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**Moody on
The Market**

*Pat
Moody*

Cornerstone Alliance joins focus on area housing needs

The new president of local economic development group Cornerstone Alliance has big plans for how to restart the economic engine in Southwest Michigan and it starts with a familiar focus across the United States – adequate housing for the area’s workforce. Marla Schneider officially started in her new role as President and CEO of Cornerstone Alliance in early January and nearly one month in, she’s been busy meeting with area leaders, hearing a lot of discussion about the gaps between where the region is and where many want Southwest Michigan to be.

“If you look at Berrien County in comparison to its neighboring counties... we are the only county that has been losing population since the late 70s. We need jobs. We need places for people to live,” –Schneider during an interview on the WSJM Morning Show with Ken & Friends.

Schneider said she wants to focus on housing, in part because businesses looking to locate here or expand existing operations need a workforce able to live in the communities where they work.

“We need a countywide housing study,” said Schneider. “There is data out there that is public right now for the county and it is great data. I also think we need some supplemental reporting and data collecting done that we can get into each community and dig down a little bit deeper to see what their individual needs are.”

Schneider said she was involved in a similar data-gathering exercise in Muskegon County where community partners helped with the financial cost.

“Collaboration is huge for me. And so that’s something that will be a tenant of how we move forward. We need to be better collaborators and good stewards of that with our partners so I’d like to formulate a housing study that partners are involved in. We commission this for the county, we share information publicly with everyone, we then need to figure out how... we develop a resource for workforce housing in collaboration with our partners and municipalities to drive forward housing.”

Continued on page 18



**Marcy
Simpson**

*Executive
Director,
Southwestern Michigan
Tourist Council*

Fun and interesting things to do in Southwest Michigan

Valentine’s Day is just around the corner and there are several ways you can celebrate in Southwest Michigan where love is always in the air!

Are you looking for a fun activity to do with your family and friends? Try visiting Round Barn Brewery at their Public House location in Baroda every Sunday from 1:00

p.m. - 3:00 p.m. for their Team Trivia! While you’re in the Trivia mood make sure to go to River St. Joe or Sister Lakes Brewery on Thursdays for their Trivia nights from 6:30 p.m. - 9:00 p.m.

Looking for a creative and fun way to spend your evening with your partner and

Continued on page 2

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- Valentine’s Day Guide

Inserts may vary by zip code

Simpson *Continued from cover*

gain a few laughs? The Maud Preston Palenske Memorial Library in St. Joseph has a Paint Your Partner Event on Tuesday, February 11 from 6:00 p.m. - 7:00 p.m. All supplies will be provided and free. It will be a great event to let your inner Van Gogh shine through and see your partner in a whole new light.

Speaking of romance, there are plenty of special ways to wow the love(s) in your life this upcoming Valentine's Day. If singing is your niche, head over to The Acorn in Three Oaks on Thursday, February 13 from 7:00 p.m. - 10:00 p.m. for their Valentine's Open Mic Night. There's no admission fee, and there will also be an indie-folk alternative band called Shiny Shiny Black as a featured Artist that evening.

Want to have fun with your Gal-Pals before heading into a romantic weekend? Lazy Ballerina downtown St. Joseph will be hosting a "Galentine's Day Party" Thursday, February 13 from 5:00 p.m. - 7:00 p.m. Various women-owned businesses will be on-site to share their crafts and talents as you sip wine, eat cake pops, and sign up for door prizes! This is a ticketed event, so make sure to snag your spot for you and your friends soon!

The Inn at Harbor Shores is offering an amazing deal over Valentine's Day Weekend. Join them Friday, February 14 from 7:00 p.m. - 11:00 p.m. for a special Night of Romance featuring a five-course dinner, DJ music, and dancing in their elegant Harbor View Ballroom. Dinner options vary from Stuffed prosciutto, pan-seared salmon, or sirloin. Rates and packages can be found online, so snag this opportunity up. It will be a sure-fire way to impress and make lasting memories.

Join Burch Blossoms for a fun and creative afternoon at Owen Sisters & Co on Saturday, February 15 from 12:00 p.m. - 2:00 p.m. You'll learn how to create a beautiful pressed floral love heart perfect for Valentine's Day. The talented instructor will guide you through the process, providing tips and tricks along the way. Whether you're a beginner or an experienced crafter, this workshop is a great way to get into the Valentine's Day spirit and create something special for your loved ones. Don't miss out on this opportunity to unleash your creativity and make something truly unique. Social district and BYOB welcome, non-alcoholic beverages and snacks available for purchase.

