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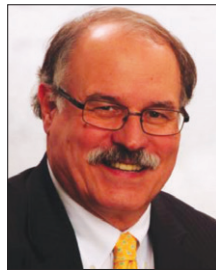
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Moody on The Market

Pat Moody

Mid-West Family launches WIRX superstation

Southwest Michigan's rock station WIRX is becoming a regional superstation. Owner of Mid-West Family Marketing & Media made the announcement with the launch this week that WIRX will now be simulcast on 94.3 FM in South Bend, in addition to continuing to broadcast at 107.1 FM in Southwest Michigan. WIRX also streams live via the website and the WIRX The Superstation app.

Vice President of Content, Bill Gamble, tells us WIRX has been incredibly popular in Southwest Michigan, and the team decided to expand the station's reach. He says listeners in South Bend will now be able to hear the same content their neighbors to the north hear.

"Everything that's on in Southwest Michigan will now be broadcast in South Bend. We already know it's a great radio station, now we're expanding the audience. It's literally going to more than double the coverage area. You'll be able to hear the station from Southwest Michigan, through South Bend and Elkhart, and into Plymouth."

Gamble says this is a huge move for WIRX and its popular on-air staff. Also, the change creates a big opportunity for advertisers.

"It's making an already great value for advertisers even better. Business owners know people are mobile and they have a choice where to spend their money in our market. Now we're serving up a larger potential audience to businesses across the region."

Gamble says the WIRX superstation lineup will now include The BOB & TOM Show in the morning, John Cruz midday, and Brock & Kiki - The Plan B Show in the afternoon.

Gamble calls it an exciting time for Mid-West Family Marketing & Media as it now has launched its first regional superstation.

Huge \$6 million grant for Andrews University from Eli Lilly Foundation

Andrews University has received a grant of \$6,326,735 from Lilly Endowment Inc. through its Ministry in Rural Areas and Small Towns

Continued on page 12



Marcy Simpson

Executive Director,
Southwestern Michigan Tourist Council

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Programs subject to change

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Fun and interesting things to do in Southwest Michigan

Dancing, music, crafts, chili, and hiking, Southwest Michigan has something for everyone in the winter weeks ahead.

Winter is in the air and it's the perfect time for a hike. Saturday, January 11 at 1:00 p.m. you can join the Harbor Country Hikers adventure at Tower Hill Woods. Hike leader Pat Fisher, President of HCH, will give a short

talk about how some of our local animals survive the winter. The best views nature has to offer are yours to see on this hike, so bring your friends. Tower Hill Camps and Retreat Centers span more than 60 acres of a beautifully forested landscape. These trails are not

Continued on page 2

Inserts & Promotions

- Dollar General
 - Family Fare
 - Jets Pizza
 - Martins Super Markets
 - Renewal By Andersen
- Inserts may vary by zip code*

Simpson *Continued from cover*

long but provide a nice workout as they wind over and around ancient back dunes created thousands of years ago. You will see excellent examples of planted and native flora along the trails.

Warm up at Vineyard 2121 on Saturday, January 11 at 6:00 p.m. for their 3rd Annual Chili Cook-off. There will be two categories to vote on, traditional red chili or non-traditional chili. Prizes will be awarded for the top three chilis in each category. Reserve your spot today.

Brush + Bloom DIY Studios and Banana Knots will be hosting a Plant Hanger Terrariums workshop on Thursday, January 16. Plant Hanger Terrariums with Banana Knots. It's an exciting workshop where you'll craft your macrame plant hanger and terrarium. Choose from a variety of cord colors upon arrival. The class is open to 8 years and older. Don't miss this chance to bring a touch of greenery and style into your home. Registration fee includes plant hanger, glass terrarium, your choice of up to 3 plants, and decorations for your creation. Two time slots available: 5:00 or 6:00 p.m. The project takes about 60 minutes.

The Sunset Coast Country Dancers invite you to a night of country swing dancing. They will focus on the fundamentals and progress from there. No prior experience or partner is needed to learn and dance. Drop-in only, no pre-registration is required. Lessons will be on Wednesday, January 22 at 7:00 p.m. at our Sunset Coast Dance Studio.

