upton Foundation

## Judge Susan L. Dobrich Volunteer Leadership Award for Cass County

This lifetime achievement award, which debuted last year, is named in honor of Cass County's Judge Susan L. Dobrich.

This award will be presented to one volunteer in Cass County, Michigan who demonstrates more than eight years of vol-

unteer contributions, a diversity of volunteer experience with multiple organizations or a significant contribution to a single organization, and various levels of volunteer experience including teamwork, physical, clerical, and/or leadership.

The winner of this award will receive \$5,000 that will be directed to a nonprofit that serves Cass County residents. The monetary portion of this award is being provided by the

# McLoughlin Family Foundation.

To nominate a deserving individual for either of these awards, visit online at

uwsm.org/nominate-a-volunteer today!



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# Photo of the Week



# Wonderful Light

**Photo by Taylor Carlson** 

Please email your favorite photo with a brief description to **Photos@MailMaxOnline.com**Photos must be horizontal orientation to be considered for Photo of the Week.

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Don **Stuart** 

**Humorist** 

# Me, Disney, and Lippas — Lipizin — the White Stallions

Vienna is a city I longed dreamed of visiting. And it's all due to Walt Disney.

Before I explain, a few trivial-bordering-on-obscure factoids:

• Was the croissant "invented" in Austria? I guess so, since the internet says "most sources" believe it. It was originally dubbed Kipferl. (FYI, Kipferl seems to always have a capital "K" – I don't know why, but I'll never sloppily misspell it. (Because spellcheck automatically capitalizes it.)

As for the clearly Frenchy word "croissant," it's said this stems from Kipferl's debut in Paris in 1839, when an ex-pat Austrian named August Zang opened a Viennese bakery. Parisians dug the Kipferl and other patisseries copied it. The name croissant barely beat out the other popular tag for the treat: Zangthang, as in, "Give me some of that Zang thang!"

- We strolled by Griechenbeisl, the oldest restaurant in Vienna, dating to 1447. A sculpture above Griechenbeisl's doorway depicts Marx Augustin, a bagpiping minstrel from the 1600s. He's immortalized in the familiar ditty, "O du lieber Augustin," which he may have written. And which may be your earworm for the rest of your day.
- Vienna is home to the world-famous Spanish Riding School, home to the world-famous Lipizzaner horses, which tour the world famously putting on shows of precision dressage.

I was super excited to have a Spanish Riding School experience while in Vienna. We didn't see a performance, but we did take a "backstage tour" of the stables, tack rooms, and the arena where they perform.

Why this penchant for the Lipizzaners? For one thing, adult Lipizzaners are strikingly all-white. However, they are born practically black. I can relate, as I also have a slightly more, um, pale-colored coif than I used to.

For another, we learned a lot about what it takes to become a world-famous Lipizzaner, as opposed to just a normal, everyday Lipizzaner. For example, there's a LOT of training involved. A horse learns the intricate steps and moves over a 6-to-8-year period. The apprenticeship is even longer for the riders – 10-to-12 years! This reflects my training as a writer of phenomenally funny columns – I'm in my third decade pounding the keyboard, and I'm just about to finish MailMax probationary period.

Here's the most pertinent aspect of my Lipizzaner love: As a kid, I saw the "Wonderful World of Disney" production "Miracle of the White Stallions." It's about the close call the animals had in World War II, when they were under threat from Nazis, most of whom didn't care much about protecting them. The horses eluded danger by being surreptitiously relocated to what is now the Czech republic. Where they faced threat from advancing Russian forces. Who likely would have eaten them.

I watched "Miracle of the White Stallions" after the trip, for the first time since the 1960s. And of course, everything works out in the end, thanks to a few (sympathetically portrayed!) Nazis, and a lot of horse-loving Americans. Including George C. Sco---I mean, General George Patton.

So, I satisfied my childhood fascination with the Lipizzaners, for which I can thank Walt Disney. AND, additional tangential thanks to Disney: My probationary period at MailMax is over! Because throughout this column, I never misspelled Lipizzaner! (Psst! - spellcheck corrects it automatically, but don't tell Farrell and Head.)



Josh **Bishop** 

**Pastor** 

# **Real Joy Lasts**

Rejoice in the Lord always. I will say it again: Rejoice! Let your gentleness be evident to all. The Lord is near. Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.