The Acorn welcomes Terrapin Flyer to Three Oaks Saturday, February 22 at 8:00 p.m. They have a dedicated following among fans of the Grateful Dead and other jam bands and are known for their authentic interpretations of rare and classic Dead songs. Over the years, Terrapin Flyer has toured with many notable musicians, including Melvin Seals from the Jerry Garcia Band, Vince Welnick, Tom Constanten from the Grateful Dead, and many other Dead-related musicians. Overall, Terrapin Flyer is a talented and highly regarded band that has made a significant impact on the national music scene.

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



Fire and Ice

Photo by Ken Bylsma

Please email your favorite photo with a brief description to Photos@MailMaxOnline.com

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**Buy Now, Pay Later:
A Smarter Way to Shop**

In today's fast-paced economy, consumers are looking for more flexible and convenient ways to make purchases. One financial tool that has rapidly gained popularity is **Buy Now, Pay Later (BNPL)** financing. This modern payment solution allows shoppers to purchase goods and services immediately while spreading the cost over manageable, interest-free installments. For many, it's a game-changer, offering financial flexibility without the drawbacks of traditional credit cards.

Why BNPL is a Win for Shoppers

BNPL has revolutionized the way people approach their finances, especially for those who prefer to avoid high-interest debt. Unlike credit cards, which often carry high annual percentage rates (APR), BNPL options typically offer **zero-interest financing** if payments are made on time. This makes it an attractive alternative for budget-conscious consumers who want to make significant purchases without breaking the bank.

Additionally, BNPL plans are **straightforward and transparent**. The total cost of an item or service is due over a period of weeks or months. Payments can be made at regular intervals or in a lump sum at the end of the BNPL period. There are no hidden fees or surprise charges, making it easier for shoppers to plan their spending. Many leading retailers now offer BNPL at checkout, both online and in-store, giving consumers more choices and convenience than ever before.

A Boost for Responsible Budgeting

One of the key advantages of BNPL is that it encourages **responsible financial planning**. By breaking down large expenses into smaller, fixed payments, consumers can make informed decisions about their purchases without straining their monthly budgets. Instead of making impulsive credit card charges that may accumulate interest, shoppers can **strategically allocate their funds** and maintain financial stability. BNPL provides a **smart alternative** to anyone relying on credit cards. This payment model supports financial discipline while offering the flexibility needed to manage everyday expenses.

Expanding Access to Quality Products

From home appliances to electronics, home services, bathroom remodels, water heaters, furnaces, and air conditioners, BNPL allows individuals to **enjoy life's essentials** without financial strain. Whether it's upgrading a laptop for work, replacing your aging furnace, or upgrading your bathroom, this financing option provides an immediate solution while keeping spending under control.

A Bright Future for BNPL

As more companies and retailers integrate BNPL services, the financial landscape is shifting toward **greater consumer empowerment**. With responsible use, BNPL can be an invaluable tool for managing expenses, maintaining cash flow, and achieving financial goals without accumulating unnecessary debt.

At BOSS Services we are committed to empowering our clients. With upfront transparent pricing and multiple payment options, including BNPL, we are doing our best to ensure Southwest Michigan has multiple options to choose from. We spend time educating everyone on equipment, efficiency, and payment options so our clients can make an informed decision that meets their home and family needs without breaking their budget.

If you would like to learn more about how BNPL can help you with your home's heating, cooling, water heater, or bathroom upgrade needs, contact BOSS Services at 269-281-2230.

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**Don
 Stuart**

Humorist

**Happy New Year,
 for Goodness Snakes!**

While many odes to Lunar/Chinese New Year have appeared in this space, I've never written about a Year of the Snake. This is because snakes PETRIFY ME. Apologies to any readers who are actual snakes, but serpents are just sooooo, eewww, stealthy and sneaky – the same letters of which spell "snake"! -- appearing out of nowhere without making a sound! Making ME make a sound like a squalling baby goat!

It's not my fault that I feel this way. The internet sayeth, "Humans evolved with an innate fear of snakes because they have threatened our survival for millennia."

However, while snakes have a terrible rep in many Western cultures, Asian cultures can conjure very positive feelings about them. Snakes are associated with positive vibes in many of their folkways, representing harvest time, procreation, and good fortune. However – full disclosure! – this factoid ended with this phrase, and I quote: "as well as cunning, evil, threat and terror."