On Thursday, January 23 at 6:30 p.m. Bee Crafty & Apothica Teas are teaming up to get creative. This workshop features stoneware pottery mugs (pre-formed) and pottery glazes. They will have several mug shapes and several glaze combos to choose from. The workshop will include your project, supplies, instructions, tea, and nibbles. We will paint at Apothica and when your mug is fired and ready you will pick it up at Bee Crafty within 2 weeks of the workshop.

Local supergroup Modern Vultures hits the stage at The Livery ready to rock on Friday, January 24 at 8:00 p.m. Doors open at 7:00 p.m. Modern Vultures is a progressive/psych band from Southwest Michigan. Drawing members from various acts in the area, they have a unique blend of style and influences. The band's first release is a live album recorded at The Livery Brewpub.

Everything is vibration, including us. That is why sacred sound instruments, played with intention, can be such a profound and powerful experience. The Sound Medicine Collective will be at Sarett Nature Center, for an afternoon of music medicine with their Sacred Sound Journey. This event will take place in the beautiful great room with a cozy fire in the stone fireplace on Sunday, January 26 at 1:00 p.m. Please bring what you need to be comfortable resting on the floor.

If you would like more information on these and other events and activities in the area, please visit our website at swmichigan.org.

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Photo of the Week



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Photo by Cathy Taber

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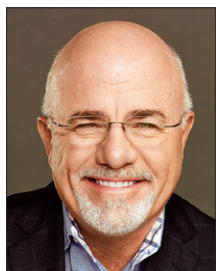
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Dave Ramsey

Financial Expert
The Ramsey Show

Dave Says

The Game's Not for Everyone

Dear Dave,

I'm 38, and after looking and waiting for years, I think I've found a rental property scenario I like. My plan is to take \$30,000 out of my retirement account, and use it as a down payment on a property. My loan payment would be \$1,400 a month, but I could easily rent the place for \$1,800 a month. What are your thoughts?

Colin

Dear Colin,

No offense, but I can tell you've never been a landlord before. Bringing in nearly \$1,800 a month, while paying out \$1,400 may seem like a nice place to be. But you've left one very important factor out of your equation—risk. Rental properties just sit there empty sometimes. And this happens to all rental properties. You'll also have repairs to contend with, renters who don't pay and other expenses. See what I'm saying? You won't be able to count on an easy \$400 in your pocket every month.

Now, I love real estate. I understand the excitement and allure. But what you're really saying is you want to cash out part of your retirement, get hit with a penalty and take on debt, all to buy an investment property. This is not a good plan.

My advice is to save up, and pay cash for one small, decent rental property to see if the landlord game is really for you.

— Dave

The Safest Place?

Dear Dave,

Where is the best place to keep my savings?

Angie

Dear Angie,

In my mind, when it comes to savings, the idea is to park the money in a safe place—like a money market account or basic savings account—and keep it separate from the rest of your cash, so you don't accidentally spend it on the wrong thing. I'm not really concerned with making money in a savings scenario, so things like setting money aside for an emergency fund or vacations fall into this category.

Investing, on the other hand, is when you're going to leave the money alone for a bare minimum of five to 10 years to grow it. Things like college planning and retirement fall into this category. In these instances, I recommend good, growth-stock mutual funds that have stable track records of at least 10 years.

I hope this helps, Angie!

— 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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Sarah Spoonholtz

Regional Director, SMR Chamber

January Events

After a few Thursdays that felt like Mondays, we're now back to some level of normalcy and routine with the first full week of the month happening. Last week I shared a quick look at 2025 with you, this week I want to focus specifically on January events that you may be interested in attending. It is worth mentioning, that if you are not a Chamber member, you are still welcome to join us and see what exactly we are about!

I mentioned it last week, but I really feel like it's worth mentioning again - 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.

Not only do they have 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. **Kathleen Wolf**, The Purpose Partners will discuss Leveraging Professional Strengths, which is ideal if you do and don't know what your strengths are.