Philippians 4:4-7

"There's no place like home for the holidays!" That's what one classic Christmas song says. Our fondest memories of Christmas likely take us back to being at home with family sitting around the Christmas tree, singing, laughing, and expressing joy in whatever way nossible

Do you know where the apostle Paul was when he wrote, "Rejoice in the Lord always"? He wasn't in the comfort of his home or gathered with family and friends celebrating a holiday. He was in prison for sharing the good news about Jesus. That makes the joy he expresses more intriguing. How can one rejoice even when unjustly imprisoned? How can I rejoice even when I'm going through hard times, grieving, or whatever unpleasant thing is happening in my life?

You can still rejoice because real joy, rooted in Jesus, lasts. We possess this joy everywhere and all the time. Notice that

today's Bible passage says, "Rejoice in the Lord..." When our joy is in the Lord and not in our circumstances, joy lasts because Jesus and his promises will never change. We can rejoice anywhere and anytime because "the Lord is near." He was with Paul in prison. He is with you whether you are near or far from family this Christmas, no matter what.

Christ came to give us a joy that is deep and a joy that lasts because it's not tied to the changing seasons or circumstances of life. Real joy is found in this: The Lord has taken away our punishment and he rejoices over us! He considers it a joy to be our Savior! Someday, we will truly be home for Christmas, and for eternity because the Lord will come again to bring us home at last!

Prayer: Lord, even when the lights come down and the season is past, give me joy and peace that transcends all understanding and keeps my heart and mind in Christ Jesus. Amen.

Submitted by Pastor Josh Bishop Grace Evangelical Lutheran Church, St. Joseph Originated by: <a href="https://www.What About]esus.com">www.What About]esus.com</a>



After



# New Year, Fresh Start!

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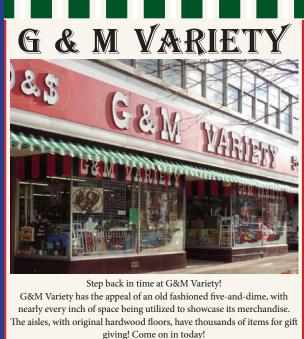


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# Sarah Spoonholtz

Regional Director, SMR Chamber

## **HELLO 2025!**

Last week Arthur shared with you a recap of what 2024 looked like for YOUR Southwest Michigan Regional Chamber. It never ceases to amaze me when we pause to reflect what our small but mighty team has been able to accomplish. Gearing up for 2025, we've got another full year planned!

While it might look like things are starting slow for the new year, we are elbows deep in planning our 2025 Business Recognition **Breakfast Awards Ceremony & Annual Meeting** on February 21st. Nominations for businesses, organizations, and individuals doing big and great things closes on January 7th - so make sure you get yours in today! Proudly sponsored by Blue Cross Blue Shield of Michigan, Corewell Health, Comcast Business, Horizon Bank, Four Winds Casino, Sturgis Bank St. Joseph Banking Center, Combined Insurance Agencies/Nulty Insurance, Kruggel Lawton CPAs, South Shore Health & Racquet Club, and United Federal Credit Union. Visit bit.ly/BRBAwards2025 to nominate, purchase tickets, and learn more about the event!

Later in January our NextGen: Young Professionals group is partnering with Lake Michigan College Career Services for a new fun event called Young & Rising: Level Up Your Career on Wednesday, January 29th, from 4:00 - 6:00 p.m.! They'll be gathering inside the Multipurpose Room above the Library at the Main Building on the Benton Harbor campus. Light appetizers and drinks provided. Don't miss out—mark your calendar!

During this event you can learn from industry experts about professional etiquette, effective communication, interview tips, and more. Network with other Young Professionals as well as Aspiring Students, learn while helping students discover networking and work on their in-person communication skills. Whether you're starting out or leveling up, this event

offers valuable insights to help you stand out.

Their line-up of guest speakers is PHENOMENAL, with four powerhouse females that are guaranteed to give you the best advice on taking the next step in your professional career - plus some that can easily be used in your personal life as well. They include: Kathleen Wolf, The Purpose Partners -Leveraging Professional Strengths; Elizabeth Meeth, Rip Current Creative Marketing Leading Effective and Purposeful Meetings; Alexis Harris, Horizon Bank - Interview Tips & Attire; and Kathi Szabo, Lake Michigan College - Create Your Own Luck: Embrace Happenstance and Propel Your Career.

Looking at the Business After Hours schedule, we've got a jam packed year (and have already started booking for 2026!!) planned for you! With hosts like Berrien County Cancer Services in March, Professional Hearing Services in April, BOSS Services in May, the Andreasen Center for Wellness at Andrews University for June, Schroeder Furniture in July for their big 50th Anniversary Celebration, Clark Insurance at the Benton Harbor/St. Joseph Elks Club in August, The Aesthetics Lounge & Spa in September, United Federal Credit Union in Bridgman in October, Four Winds Casinos in November, and Present Pillars in December!