This year, I'm striving to quell my serpentine skittishness by visualizing them as they're depicted in Year of the Snake Chinese tchotchkes and Taiwanese toys: Chubby little Disney-esque cherubs! With cute round heads! Huge, shiny eyes! Adorable smiles! You know, nothing like actual green anancondas (weighing up to 550 pounds, and measuring a foot in circumference) or reticulated pythons (30+ feet long – the distance of TWO Nike Jumpman dunks! – and excellent swimmers.)

But hey, let's stop spiraling and get to celebrating the Year of the Snake! The snake is the sixth animal in the 12-critter Lunar New Year cycle. People born in a Snake Year are thought to have special qualities of wisdom, determination and intuition, while also being – okay, creepy snake thoughts are manifesting in my mind! – cautious and mysterious (Yeah, right! Isn't that just code for sneaky and another word spelled with those same letters?!)

Chinese folk tales try to cast snakes in a positive light. For example, Snake showed great "intelligence and determination" in the animal race to gain a place in the Lunar Zodiac, achieving a surprise 6th place.

However, full disclosure!: Snake's race strategy was to hide inside one of Horse's hooves. Near the finish line, it slithered out. Horse squalled like a baby goat, screeched to a Looney Tunes-type halt, and Snake broke – well, slid under – the tape to beat him. Is that not stealthy and another word spelled with those same letters?!

Let's conclude with a bit of Snake and Lunar New Year trivia:

- Many famous people were born Snakes. SPECIAL NOTE: Make sure youngsters in your household read this!; it demonstrates my hip, pop-culture currency by mentioning folks that they'll know and love! For example, Mahatma Gandhi! Chubby Checker! Martha Stewart! Okay, gotta get hipper. .ummm, Oprah! Wait - Caitlin Clark! Oooh, this will prove my hipness: Taylor Swift!

- On Lunar New Year's Day, children customarily receive red envelopes filled with money from adult relatives. The color red – not to the mention the cold hard cash – auger good luck and bright prospects. However, kids are supposed to PRETEND THAT THEY DON'T WANT THE MOOLAH! – they're supposed to say "No thank you" a few times first! Whoa! I ask you! – is that not sneaky, and another word spelled with those same letters?!

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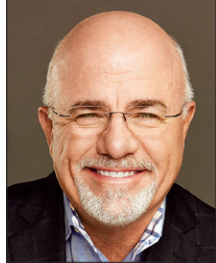


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Dave Ramsey
Financial Expert
The Ramsey Show

Dave Says Safe and Easily Accessible

Dear Dave,
I recently stopped contributing to my 401(k) temporarily to help us build an emergency fund a little faster. Things are going slowly, though, and I'm getting worried. My wife and I are both 46, have no debt except our home and we have a combined household income of \$100,000 a year. We have \$20,000 in a single stock, and I was wondering if we should cash out that stock and use the money for our emergency fund.

Doug
Dear Doug,
That's exactly what I'd do. I'd cash out that stock as soon as possible, and put the cash in a simple money market account with check writing privileges and no penalties for early withdrawals. Basically, your emergency fund is in stock right now, and that's a bad place to keep it. You never know when life will throw unexpected expenses your way, or when the stock market will go down. You always want your emergency fund to be safe and easily accessible. Remember, your emergency fund is insurance—not an investment.

After that, make sure you keep pushing forward and jump back into Baby Step 4. That means start pouring money into your 401(k) again.

Great question, Doug!
— Dave

The Tortoise and the Hare

Dear Dave,
I'm trying to get out of debt and start handling my money better. Should lower the amount I'm contributing to my 401(k) so I can pay off my car and house faster?

Austin
Dear Austin,
I can tell you're excited about the idea of getting out of debt. And that's a good thing! But I don't want you to get ahead of yourself when it comes to gaining control of your finances.

Here's my Baby Steps plan. The first thing you should do is set aside a beginner emergency fund of \$1,000. That's Baby Step 1. Next comes Baby Step 2, which means paying off all your debt, except for your house. This would include your car. During this time, you should temporarily stop any kind of investing and retirement contributions, so you can attack your debt with a vengeance.

Once your mortgage is the only debt you have, it's on to Baby Step 3. This means you start saving money to grow your beginner emergency fund into a fully-funded emergency fund of three to six months of expenses. After that, it's on to Baby Step 4, which is investing 15 percent of your pre-tax income for retirement. In your case, that would mean re-starting contributions to your 401(k).