Elizabeth Meeth, Rip Current Creative Marketing will share how to Lead Effective and Purposeful Meetings, if you've ever been in one you know how painful and discouraging these can be to an organization. **Alexis Harris**, Horizon Bank will help with Interview Tips & Attire, times have changed and interviewing is NOT the same as it was even 5 years ago. **Kathi Szabo**, Lake Michigan College will share how to Create Your Own Luck: Embrace Happenstance and Propel Your Career, even if it's at the same company and in the same position forward momentum for growth is possible! You can register at our website, smrchamber.com!

The very next night, **January 30th from 5:00 - 7:00 p.m.**, you can Join the **Southwest Michigan Regional Chamber** for the **First Business After Hours of 2025 at Sturgis Bank in Niles!** Enjoy beverages, appetizers, and fun while building valuable relationships and learning more about the incredible services Sturgis Bank offers all while being entered into a prize drawing!

Sturgis Bank and Trust joined the Niles community in the Summer of 2022, continuing their Western Market expansion further into Berrien County following the area's positive response to the St. Joseph Downtown branch. Before opening their doors, they spent time updating the space to create a modern and welcoming environment to best serve their customers.

This branch is home to **Patrick Swem, VP Commercial Lender** serving customers across Berrien County, and is led by **Nick Barber, Branch Manager of the Southwestern Market**. Along with our Niles branch, Nick also oversees our two St. Joseph locations. He specializes in consumer lending and financial literacy, and his team of banking professionals is a one-stop shop that can handle any banking transaction, account maintenance, and loan inquiry. This branch also offers a convenient drive-through and ATM.

Our hosts for the evening also include **Julie Fair and Leanne Brownfield**. In addition to general banking services, the Niles branch is proud to offer **mortgage origination services** through Julie Fair. Julie brings over 25 years of financial services experience, including roles as a mortgage loan originator, escrow officer, and account executive. She assists first-time and seasoned homebuyers with loans for construction, second homes, investment properties, and more. Julie also provides access to FHA, VA, RD, conventional, and portfolio lending programs.

Leanne Brownfield, who has been with Sturgis Bank since 2020, specializes in Treasury Management, Business Banking, Private Banking, and Municipal Banking. Leanne's expertise ensures businesses and municipalities have the tools and support they need to thrive.

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



Josh Bishop

Pastor

Help With New Year's Resolutions

Because he himself suffered when he was tempted, he is able to help those who are being tempted. ~ Hebrews 2:18

Happy New Year! Are you making any resolutions for the new year? Have you already broken them? It's a time-honored tradition to resolve to do better in some way as you enter a new year. It's also a time-honored tradition to fail quickly in your new resolve.

It doesn't have to be a new year for you to resolve to fight harder against temptation. You are reminded of temptation every time you pray, "Lead us not into temptation," in the Lord's Prayer.

And the Lord you are praying to understands how difficult temptations can be. Jesus is God, and when he became human, he made himself subject to temptation. He even suffered when he was tempted. He knows what you are going through when you feel tempted.

He is able to help you when you are tempted. In his power and love, he provides a way out. And when you fall into temptation, he provides forgiveness and the prom-

ise of his continuing presence in your life.

Don't let temptation drag you away from a Christian life. Cling to Jesus, he understands. His mercies are new every morning. Great is his faithfulness!

Happy New Year!

Prayer: (Christian Worship: Hymnal - 367)

Gracious God, in years to come, we pray your hand may guide us, and, onward through our journey home, your mercy walk beside us until at last our ransomed life is safe from peril, toil, and strife when heaven itself shall hide us. Amen.

Submitted by Pastor Josh Bishop
Grace Evangelical Lutheran Church, St. Joseph
Originated by: www.WhatAboutJesus.com

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MORE DETAILS TO FOLLOW!

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AND WHY SHE DESERVES TO
BE CELEBRATED.



**Don
Stuart**

Humorist

“The Kiss”-ing ...and Telling!

Usually this time of year I've got you all ROTFL over my clever punning and wordplay with the names of college football players. This year, due to how long I've been prattling on about my Romantic Danube cruise, I had people asking about whether I'd get around to writing any of those "Names in the Games" columns this year. Well, I had one person ask anyway. It was No. 3 son, and he asked me about them because I asked him to ask me about them. Enabling me to (semi-)legitimately bring them up in this column, and thereby consume 110 or so words of my weekly 550-word column quota.