Other exciting things happening in 2025 include our next Leadership Accelerator Cohort, which I believe is Cohort 10 that kicks off on January 23rd! The 3rd Annual Wine & Nine Ladies Exclusive Golf Outing at Pipestone Creek Golf on May 30th, our 65th Annual Chamber Golf Outing at Lake Michigan Hills on July 14th, and our 2nd annual HYPE: **Highlighting Young Professional Excellence** pitch competition in November! Not to mention, all the things Nancy Kiernan has planned in Bridgman with the Greater Bridgman Chamber & Growth Alliance, including discussions on the return of the Street Dance, and the Makers Trail Festival!

2025 is going to be a great year for all of us - I'm putting it out into the universe and so should you!

For more information on these and other Chamber events, head to our website at www.smrchamber.com, or feel free to connect directly at sspoonholtz@smrchamber.com or 269-932-4040. See you around Southwest Michigan!

Well it is January...... The beginning of a new year. Start it out right with a great new haircut!

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# NOMINATE A WOMAN OF INFLUENCE

Heart of Southwest N

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Nominate a woman whose remarkable acts within our community deserve wide recognition.

# **HOW TO NOMINATE**

- · Submit Your Nomination: Go to our website and Share her story and why she deserves to be celebrated.
- · Spread the Word: Encourage friends and family to nominate and support these amazing women.
- DEADLINE FOR NOMINATIONS IS MONDAY FEBRUARY 10, 2025.

MORE DETAILS TO FOLLOW!



SCAN THIS QR CODE TO SHARE THIS WOMAN'S STORY AND WHY SHE DESERVES TO BE CELEBRATED.





Dave **Ramsey** 

Financial
Expert
The Ramsey Show

# Dave Says Compromises Are Part of Marriage

Dear Dave,

My wife and I have been married for two years, and we both have good jobs. Together, we bring home around \$190,000 combined. We also have \$100,000 in a savings account, and no debt except for our mortgage. A couple of weeks ago, I was contacted about an opportunity to take a job in commercial real estate in my hometown. To be honest, this kind of work has been a dream of mine for several years. The problem is my wife is upset by the idea of moving. She says it's because she doesn't want to be even further away from her family, but it seems like something else is bothering her. Do you have any advice? Freddie

Dear Freddie,

Anytime you're in a relationship and something like this happens, it's a little like making a sale in that you've got to dig out the real reason for the objection. It could very well be that she doesn't want to be further away from her family, and that's natural—to an extent. But like you said, there could be other factors involved.

There might be something in your past that bothers her, or something she doesn't want you to revisit. There may even be feel-

ings of discomfort with your family for things that have happened or been said. It could also be the insecurity that goes along with a move, a new home and a new job. I don't know how far away you're talking about moving, but it could also be she's worried about leaving her job.

From a relationship standpoint, you two each need to lay your cards on the table and be honest with each other. Open up, and really talk about it. Otherwise, it's going to become a sore spot and cause even more problems. Part of marriage is making compromises. Sometimes compromises must be made by one, or both, people in order to do what's best for the relationship in the present and in the long run.

It could be that you just need an impartial referee. Would you both be willing to attend a few sessions with a good pastor or marriage counselor together? Talking to either one doesn't mean your marriage is on the rocks, but sometimes a compassionate and objective third party can help dig down below the surface to uncover issues and help find a reasonable solution to problems.

I hope this helps. God bless you both, Freddie.

– Dave

\* Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.





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The new year is all about fresh starts, reconnecting with loved ones, and creating spaces that matter. Begin 2025 with floors that bring warmth, beauty, and a touch of home to every momentbig or small. From cozy family nights to celebrations with friends, we'll help you lay the perfect foundation for your best year yet.

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Diamond Black Crystal, Cloth Bucket Seats, Night Edition, 20 Inch Black Aluminum Wheels, Anti-Spin Rear Axle, Remote Start, Rear Power Sliding Window, Power Seat, Heated Steering Wheel, Heated Front Seats, Navigation, 12 Inch Touchscreen, Parksense Front and Rear Park Assist, and Much More! C24005

SIEMANS DISCOUNT.....- 3,778 NATIONAL 15% OFF CONSUMER CASH - 8,342 **SALE PRICE FOR EVERYONE \$43,495** MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

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Delmonico Red Pearl, 6.4 V8 Engine, 9 Alpine Speakers, Sport Appearance Package, Snow Chief Group, Navigation, 12 Inch Touchscreen, Power Heat/Fold/Telescoping Mirrors, Heated Front Seats, Rear Power Sliding Window, Power Seat, Heated