The rest of the plan goes like this. Baby Step 5 is putting money into your kids' college funds, if you have kids. Baby Step 6 is focusing on paying off the house early, and then comes the real fun. Baby Step 7 is where you build wealth and give like crazy.

It may take a little time in some cases, but there are millions of people out there who will tell you this—following the Baby Steps works!

— Dave
* Dave Ramsey is an eight-time national best-selling 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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2024 FORD BRONCO SPORT BIG BEND 4X4

Atlas Blue Metallic, Class II Trailer Tow Package, Black Diamond Off Road Package, Cargo Management System, 17 Inch Carbon Gray Low Gloss Wheels, Black Diamond Graphic Package, and Much More! F24259

MSRP.....\$33,865
 SIEMANS DISCOUNT.....- 470
 TRADE-IN ASSISTANCE BONUS CASH** - 1,500
SALE PRICE FOR EVERYONE \$31,895
 JEEP COMPETITIVE CONQUEST BONUS CASH** - 1,000
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$30,395
PLUS 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/MUST TRADE-IN QUALIFYING FORD VEHICLE



2024 FORD ESCAPE ACTIVE ALL WHEEL DRIVE

Agate Black, Heated Steering Wheel, Remote Start, Heated Front Seats, Wireless Charging, 10 Way Power Driver Seat, Power 6 Way Passenger Seat, B&O Sound System, Navigation, Evasive Steering Assist, 360 Degree Camera, Adaptive Speed Control, Rear Parking Sensors, and Much More! F24112

MSRP.....\$36,860
 SIEMANS DISCOUNT.....- 1,365
 TRADE-IN ASSISTANCE BONUS CASH** - 2,500
SALE PRICE FOR EVERYONE \$32,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$32,495
PLUS 2.9% FOR 36 MONTHS,
3.9% FOR 48 MONTHS, 4.9% FOR 60 MONTHS,
OR 5.9% FOR 72 MONTHS*

*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT
 **RESIDENCY RESTRICTIONS MAY APPLY/MUST TRADE-IN QUALIFYING FORD VEHICLE



2024 FORD F-150 4X4 PICKUP

Atlas Blue Metallic, 2.7 V6 EcoBoost Engine, 36 Gallon Fuel Tank, Power Windows and Locks, Locking Rear Axle, Blind Spot and Cross Path Detection, 12 Inch Touchscreen, Trailer Hitch, Reverse Sensing and Rear View Camera, and Much More! F24300

MSRP.....\$44,805
 SIEMANS DISCOUNT.....- 1,310
 TRADE-IN ASSISTANCE BONUS CASH** - 2,000
 TRADE-IN ASSISTANCE BONUS CASH** - 500
SALE PRICE FOR EVERYONE \$40,995
 SILVERADO, SIERRA, TUNDRA, TITAN CONQUEST CASH** - 2,000
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$38,495
PLUS 1.9% FOR 36 MONTHS,
2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS,
OR 5.9% FOR 72 MONTHS*

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



2023 FORD EXPLORER PLATINUM 4WD DEMO

Rapid Red Metallic, 3.0 EcoBoost V6 Engine, 21 Inch Machined Aluminum Wheels, Technology Package, B&O 14 Speaker Sound System, 10 Inch Touchscreen, Trailer Tow Package, Navigation, Heated Seats, Heated Steering Wheel, 360 Degree Camera, Wireless Charging Pad, PowerFold 3rd Seat, and Much More! F23088

MSRP.....\$61,725
 SIEMANS DEMO DISCOUNT - 12,730
AS LOW AS \$48,995



2024 FORD TRANSIT BOX TRUCK

Oxford White, Cloth Seats, Power Outlet, Trailer Brake Controller, Dual Batteries, Long Arm Power Heated Mirrors, SYNC 3, Rockport 12 Foot Box, and Much More! F24127

MSRP.....\$49,255
 ADD FOR ROCKPORT BOX.....+14,000
 SUBTOTAL.....\$63,255
 SIEMANS DISCOUNT.....- 4,360
 RETAIL CUSTOMER CASH.....- 2,500
SALE PRICE FOR EVERYONE \$56,395
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$55,895
REBATES OR 2.9% FOR 36 MONTHS,
3.9% FOR 48 MONTHS, 4.9% FOR 60 MONTHS,
OR 6.9% FOR 72 MONTHS*