While I doubt I'll get around to any "Names/Games" fol-de-rol this season, since I've got, let's see, about 19 more cruise columns to go, there IS one hilarious name-play in this column – see if you can find it!!

We resume this week in Vienna, Austria, where we toured The Imperial Treasury and its wealth of gaudy imperia-phenalia, including a unicorn horn!! Not. The museum label DOES read "Unicorn Horn," but also gives this lowdown: "Ferdinand I received the horn as a gift from King Sigismund II of Poland in 1540. The mythical unicorn was held to be an actual animal, which might only be captured in a virgin's lap. The unicorn was thus regarded as (some blah-blah-blah about divine power). The horn was also thought to be an antidote to poison."

The upshot to all this: "In the 17th century it was recognized that the unicorn's horn was in fact the twisting tusk of the narwhal." Ol' Ferdie fell for Siggie's whale of a scam!

Our tour package included an evening concert entitled "Musical Vienna," at a grand venue called the Kursalon. The program included waltzes, polkas, balletic dancing, and opera arias. When the Kursalon was first constructed in the 1860s, then-Emperor Franz Josef I decreed that "amusements and social events were not allowed." Thankfully this edict didn't last long, and we were treated to a lively concert.

(Note: One wonders what Franz Josef I would've thought of the "amusements" of his descendant, Karl Von Hapsburg, current head of the formerly royal Hapsburgs, who, in the early 1990s, hosted a TV game show. Really.)

The next day we visited the Belvedere palace/art museum. It was here that my wife's life changed forEVER. She fell madly in love! And it only took one kiss!

To clarify, it was "The Kiss," a painting by Gustav Klimt. Besides its artistry, "The Kiss," and lots and lots of other Klimt works, are especially notable because, Klimt made them using real gold leaf, silver and platinum.

When we reached "The Kiss," my wife waited patiently for all the selfie-takers to disperse so that she could get her picture next to it, taken by me. And probably seven other nearby selfie-ers.

She now tells everybody "The Kiss" is her new favorite painting. I don't know what her previous favorite painting was, but thankfully, I believe that's now a tearful "Do you really know me?" accusation that I'll never have to answer!

In the gift shop, she further expressed her artistic ardor by purchasing a tea mug featuring "The Kiss." It dawned on me then and there – I'm married to a Klimt-o-maniac!



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 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$55,499
PLUS 1.9% FOR 36 MONTHS, 2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS, or 4.9% FOR 72 MONTHS*

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
 (**RESIDENCY RESTRICTIONS MAY APPLY/MUST TRADE-IN QUALIFYING FORD VEHICLE)
 (***) QUALIFYING TRUCKS: SILVERADO, SIERRA, TUNDRA, TITAN)



2024 FORD BRONCO WILDTRAK 2-DOOR 4X4

Oxford White, 2.7 V6 Engine, 360 Degree Camera, Adaptive Cruise Control, Heated Steering Wheel, Wireless Charging Pad, Navigation, LED Signature Lighting, Hardtop, Tube Step, Brush Guard, Roof Rails with Cross Bars, and Much More! F24181

MSRP.....\$67,330
 SIEMANS DISCOUNT.....- 2,835
 RETAIL CUSTOMER CASH**.....- 3,000
SALE PRICE FOR EVERYONE \$61,495
 JEEP COMPETITIVE CONQUEST BONUS CASH** - 2,000
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$58,995
REBATES OR 3.9% FOR 36 MONTHS, 4.9% FOR 48 MONTHS, 5.9% FOR 60 MONTHS, OR 6.9% FOR 72 MONTHS*

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
 (**RESIDENCY RESTRICTIONS MAY APPLY)



2024 FORD F-250 CREW CAB 4X4 LARIAT TREMOR

Iconic Silver, Leather Seats, 7.3 V8 Engine, Chrome Package, 35 Inch Off Road All Terrain Tires, Vehicle Safe by Console Vault, Power Twin Panel Moonroof, Tough Bed Spray-In Bedliner, Tailgate Step, Navigation, 360 Degree Camera, B&O Sound System, and Much More! F24077