Steering Wheel, Blind Spot and Cross Path Detection, Remote Start, and Much More! C24147 MSRP .....\$64,320 SIEMANS DISCOUNT.....- 3,325 RAM COMMERCIAL PRODUCT BONUS CASH COUPON - 1,000 BONUS CASH.....- 1,000

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20th Anniversary Edition! Sting Gray, Nappa Leather Seats, Black 3 Piece Hardtop, Integrated Off Road Camera, Tru-Lok Front and Rear Axle, Navigation, Trailer Tow and Heavy-Duty Electrical Group, Mesh Sunbonnet Top, Cargo Tub Liner, and Much More! C23181

MSRP.....\$75,085 SIEMANS DISCOUNT..<u>- 14,090</u>

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Diamond Black Crystal, 6.7 Cummins High Output DIESEL Engine, AISIN Automatic Transmission, 5th Wheel/Gooseneck Towing Prep Group, Chrome Appearance Group, Rear Power Sliding Window, Rear Window Defroster, 4.10 Rear Axle, Chrome Flat Cab Length Side Steps, Trailer Brake Controller, and Much More! C24138

SIEMANS DISCOUNT...... 3,530 RAM COMMERCIAL PRODUCT BONUS CASH COUPON - 1,000 BONUS CASH.....- 1,000

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2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 45K Miles, Jeep 80<sup>th</sup> Anniversary Edition, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Alpine White, F24165H



2.0 Engine, CVT Automatic, Aluminum Wheels, Only 83K Miles! Power Front Seats, CD-Player, Power Convertible, Power Windows and Locks, Remote Keyless Entry System, Ice Silver Metallic, U24143



1.5 Engine, 6 Speed Automatic, Aluminul Navigation, Power Driver's Seat, Lane Dep Collision Mitigation, Front Collision Warning System, Cherry Red Balance



3.5 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Only 11K Miles! Bedliner, Running Boards, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2<sup>10</sup> Row Heated Seats, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Iconic Silver Metallic, U24087B



2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Climate Control, Panoramic Vista Roof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Lithium Gray, U24134

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m Wheels, Only 23K Miles! Remote Start, arture Warning, Lane Keeping Assist, Front Back-Up Camera, Remote Keyless Entry of Factory Warranty!, U24149



ers Seat, Heated Seat, Remote Start, Black, U24148



3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 90K Miles, Security Cover, Bedliner Running Boards, Remote Start, Navigation, SYNC 4, Power Heated Front Seats, Power Adjust Pedals, Blind Spot and Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, MAX Trailer Tow Package, Remote Keyless Entry System, Agate Black Metallic, C24012A



3.6 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 115K Miles, Power Driver's Seat, Heated Steering Wheel, Heated Front Seats, 3<sup>RD</sup> Row Seating, CD-Player, Back-Up Camera, Remote Keyless Entry System, Summit White, C24184A



6.6 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 77K Miles, Running Boards, Bedliner, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Climate Control, Back-Up Camera, Remote Keyless Entry System, Very Nice! Ebony Twilight Metallic, C25003A





3.6 V6 Engine, 6 Speed Manual Transmission, Less Than 8K Miles! Convertible Soft Top, Climate Control, Power Windows and Locks, Cruise Control, Back-Up Camera, Black Clearcoat, F24183A



5.0 V8 Engine, 10 Speed Automatic, Ebony Black Painted Aluminum Wheels, Less Than 10K Miles! Remote Start, Black Accent Package, Power Front Seats, Blind Spot Monitor, Lane Keeping Assist, Front Collision Mitigation, Reverse Park Assist, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, U24075A

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2.0 Engine, 8 Speed Automatic, Aluminum Wheels, 56K Miles, Black 3-Piece Hard Top, Heated Front Seats, Heated Steering Wheel, Touchscreen Radio Display, Customer Preferred Package, Trailer Tow Group, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Bright White, C24139A



2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, SYNC 4, Power Leather Heater Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Auto Climate Control, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera Trailer Tow Package, Power Liftgate, Pemote Keyless Entry System, Ford Certified! Iconic Silver, U24169



2.0 Ecoboost Engine, 6 Speed Automatic, Aluminum Wheels, 47K Miles, Remote Start, Navigation, SYNC 3, Ford Co-Pilot360 Assist, Power Heated Front Seats, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warring, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic Metallic, F24165B



2.0L Turbocharged I-4 Engine, 8 Speed Automatic Transmission, 30,932 Miles, Voice-Activated Navigation, Heated Steering Wheel, Heated Seats, Power Liftgate, Balance of Factory Warranty! Pristine White, U24155