*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT



2024 FORD F-250 CREW CAB 4X4 XLT TREMOR

Oxford White, 7.3 V8 Engine, Power Moonroof, Power Sliding Rear Window, Vehicle Safe by Console Vault, Tremor Off-Road Package, B&O Sound System, Reverse Sensing System, Remote Start, 360 Degree Camera Package, Heated Front Seats, Black Appearance Package, Blind Spot Information System, 35 Inch Off-Road Tires, and Much More! F24069

MSRP.....\$72,805
 SIEMANS DISCOUNT.....- 4,310
 RETAIL CUSTOMER CASH.....- 2,000
SALE PRICE FOR EVERYONE \$66,495
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$65,995
REBATES OR 1.9% FOR 36 MONTHS,
2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS,
OR 4.9% FOR 72 MONTHS*

*MUST QUALIFY



2024 FORD E-350 SERVICE BODY CSV

Oxford White, 7.3 V8 Engine, Limited Slip Rear Axle, Power Windows and Locks, Rear View Camera, Trailer Tow Package, Power Mirrors, Remote Entry, READING Aluminum Service Body, and Much More! F24001

MSRP.....\$41,220
 ADD FOR READING SERVICE BODY +41,141
 SUBTOTAL.....\$82,361
 SIEMANS DISCOUNT.....- 11,366
SALE PRICE FOR EVERYONE \$70,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$70,495

*MUST QUALIFY



2023 FORD EXPEDITION PLATINUM 4X4

Blue Tinted, Carmelo Leather Seats, Stainless Running Boards, Panoramic Vista Roof, B&O Premium Sound System, Remote Start, Reverse Sensing System, First and Second Row Heated Seats, PowerFold Third Row Seat, Heavy Duty Trailer Tow Package, 22 Inch Wheels, 15 Inch Touchscreen, and Much More! F23222

MSRP.....\$91,295
 SIEMANS DISCOUNT.....- 11,300
AS LOW AS \$79,995

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TRUCK MONTH



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.....- 865
 NATIONAL RETAIL CONSUMER CASH - 500
 RETAIL BONUS CASH.....- 2,500
 NATIONAL PRESIDENTS DAY RETAIL BONUS CASH - 1,500
 SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$27,495
 SFS LEASE LOYALTY BONUS CASH* - 1,500
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$25,495

*MUST QUALIFY/ MUST FINANCE THRU CHRYSLER CAPITAL



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 PRESIDENTS DAY RETAIL BONUS CASH - 1,500
SALE PRICE FOR EVERYONE \$43,495
 SFS LEASE LOYALTY BONUS CASH* - 2,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$40,995

*MUST QUALIFY



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.....- 1,300
 BONUS CASH.....- 1,500
 RETAIL BONUS CASH.....- 2,000
 NATIONAL PRESIDENTS DAY BONUS CASH - 500
 NATIONAL SELECT INVENTORY BONUS CASH - 1,190
SALE PRICE FOR EVERYONE \$41,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$41,495

*MUST QUALIFY



2024 RAM 1500 QUAD CAB BIG HORN 4X4

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

MSRP.....\$55,615
 SIEMANS DISCOUNT...- 12,120

AS LOW AS \$43,495



NEW 2023 DODGE CHARGER R/T DAYTONA

Destroyer Gray, 5.7 HEMI V8 Engine, Power Sunroof, Daytona Edition, 19 Harman Kardon Speakers, Power Sunroof, Navigation, Adaptive Cruise Control, Lane Departure Warning, Heated Steering Wheel, Blind Spot and Cross Path Detection, Heated Front Seats, and Much More! C23136

MSRP.....\$55,085
 SIEMANS DISCOUNT...- 11,586

AS LOW AS \$45,499



NEW 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.....- 16,622

AS LOW AS \$46,995



NEW 2023 RAM PROMASTER 3500 CARGO VAN HIGH ROOF EXTENDED

Great Deal On A Leftover 2023! Bright White, Lower Sidewall Paneling, Speed Control, 6 Way Manual Adjustable Driver and Passenger Seats, Heated Power Folding Mirrors, Knapheide Shelving and Bulkhead, Dual Drop Down Ladder Rack, and Much More! C23152

MSRP.....\$56,810
 ADD FOR KNAPHEIDE UPFIT.....+10,772
 SUBTOTAL.....\$67,582
 SIEMANS DISCOUNT.....- 17,587

AS LOW AS \$49,995



2024 JEEP WRANGLER RUBICON 392 4X4

Black, Nappa Leather Seats, 6.4 V8 HEMI Engine, WARN Winch, Body Color 3-Piece Hard Top, Heated Front Seats, Dual 8-Way Power Adjustable Front Seats, Alpine Premium Audio System, Navigation with 12 Inch Touchscreen, Blind Spot and Cross Path Detection, 35 Inch Tires, and Much More! C24120