MSRP.....\$78,810
 SIEMANS DISCOUNT.....- 3,815
SALE PRICE FOR EVERYONE \$74,995
 FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$74,495

(*MUST QUALIFY)



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2024 JEEP COMPASS LATITUDE 4X4

Redline Pearl, 10 Inch Touchscreen Radio, Back-Up Camera, Blind Spot and Cross Path Detection, Active Lane Management System, Hands Free Phone and Audio, and Much More! C24032

MSRP.....\$34,860
 SIEMANS DISCOUNT.....- 365
 NATIONAL RETAIL CONSUMER CASH - 500
 RETAIL BONUS CASH.....- 2,500
 NATIONAL START SOMETHING NEW RETAIL BONUS CASH - 1,500
 SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$27,995
 SFS LEASE LOYALTY BONUS CASH* - 1,500
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$25,995

(*MUST QUALIFY/ MUST FINANCE THRU CHRYSLER CAPITAL)



2024 CHRYSLER PACIFICA TOURING L

Bright White, S Appearance Package, Dual Panel Sunroof, 20 Inch Wheels, Power Liftgate, Power Sliding Doors, Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Lane Departure Warning, ParkSense Rear Park Assist, Remote Start, 10 Inch Touchscreen, and Much More! C24122

MSRP.....\$48,485
 SIEMANS DISCOUNT.....- 1,490
 MIDWEST BC RETAIL BONUS CASH** - 1,000
 BONUS CASH.....- 1,500
 RETAIL BONUS CASH.....- 2,000
 NATIONAL START SOMETHING NEW BONUS CASH - 500
SALE PRICE FOR EVERYONE \$41,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$41,495

(*MUST QUALIFY/**RESIDENCY RESTRICTIONS MAY APPLY)



2024 JEEP GRAND CHEROKEE LAREDO 4X4 ALTITUDE

Silver Zynith, 20 Inch Black Wheels, Heated Front Seats, Heated Steering Wheel, Power Liftgate, Remote Start, Blind Spot and Cross Path Detection, Adaptive Cruise Control, Full Speed Collision Warning, and Much More! C24085

MSRP.....\$48,675
 SIEMANS DISCOUNT.....- 1,180
 RETAIL BONUS CASH.....- 2,500
 NATIONAL START SOMETHING NEW RETAIL BONUS CASH - 1,500
SALE PRICE FOR EVERYONE \$43,495
 NATIONAL FORD CONQUEST BONUS CASH* - 2,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$40,995

(*MUST QUALIFY/**RESIDENCY RESTRICTIONS MAY APPLY)



2023 RAM 3500 REGULAR CAB 4X4 DEMO

Bright White, Heavy Duty Snow Plow Prep Group, Chrome Appearance Group, Heated Mirrors, Windows and Locks, Rear Sliding Window, Clearance Lamps, Trailer Brake Controller, Touchscreen Radio, Instrument Panel Auxiliary Switches, Weather Guard Aluminum Toolbox, Back Rack, and Much More! C23207

MSRP.....\$59,630
 ADD FOR WEATHER GUARD TOOLBOX & BACK RACK + 3,987
 SUBTOTAL.....\$63,617
 SIEMANS DEMO DISCOUNT.....- 15,622

AS LOW AS \$47,995

(**BUSINESS OWNERS ONLY)



2025 RAM 1500 LARAMIE CREW CAB 4X4 DEMO

Diamond Black Crystal, 3.0 Hurricane Engine, Power Tailgate Release, Anti-Spin Rear Axle, Leather Bucket Seats, 20 Inch Wheels, Navigation with 12 Inch Screen, Heated Front and Rear Seats, Power Front Seats, Heated Steering Wheel, Adaptive Cruise Control, ParkSense Front and Rear Park Assist, Active Lane Management, and Much More! C25001

MSRP.....\$68,305
 SIEMANS DISCOUNT.....- 5,310
 NATIONAL RETAIL CONSUMER CASH - 4,000
 NATIONAL BONUS CASH.....- 1,500
 NATIONAL START SOMETHING NEW BONUS CASH - 1,000