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1.5 V6 Ecoboost, 10 Speed Automatic, Aluminum Wheels, 70K Miles, Security Cover, Bediner, Power Running, Boards, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Heated Steering Wheal, Twin Panel Moonroot, Adaptive Cruise Control, Front Collision Mitigation, Reverse Sensing System, 360 Degree Camera, Remote Keyless Entry System, Blue Jeans, U24138



2.7 V6 Engine, 10 Speed Automatic, Aluminum Wheels, Less Than 3K Miles! Remote Start, Navigation, Convertible Hardtop, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Cactus Gray, U24166



2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 47K Miles, FX4 Off-Road Package, Bedliner, Running Boards, Trailer Tow Package, Sport Appearance Package, Auto Climate Control, Front Collision Mitigation and Warning, Back-Up Camera, Remote Keyless Entry System, Ford Certified! U24082A



3.2 V6 Engine, 9 Speed Automatic, Aluminum Wheels, Only 22K Miles! Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Survoof, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Power Liftgate, Back-Up Camera, Jeep Certified! Bright White, U24168



3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 800 Miles! Running Boards, Bedliner, 3-Piece Hardtop, Remote Start, Navigation, Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Jeep Certified! Firecracker Red, C24183A



1.8 Engine, Automatic Transmission, Aluminum Wheels, Only 81K Miles! Power Windows and Locks, CD-Player, Remote Keyless Entry System, Classic Silver, M25023A



5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 177K Miles, Pickup Bed Cab, Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2<sup>10</sup> Row Heated Seats, Power Sunroof, Rear Power Slide Window, Touchscreen Display, Rea Park Assist, Back-Up Camera, Remote Keyless Entry System, Delmonico Red Pearlcoat, C24059B



2.0 Engine, 9 Speed Automatic, Aluminum Wheels, 102K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Sunroof, Climate Control, Back-Up Camera, Remote Keyless Entry System, Summit White, C24132B



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3.5 Ecoboost Engine, 10 Speed Automatic, Alumirum Wheels, 21K Miles, Running Boards, Remote Start, Navigation, Memory Power Leather Heated MC Front Seats, Power Adjust Pedals, Twin Panel Moornoof, Wireless Charging Pad, Adaptive Cruise Control, Front Collision Mitigation, Driver Monitoring, Rear Collision Mitigation, Blind Spot Monitor, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Avalanche, P23342A



5.7L Hemi, Automatic, 31,232 Miles, Big Horn Level 2 Equipment Group, Aluminum Chrome Clad Wheels, Heated Seats, Heated Steering Wheel, Plus Much More, Balance of Factory Warranty! Diamond Black Crystal Pearl, M25007B



5.3 VB Engine, 10 Speed Automatic, Alumirum Wheels, 68K Miles, Running Boards, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheels, 2" Plon Heated Seats, Dual Para Moornoot, Wireless Chapring Past, Lave Change, Hert willh Side Bind Zons Alert, Pear Choss Traffic Aert, Lane Departure Harming, Lane Keeping Assist, Forth Collision Huming, Forth Collision Militigation, Back-Up Camera, Power Chingle, Remote Repliess Entry System, Summit White, M2472SA



7 V8 HEMI Engine, 8 Speed Automatic, 20X9.0 Premium Paint/Polish Wheels, 35K Miles, Bedline Night Edition, Power Driver's Seat, Heated Deluxe Cloth Bucket Front Seats, Heated Steering Wheel, Touchscreen Display, Front and Rear Park Assist, Back-Up Camera, Anti-Spin Differential Rear Axle, Remote Keyless Entry System, Balance of Factory Warranty! Bright White, C24173A

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3.5 V6 Ecoboost Engine, 10 Speed Automatic, 83K Miles, Chrome Step Bars, XLT Chrome Appearance Package, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power just Pedals, Power Slide Rear Window, CD-Player, Back-Up Camera, Max Trailer Tow Package Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ruby Red Metallic, S24002A



1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 50K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Surroof, Adaptive Cruise Control, Lane Keeping, Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Sonic Gray Pearl, C23132A



3.3 Engine, 8 Speed Automatic, Alloy Wheels, Less Than 6K Miles! Power Leather Heated Front Seats, 2' Row Captain's Chairs, 3<sup>to</sup> Row Seating, Auto Climate Control, Power Sunroof, Wireless Phone Charger, Blind Spot Monitor, Cross Traffic Alert, Lane Keep Assist, Lane Departure Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Mazda Certified Rhodium White Premium, S24005