MSRP.....\$96,200
 SIEMANS DISCOUNT.....- 4,905
 BONUS CASH.....- 1,000
 NATIONAL PRESIDENTS DAY BONUS CASH - 500
SALE PRICE FOR EVERYONE \$89,795
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$89,295

*MUST QUALIFY

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February 8, 2025 MailMe
WAS \$77,995



**2023 FORD F-150
RAPTOR SUPERCREW 4X4
NOW \$74,415**

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, F23342A

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, 68K Miles, Running Boards, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheels, 2nd Row Heated Seats, Dual Pane 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 \$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

**MANA
SPEC**

**JUST A SHORT DRIVE TO BRIDGMAN
ENTIRE INVENTORY OF PRE-OWNED**

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 \$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, U24127

WAS \$56,994



**2022 GMC
AT4 CREW
NOW \$**

6.6 V8 Engine, 10 Speed Automatic, Aluminum Wheels, Running Boards, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Climate Control, Power Windows and Locks, Remote Keyless Entry System, Very Nice! Ebony



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WAS \$41,980



2021 FORD F-150 XLT SPORT SUPERCREW 4X4

NOW \$37,977

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

WAS \$36,995



2022 FORD F-150 XLT SUPERCREW 4X4

NOW \$34,877

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 \$31,962

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

SIEMAN'S SPECIALS

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, U24096

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

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MC 2500 SUPER DUTY QUAD CAB 4X4

NOW \$52,740

Aluminum Wheels, 77K Miles, Running Boards, Leather Heated/AC Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Twilight Metallic, C25003A

WAS \$49,995



2023 JEEP GLADIATOR MOJAVE 4X4

NOW \$46,500

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

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

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**2021 JEEP GRAND CHEROKEE
L OVERLAND 4X4
NOW \$38,184**

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats with Back Massage, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Sunroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Baltic Gray Metallic, Jeep Certified! F24137A



**2021 MAZDA
CX-5 SIGNATURE AWD
NOW \$24,875**

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 61K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Snowflake White Pearl, M25000A



**2020 JEEP GRAND CHEROKEE
LIMITED 4X4
NOW \$18,741**

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 134K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Vista Roof, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Bright White, C24046A



**2022 FORD
EXPLORER XLT 4X4
NOW \$34,500**

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Star White Metallic, U25003



**2016 CHEVY
MALIBU LIMITED LT
NOW \$11,634**

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 89K Miles, Remote Start, Power Driver's Seat, Power Moonroof, CD-Player, Remote Keyless Entry System, Iridescent Pearl Tri Coat, C25025A



**2018 FORD F-150 LARIAT
SPORT SUPERCREW 4X4
NOW \$32,888**

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Tarnished Dark Painted Wheels, 76K Miles, Security Cover Bedliner, FX4 Off-Road Package, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Moonroof, Adaptive Cruise Control, Back-Up Camera, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Lead Foot, U24148A



**2021 JEEP GRAND CHEROKEE
80TH ANNIVERSARY EDITION 4X4
NOW \$32,232**

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 35K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Moonroof, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, U25001



**2022 RAM 1500 BIG HORN
QUAD CAB 4X4
NOW \$36,981**

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Night Edition, Security Cover, Remote Start, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Granite Crystal Metallic, C25007A

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**2022 FORD ESCAPE SE AWD
NOW \$23,500**

1.5 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 32K Miles, Remote Start, SYNC 3, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Air Bag, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U24179



**2022 FORD
EDGE TITANIUM AWD
NOW \$30,361**

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Vista Roof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Power Liftgate, Remote Keyless Entry System, Ford Certified! Star White, U24174



**2022 JEEP
COMPASS LIMITED 4X4
NOW \$25,926**

2.4 Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Navigation, High Altitude Package, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Sunroof Full Fixed Rear, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Foot Activated Liftgate, Remote Keyless Entry System, Jeep Certified, Billet Silver Metallic, U24172



**2019 CADILLAC
KT4 LUXURY AWD
NOW \$21,866**

2.0 Engine, 9 Speed Automatic, Aluminum Wheels, 62K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Vista Roof, Climate Control, Back-Up Camera, Remote Keyless Entry System, Radiant Silver Metallic, C25013A

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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



2021 JEEP WRANGLER UNLIMITED WILLYS 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



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

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2017 CHEVY MALIBU LT
NOW \$15,421

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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



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NOW \$32,341

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More Than by Your Side

I pray that out of his glorious riches [God] may strengthen you with power through his Spirit in your inner being, so that Christ may dwell in your hearts through faith.