SALE PRICE FOR EVERYONE \$56,495
 NATIONAL FORD CONQUEST BONUS CASH* - 2,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$53,995

(*MUST QUALIFY)



2024 JEEP WRANGLER 4-DOOR RUBICON 4X4

High Velocity, XTREME 35 Inch Tire Package, Sky One-Touch Power Top, 3.6 V6 Engine, Adaptive Cruise Control, Heated Front Seats, Heated Steering Wheel, Remote Start, 12 Inch Touchscreen, and Much More! C24101

MSRP.....\$67,770
 SIEMANS DISCOUNT.....- 3,775
 BONUS CASH.....- 3,000
 NATIONAL START SOMETHING NEW BONUS CASH - 500

SALE PRICE FOR EVERYONE \$60,495
 NATIONAL FORD CONQUEST BONUS CASH* - 2,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$57,995

(*MUST QUALIFY)



2024 RAM 3500 FLATBED WITH STAKE RACKS DEMO

Bright White, 6.7 Cummins DIESEL, Black Tubular Side Steps, Power Windows and Locks, 12 Foot Flatbed with Stake Racks, and Much More! C24052

MSRP.....\$63,885
 ADD FOR KNAPHEIDE FLATBED WITH STAKE RACKS +13,953
 SUBTOTAL.....\$77,838
 SIEMANS DISCOUNT.....- 8,843
 RAM COMMERCIAL PRODUCT BONUS CASH COUPONS - 3,000
 ON-THE-JOB \$1,000 COMMERCIAL EQUIPMENT/UPFIT** - 1,000
 BONUS CASH.....- 1,000

SALE PRICE FOR EVERYONE \$63,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$63,495

(*MUST QUALIFY/**BUSINESS OWNERS ONLY)



2023 JEEP WRANGLER UNLIMITED RUBICON 4XE

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..- 14,090

AS LOW AS \$60,995

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WAS \$77,995



2023 FORD F-150 RAPTOR SUPERCREW 4X4
NOW \$75,931

3.5 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 21K Miles, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Twin Panel Moonroof, 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, F2342A

WAS \$42,995



2024 MAZDA CX-90 TURBO PREFERRED PLUS AWD
NOW \$39,995

3.3 Engine, 8 Speed Automatic, Alloy Wheels, Less Than 6K Miles! Power Leather Heated Front Seats, 2nd Row Captain's Chairs, 9th 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 Proton White Premium, U24005

WAS \$10,816



2010 AUDI A5 PREMIUM CABRIOLET
NOW \$9,995

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

WAS \$59,995



2022 CHEVY SUBURBAN RST 4X4
NOW \$57,995

5.3 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 69K Miles, Running Boards, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Dual Panel Moonroof, Wireless Charging Pad, Lane Change Alert with Side Blind Zone Alert, Rear Cross Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Summit White, M24125A

WAS \$40,995



2020 CHEVY SILVERADO 1500 LT 4X4
NOW \$37,677

Trail Boss, 5.3L V8, Automatic, 61,000 Miles, Power Drivers Seat, Heated Seat, Remote Start, Black, U24148

WAS \$36,995



2022 FORD F-150 XLT SUPERCREW 4X4
NOW \$36,269

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

WAS \$36,443



2021 RAM 1500 BIG HORN QUAD CAB 4X4
NOW \$32,577

5.7 V8 HEMI Engine, 8 Speed Automatic, 20x9.0 Premium Paint/Polish Wheels, 35K Miles, Bedliner, 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

MANAGER'S SPECIALS

WAS \$74,995



2022 FORD F-150 RAPTOR SUPERCREW 4X4
NOW \$73,422

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, 2nd 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

WAS \$51,963



2022 FORD F-150 LARIAT SUPERCREW 4X4
NOW \$48,994

5.0 V-8 Engine, 10 Speed Automatic, 20" Chrome-Like PVD Wheels, 30K Miles, Security Cover, Running Boards, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Moonroof, Dual Climate Control, B&O Sound System, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Ford Certified! Iconic Silver Metallic, U24111