50 V-B Eigine, 10 Speed Automatic, 20'C Chrome-Like P1O Wheels, 50K Miles, Secunity Cover, Annining Bacaris, Remote Start, Maingation, S1NK 4, Memory Power Leather Heated NC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2° Rhow Heated Seats, Twin Parel Moormoof, Dual Climate Control, B8O Sound System, Blind Spott Monitor, Cross Traditic Alert, Lare Keeping System, Per-Collision Assist, Reverse Sensing System, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Ford Certified Tooric Sher Meatlic, U24111



3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Navigation, Memor Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Power Sunroof, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Kevless Entry System, Walnut Brown Metallic, C24131A



3.6 VG Engine, 9 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats Heated Steering Wheel, 2<sup>un</sup> Row Heated Seats, Panoramic Vista Roof, Uconnect Family Theatre Group, Adaptive Chuise Control, Blind Spoi Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, 360 Degree Surround View Camera, Power Liftgate, Remote Keyless Entry System, Chrysler Certified, Bright White, U24137



2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Remote Start, SYNC 3, Power Leather Heater. Front Seats, Heated Steering Wheel, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate Remote Keyless Entry System, Ford Certified! Iconic Silver, U24127



2.7 V6 Ecoboost Engine, 10 Speed Automatic, 6 Spoke Gloss Black Wheels, 26K Miles, Bedliner, Running Boards, Flemote Start, SYNC 4, Power Heated Front Seats, Twin Panel Moonroof, Power Stiding Rear Window, Lane Keeping System, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Class N Trailer Hitch Remote Keyless Entry System, Ford Certified! Velocity Blue Metallic, U24133



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# **Moody** Continued from cover

ny was spearheading. In that role, Noel had the opportunity to interact with Jimmy Carter and attract his attention to the opportunities that existed to help Benton Harbor begin to realize its potential.

After Carter's death Sunday, Noel reached out to MoodyOnTheMarket publisher Pat Moody with some thoughts on Carter and the difference he made through his focus on and challenge to Benton Harbor.

Here are excerpts from Jeff Noel's personal note to Pat Moody upon hearing of Jimmy Carter's passing:

"Given the passing of President Carter, we should all thank him for Harbor Shores, HOPE VI Revitalization Grant, and the Boys and Girls When Mark Mitchell and I were asked to

go to Plains and pitch the Jimmy Carter Work project for Benton Harbor, he asked us in mid presentation. "I can build 22 homes anywhere, so what is the big picture and what will our 22 homes do for the community?"

Perhaps with more confidence than we should have possessed, we made it clear that our vision was to build the community through partnerships, block by block and was real...and we discussed key milestones already achieved. We laid out the Harbor Shores vision, the desire for the 5th time for the community to apply for Hope VI housing grant dollars, and the commitment to create a Boys and Girls club facility on the site of the Jimmy Carter building project.

A few months later, you were there when he came to Benton Harbor and announced the commitment to build homes, and he asked the







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community to work together and above all, show pride and clean up the streets. He said, "Make Benton Harbor all it can be, show me you care."

The vision and tenacity of Dave Whitwam and the CWCC and the courage of Jeff Fettig to go all-in, along with Mavors Wilce Cooke and Mickey Yarbrough, former Mayor Emma Hull and Mayors Mary Goff and Jeff Richards who collectively created the platform by President Carter



Carter at site of Habitat For Humanity home build in Benton Harbor. Photo credit: Mark Bugnaski MLIVE

which evolved into, and brought, so much change to the community through the Boys and Girls Clubs facilities, Hope VI Housing opportunities, the Senior PGA Championship, Harbor Shores, and the Whirlpool North American headquarters Riverview Campus, and...yes...the new Emma J. Hull Flats apartments, the MLK projects, and beyond.

Never forget Dan Smith and Merlin Hanson saying we will be there for what is needed when President Carter came to town.

We should never forget these moments and how fortunate Benton Harbor has been with great committed leaders."

For reference to names Noel mentioned, Whitwam is the former Chairman of

Whirlpool Corporation and generally considered the vision and force behind the Harbor Shores Development. Fettig is the

former President of Whirlpool and Whitwam's successor as Chairman. Local banker Smith and industrialist Hanson were early leaders of Cornerstone Alliance.

Noel's exceptional communication skills and unique ability to unite diverse groups toward a common goal culminated in

drawing the attention of an international figure and world leader—Jimmy Carter—who focused, for a time, on Benton Harbor and its potential for renewal.

Indeed... how fortunate!