Ephesians 3:16,17

In Star Wars: Episode IV – A New Hope, Luke Skywalker finds a mentor in Obi-Wan Kenobi. The old Jedi master patiently teaches young Luke the ways of the Force, encouraging him to embrace his potential and the responsibility that comes with it. Before they complete his training, however, Obi-Wan allows himself to be cut down by the villainous Darth Vader, so that Luke and others might escape with their lives. Later in the film, when all depends on Luke making a one-in-a-million shot to destroy the Death Star, he hears the voice of his departed mentor guiding him to victory through the Force.

Since 1977, the year the first Star Wars movie came out, people have pointed out parallels between Obi-Wan Kenobi and Jesus Christ. Both sacrificed themselves to save others and still provided guidance to their disciples even after death. But what a pale reflection that is! For as big of a dreamer as Star Wars creator George Lucas was, his epic tale of galactic proportions doesn't come close to the awesome reality we find in Christ.

Luke, Han Solo, and Princess Leia escaped the clutches of Darth Vader that day, but death would take them all by the end of the last movie.

Jesus, however, redeemed all mankind by his death, and his physical resurrection back to life guarantees our own on the Last Day. The movie ghost of the fallen Jedi master came alongside Luke Skywalker, urging him to find the strength within himself to do what needed to be done. Meanwhile, the risen Lord Jesus is more than by your side; he lives in your heart through faith. Through the proclamation of his love and forgiveness in his Son, Jesus Christ, God the Father sends his Holy Spirit to powerfully transform your inner being. The God of eternal love, who created the galaxies both near and far, far away, and who died that you might live forever, takes up residence in your heart; he alone is your strength and salvation.

Prayer: Lord God, continue to work in my heart through the gospel to strengthen my faith in Jesus and my love for you. Amen.

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

988

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**Sarah
Spoonholtz**

**Regional
Director,
SMR Chamber**

**Lincoln Township
Roundtable Recap**

On Wednesday, February 5th, we partnered together with **Lincoln Charter Township** to host a Business Roundtable that focused on a conversation on the future business environment for the Township - generously sponsored by **Republic Services!** The concept was simple, it served as an open dialogue about key issues affecting the greater Stevensville business community, and a chance to meet the leadership at the Township.

Attendees, which included a mix of Township residents, business owners, and individuals with a vested interest in the overall success of Stevensville, shared what matters most to them, their businesses and organizations. The group discussed ongoing challenges, and proposed ideas for future growth and collaboration with municipal government.

Many discussions included the ease and friendliness of doing business in the Township, the impact the new **Earned Sick Time Act and Minimum Wage** laws may have on their businesses, the growing need for workforce development including partnerships with **Lakeshore Public Schools and Berrien Talent Collaborative**, and the possibility of a Greater Stevensville Chamber and Growth Alliance (CGA). Moving forward feedback from the roundtable will help shape township policies and initiatives aimed at fostering a more vibrant local economy.

"We're committed to working hand-in-hand with our business community to create a stronger, more prosperous future," said newly elected Township Supervisor, Glenn Youngstedt. "This roundtable was a valuable opportunity to listen, collaborate, and build solutions that benefit everyone."

As mentioned, participants meet incoming township leadership, including:

- Glenn Youngstedt, Township Supervisor
- Ralph Bansen, Township Manager
- Mike Brown, Township Clerk

As well as connected with **Terrie Smith**, the Townships longstanding **Treasurer**, who shared valuable insight from not only a Township perspective but also as a mom of an amazing entrepreneur.

"This roundtable offers a unique opportunity to engage directly with newly appointed township officials, learn about their vision for the community, and discuss how businesses and local government can partner for shared success," said **Arthur Havlicek, President & CEO** of the Regional Chamber. "Whether you are a small business owner, entrepreneur, or community stakeholder who joined us, we hope you continue to engage in these important conversations."

Our hope is that throughout 2025, this is one of many discussions and roundtables that we partner with local government on throughout Southwest Michigan. Especially based off the success of this meeting, we look forward to hosting more of them throughout the year!