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WAS \$13,995



2017 CHEVY TRAVERSE LT AWD
NOW \$13,533

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

WAS \$56,994



2022 GMC 2500 AT4 CREW CAB 4X4
NOW \$53,780

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, 2nd Row Heated Seats, Climate Control, Back-Up Camera, Remote Keyless Entry System, Very Nice! Ebony Twilight Metallic, C25003A

WAS \$38,995



2021 RAM 1500 BIG HORN CREW CAB 4X4
NOW \$37,995

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

WAS \$49,598



2021 FORD F-150 TREMOR SUPERCREW 4X4
NOW \$48,541

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Alloy Wheels, 31K Miles, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Auto Climate Control, B&O 8 Speaker Sound System, Lane Keeping System, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F24219A

WAS \$30,766



2021 HONDA ACCORD SPORT SEDAN
NOW \$26,705

2.0 Engine, 10 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Platinum White Pearl, U24036

WAS \$24,995



2021 HONDA CIVIC SPORT HATCHBACK
NOW \$21,995

1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 35K Miles, Power Windows and Locks, Climate Control, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Powertrain Warranty! Platinum White Pearl, M24040A

WAS \$37,865



2022 FORD EXPLORER XLT 4X4
NOW \$32,831

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Seats, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Evasive Steering Assist, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U24994

WAS \$34,832



2018 JEEP WRANGLER RUBICON 4X4
NOW \$32,223

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

WAS \$38,938



2021 FORD MUSTANG GT COUPE
NOW \$35,740

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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- 
Bob Betker
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- 
Jonathan Ingels
- 
Jeff Miller






2024 SUBARU FORESTER SPORT/AWD
NOW \$32,562

2.5 Engine, 7 Speed CVT Automatic, Aluminum Wheels, 15K Miles, Power Driver's Seat, Heated Front Seats, Power Moonroof, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Blind Spot Monitor, Cross-Traffic Alert, Evasion Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black Silica, F24332A



2022 TOYOTA TACOMA TRD OFF ROAD DOUBLE CAB 4X4
NOW \$32,341

3.5 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 49K Miles, Power Windows and Locks, CD-Player, Adaptive Cruise Control, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Midnight Black, U24098A



2024 MAZDA CX-5 PREMIUM PLUS AWD
NOW \$32,995

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, Only 10K Miles! Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Soul Red Crystal Metallic, F23312A



2019 GMC TERRAIN SLT/AWD
NOW \$16,940

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



2021 JEEP WRANGLER UNLIMITED WILLY 4X4
NOW \$31,564

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



2022 FORD EDGE SEL AWD
NOW \$27,529

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, SYNC 4, Power Leather Heated 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, Remote Keyless Entry System, Ford Certified! Iconic Silver, U24169



2020 FORD FUSION SE AWD
NOW \$18,870

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 Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic Metallic, F24165B



2021 LINCOLN CORSAIR AWD
NOW \$29,995

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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2023 JEEP GLADIATOR MOJAVE 4X4
NOW \$49,995

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



2024 FORD BRONCO WILDTRAK 2 DOOR/ADVANCED 4X4
NOW \$58,384

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



2021 FORD RANGER XLT SUPERCREW 4X4
NOW \$32,995

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



2021 JEEP CHEROKEE LIMITED 4X4
NOW \$27,603

3.2 V6 Engine, 9 Speed Automatic, Aluminum Wheels, Only 22K Miles! Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Sunroof, 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

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2015 TOYOTA COROLLA S



NOW \$13,750

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

2017 RAM 1500 LARAMIE CREW CAB 4X4



NOW \$20,995

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, 2ND Row Heated Seats, Power Sunroof, Rear Power Slide Window, Touchscreen Display, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Delmonico Red Pearlcoat, C24059B

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MANAGER'S SPECIALS

WAS \$32,995

2018 FORD F-150 XLT SUPERCREW 4X4

NOW \$29,995

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 Adjust 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

WAS \$22,964

2020 HONDA CIVIC EX HATCHBACK

NOW \$21,910

1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 50K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Sunroof, 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

WAS \$24,749

2020 JEEP GRAND CHEROKEE LIMITED 4X4

NOW \$22,803

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Navigation, Memory 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 Keyless Entry System, Walnut Brown Metallic, C24131A