Editor's Note: Jeff Noel is now an advisor to the governor of Kentucky, since leaving SW Michigan in 2022.

By Gayle Olson, MOTM Contributor

Pat Moody Publisher, MoodyOnTheMarket.com moody@wsjm.com (269) 925-1111







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# Be Healthy Berrien Awarded \$150,000

Be Healthy Berrien Awarded \$150,000 from Michigan Health Endowment Fund to Improve Health and Access in Berrien County

Be Healthy Berrien and Corewell Health to support the Community Leadership Academy project with the 2-year grant.

Be Healthy Berrien, a collective impact initiative anchored by United Way of Southwest Michigan, has received a \$150,000 award from the Michigan Health Endowment Fund (MHEF) to continue its efforts to reduce obesity in Berrien County. The two-year grant will support these efforts through the Community Leadership Academy (CLA) project, which will create cohorts of community stakeholders that focus on various health and wellness initiatives in Benton Harbor.

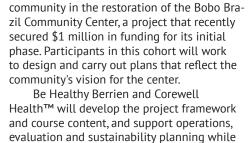


"We sincerely thank the foundation for their contribution, which is instrumental in advancing our efforts to build community wellness," said Dawn Marie Smith, Director of Be Healthy Berrien. "To develop solutions, we must begin with those who navigate complex systems daily. That's what's exciting about the CLA – it empowers those with lived experi-

drive meaningful change." The CLA program will receive support

ence, giving them the knowledge and tools to

from steering committee organizations including the City of Benton Harbor, the Southwest Michigan Planning Commission, and the Region IV Area Agency on Aging. The inaugural cohort will focus on engaging the



funded by the grant. The project will be

sustained by the Corewell Health Center for

Wellness in Benton Harbor after the grant funding ends. By bringing together the voices of our community members and an active network of partners, we can harness the strength of diverse perspectives," said Heather Rudnik, Project Specialist at Corewell Health. "This project will unite community members and organizations to create sustainable, communi-

Efforts are underway to recruit additional steering committee organizations that are dedicated to social innovation and committed to driving community transformation through systems change. To learn more, contact Dawn Marie Smith through behealthyberrien.org.



Community Leadership Academy stakeholders included representatives from Be Healthy Berrien, Corewell Health, city of Benton Harbor, Region IV Area for Agency on Aging, Abonmarche, Southwest Michigan Planning Commission.



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# **2024 JEEP GRAND CHERO ALTITUDE 4X4**

Lifetime power train warranty! Black out package, power sunroof, heated Leather / suede upholstery, blind spot monitoring, Collision avoidance, power liftgate, remote start, Keyless enter & go



Lifetime powertrain Warranty! 3 rows of leather, 1st & 2nd row buckets, Full stow & go, power seat, sliding side doors and Liftgate, 360 camera,



Lifetime powertrain warranty, Big Horn Level II pkg, Heated seats, heated steering wheel, Night Edition, 3.0L Hurricane engine, side steps, 20" wheels, Was \$62,895

All rebates and incentives to dealer with qualified credit, purchase payments are based on a 10% of MSRP down plus tax and titling, Lease payments based on 10% of MSRP down, 10,000 miles per year. Incentives end 12/31/24



pucket and 3rd row bench seat, premium infotair



king with pedestrian detection, smart cruise control, lane keep assist, blind snot moni ing, cross path detection, aluminum wheels, apple car play and is sold with warranty!



Large infotainment touch screen, hands free bluetooth, aluminum wheels, 23 city/30Highway MPG. Sold with factory warranty!



ieel, nav. power lift gate, blind spot warning, rear parking senso dual zone AC, memory power seat, warranty!



Large touch screen, power locks and mir



heated front seats, heated steering wheel, leather trimmed seats, alloy wheels, auto, sold with warranty!



seat, large 7" infotainment, remote start, keyless enter.



seat, 8" touch screen, dual climate control



Symetrical all wheel drive, large infotainment touch screen, blind spot monitoring, lane sense, adaptive cruise control, power heate



bucket seats, panoramic power sunroof, dual



onitoring, cross path detection, lane sense, pre-collision assist, spor



ing, cross path detection, rain sense wipers, remote start, heated seat:













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2018 HYUNDAI KONA MARVEL Very Rare!

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2015 CHEVY CRUZE LTZ Fully serviced, ready to go through the snow

seady to go through the snov



2013 NISSAN LEAF Go electric!

\$7,777



1997 BMW 5 SERIES Only 72,000 miles

\$7,900



TOYOTA SIENNA XLE Super nice for a low price!

\$9,900



2013 FORD
FIESTA TITANIUM
peta Figeta thate fun to sa

\$9,900



2019 CHEVY CRUZE LT

<sup>\$</sup>11,900



2015 SUBARU CROSSTEK XV Just in! All Wheel Drive, 5 spd, ready fo

\$11,900



2015 FORD FLEX SEL

luxury, 7 passenger seating \$12 000



2020 MITSUBISHI MIRAGE G4

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taking it in the ... \$14\_900



2015 GMC ACADIA AWD Just in! Fully serviced, new tires,

\$14,900



2019 MITSUBISHI OUTLANDER SEL AWD Super clean for a low price!

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2020 HYUNDIA IONIQ HYBRID

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2013 FORD F-150 SXT Just in! Super low miles, showroown clea

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2017 CHRYSLER 300 C fint condition, all the toys, low miles too

\$19,900



2020 KIA STINGER Just in! It'll energize your dinger!

\$19,900



2007 JEEP CJ5 tom made with350 V8, 37 inch tires, lifted

\$20,000



2021 DODGE CHALLENGER SXT Just in! RED HOT!

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2021 JEEP RENEGADE LIMITED Off Lease! One owner, EVERY OPTION with low miles

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PACIFICA HYBRID TOURING
lust in! Off lease, low miles, these sell fast!

\$28,900



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2021 ALFA ROMEO STELVIO ROSO TI Just in! Off lease, every option, 26,000 miles, MSRP new \$58,835



YUKON XL SLT
Just in! Save thousands!

\$29,900



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\$34,900



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Pano moonroof, power boards plus
every option available!

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2021 CHEVY SILVERADO HIGH COUNTRY 4X4 White pearl paint, every option, save thousands!

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# HYUNDAI FYNN S

**P** HYUNDAI 2025 Elantra

**Р** НҮППОЯІ 2025 Sonata

**P** HYUNDAI

2025 Tucson

**P** HYUNDAI 2025 Kona



**P** HYUNDAI 2025 Palisade



**America's Best Warranty** 10-Year/100,000-Mile

Powertrain Limited Warranty

\*See dealer for LIMITED WARRANTY details.









**P** HYUNDAI

2025 Santa Fe



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# MILITARY

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Expanded Toyota Military Rebate Program For MILITARY



**Every New Toyota Comes With ToyotaCare.**<sup>12</sup> 2-Year No Cost Maintenance Plan.

1. New 2024 Prius LE Model 1223. Lease based on net cap cost of \$26,618. Lease end purchase option \$19,496.\* 2. 2025 RAV4. Based on manufacturers' sales data for CY 2023. 3. New 2025 RAV4 LE Front Wheel Drive Gas Model 4430. Lease based on net cap cost of \$26,961. Lease end purchase option \$19,567.\* 4. Toyota vehicles and components are built using U.S. and globally sourced parts. S. Remaining new 2024 and new 2025 RAV4 Gas and Hybrid models (Excludes Prime). 4.99% APR for 60 Months with \$18.87 per \$1,000 borrowed OR 5.99% APR for 72 Months with \$16.50 per \$1,000 borrowed.\* 6. Based on manufacturers' sales data from 2005-2023. 7. New 2024 Tacoma \$81 bouble 6.24 Av4 Gas Model 7540. Lease based on net cap cost of \$37,825. Lease end purchase option \$32,872.\* 8. New 2024 Tacoma Gas and Hybrid models (Excludes TRD Por and Trailburer). 3.99% APR for 72 Months with \$16.10 per \$1,000 borrowed.\* 9. \$1,000 browed.\* 9. \$1,000 borrowed. 1. \$1,0

tasts between 12/3/24 and 1/9/25. Detays in new vertice shipments not in the control of dealer may impact customer delivery date and offer eligibility. Supply limited. See participating dealer for com-plete details. Individual dealer prices and document fees may vary. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 1/6/25.



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Per Mo.

Mo. Lease Due At Signing Excludes applicable taxes & fees. No security deposit required.





**AMERICA'S BEST SELLING SUV!** 



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FWD Model #4430

Per Mo.<sup>3</sup>

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Hybrid BUILT IN THE USA

Remaining new '24 & new '25 **RAV4 & RAV4 HYBRID** 

APR Financing Mos.5

-or- 5.99% APR for 72 Mos.

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\$279/Mo. 39-Month Low Mileage 10,000 Mile/Year Lease

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Per Mo.

Mo. Lease

Due At Signing

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new 2024 TACOMA

APR Financing Mos.8

+ \$1,000

TFS FINANCE CASH<sup>9</sup>

-or- 3.99% APR for 48 Mos.