WAS \$35,995

2022 CHRYSLER PACIFICA LIMITED

NOW \$33,500

3.6 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Panoramic Vista Roof, Uconnect Family Theatre Group, Adaptive Cruise Control, Blind Spot 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

WAS \$34,526

2022 FORD EXPLORER XLT 4X4

NOW \$32,928

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, Remote Start, SYNC 3, Power Leather Heated 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, U24137

WAS \$41,980

2021 FORD F-150 XLT SPORT SUPERCREW 4X4

NOW \$38,658

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



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Moody *Continued from cover*
 Initiative. The aim of the initiative is to provide resources to help churches in rural areas and small towns enhance the vitality of their ministries and strengthen the leadership of the pastors and lay leaders who guide them.

Andrews University's project has two goals: to strengthen rural and small-town pastoral leadership and to create and expand resources that address pressing rural and small-town challenges. The University will carry out these goals in several ways.

First, Andrews will provide mentoring in community engagement to rural and small-town pastors and their congregations. The Center for Community Change, established in 2023 by the Seventh-day Adventist Theological Seminary at Andrews University, will work with surrounding rural and small-town congregations to engage their communities with the goal of becoming community hubs.


Second, the University will work with partner organizations to develop a comprehensive range of resources to be used by these congregations to address the needs of their communities (e.g., mental health, drug addiction, loneliness and abuse). The development of these resources will be coordinated by the Center for Community Change and the North American Division's Adventist Learning

Community (ALC), Adventist Community Services department, and Ministerial Association. The resources will then be made widely available through the ALC platform. In addition, the Center for Community Change will be incorporated into the ALC platform, integrating the resources developed with the mentoring provided by the Center.

Finally, the grant will fund projects on campus as well as at other Adventist universities. Undergraduate theology students at North American Adventist institutions such as Andrews University, Burman University, Oakwood University, Southern Adventist University and Southwestern Adventist University will receive funding to participate in rural and small-town placements during their programs of study. The grant will also provide financial backing for the International Center for Trauma Education & Care at Andrews University to help rural and small-town congregations address the causes and impact of trauma within their wider communities.

Lilly Endowment Inc. is an Indianapolis-based private philanthropic foundation created in 1937 by J.K. Lilly, Sr. and his sons Eli and J.K. Jr. through gifts of stock in their pharmaceutical business, Eli Lilly and Company. Although the gifts of stock remain a financial bedrock of the Endowment, it is a separate entity from the company, with a distinct gov-

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In keeping with the founders' wishes, the Endowment supports the causes of community development, education and religion and maintains a special commitment to its founders' hometown, Indianapolis, and home state, Indiana. A primary aim of its grantmaking in religion is to deepen the religious lives of Christians, principally by supporting efforts that enhance congregational vitality and strengthen the leadership of Christian communities.

Area Agency on Aging receives \$1 million HUD grant

Region IV Area Agency on Aging (AAA) will soon offer more support for low income older adults and people with disabilities in Southwest Michigan, thanks to a grant from the U.S. Department of Housing & Urban Development (HUD).

The \$1 million grant through the Older Adult Home Modification Program (OAHMP) aims to address critical housing needs within underserved communities by providing home modification services on the primary residence of eligible, low-income senior renters and homeowners who are at least 62 years old.

"The program will improve residents' quality of life by funding essential home modifications to reduce seniors' risk of falling,

improve general safety, increase accessibility, and to improve their functional abilities in their home, thereby promoting independent living within the community," said Area Agency on Aging CEO Christine Vanlandingham.

Those eligible for the service include residents of Berrien, Cass and Van Buren counties who meet age and income eligibility requirements and face mobility challenges or other physical limitations that hinder their ability to "age in place."

"The Older Adult Home Modification Program utilizes a community-based approach to make homes safer, more accessible, and supportive of the residents' health and independence," Vanlandingham said. "This grant fits perfectly with AAA's mission: Offering Choices for Independent Lives."

AAA is partnering with the Home Modification Occupational Therapy Alliance, a national network of occupational therapists that specialize in home modification evaluations and design review, for the grant program.

AAA will announce a formal referral process for eligible residents soon.

Pat Moody

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