Switching gears slightly, our NextGen: Young Professionals group is doing something super sweet for our local seniors just in time for Valentine's Day! Join them for some fun networking, **cash bar, light appetizers**, and a special opportunity to **create Valentine's Day cards for local seniors** who may not get nearly the amount of love they deserve.

It all happens on **February 12th from 4:30-6:30 PM** at **Silver Beach Pizza - upstairs!** **Space is limited - RSVP now!** This **21+ event** is the perfect way to meet new people and give back to the community. See you there!

One last reminder, if you haven't purchased tickets for our **2025 Business Recognition Breakfast Award Ceremony & Annual Meeting**, presented by **Blue Cross Blue Shield of Michigan, Corewell Health, and Honor Credit Union** on **Friday, February 21st** - time is running out! Doors open at 7:00 am and the program begins at 7:30 am at Grand Upton Hall located in the Mendel Center at Lake Michigan College. **Drew Dudley** has a brand-new keynote planned, plus Arthur will be sharing a HUGE update on things happening here at the Chamber - oh and you'll get to help select our award winners! Full criteria for each award and the list of nominees can be found online at: bit.ly/BRBAwards2025

For more information on what's happening with the Chamber, including these events and more, 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!

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Thursday, February 27 • 4:30-6:30 PM

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Moody *Continued from cover*

Housing has been at the forefront of recent high-profile discussions across the county, most recently at a countywide forum led by the Southwest Michigan Chamber of Commerce. The two-day housing summit featured the nonprofit Strong Towns and looked at incremental development, housing-friendly zoning policies, and collaborative action planning.

"Our region's housing challenges remain complex, and any meaningful solutions will require a united effort. That's why we hosted the summit -- to get us, Cornerstone Alliance, the Southwest Michigan Association of Realtors, and others together with major employers, municipal leaders, developers, lenders, and landowners to agree on real solutions," --Arthur Havlicek, President and CEO of the Southwest Michigan Chamber of Commerce.

"I think we're all energized and incentivized to solve this issue together. Now it's time to move forward and make measurable progress," Havlicek added.

Contractor hired for new park in Benton Township

The Benton Township Board of Trustees is moving ahead with the development of a new park.

At its regular meeting on Tuesday, the township board approved a professional services agreement with MCSA Group out of Grand Rapids for Euclid Avenue Park. The Southwest Michigan Planning Commission's Marcy Hamilton told trustees MCSA was one of two bidders, and the firm has experience working with the Berrien County Parks Department.

The new park will be located near the intersection of Euclid and Laurel avenues

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behind the former Martindale Elementary School on a roughly ten acre parcel. Benton Township Supervisor Cathy Yates told us the plan originally included a splash pad, but that's proven too expensive.

"We wanted to splash pad, but water might be a problem," Yates said. "We do not have direct water there. And to put in a well there would probably take too much of our funds."

And construction costs, in general, have gone up. Nevertheless, Yates says the plan calls for a playground and a pavilion.

A public meeting found nearby residents want a park in the area, and Yates says it's a thrill to develop one.

"To me, that's a dream come true, especially for those people in that area, because I thought it was going to be really River Park, our main park, but no, the votes were all out

there. When I went and looked at it, they do need that area, the children need something to do."

Benton Township has been awarded a \$1 million Spark Grant for the project. Hamilton told trustees the grant funds have to be spent by the fall of next year. Therefore, the park has to be designed, the plans approved, and the construction done by then.

Offering more hospitality The Whitcomb applies for liquor license

The Whitcomb senior living center in downtown St. Joseph is seeking a liquor license.

At their regular meeting this week, St. Joseph City Commissioners were asked to approve a recommendation to the Michigan

Continued on page 20

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Moody *Continued from page 19*

Liquor Control Commission to grant the class C license to the facility. Whitcomb Marketing Director Susan Veldman told commissioners people are aging differently these days and want more hospitality in their retirement communities.

"There have been a lot of changes in trends, I would say, over the years for senior living communities," Veldman said. "We feel like, while we want to honor the past, we definitely want to stay current with the future."

Veldman said the Whitcomb won't be throwing any "ragers," or anything. Rather, it wants to be able to offer residents a drink along with their meals.

"When they come for dinner, they would love to have a glass of wine, they would love

to have a beer. When their families come to have dinner with them, we would love to be able to provide that for their families as well."

Veldman said making the facility more hospitable in this manner would help residents make the transition into retirement more smoothly. She added with renovations currently taking place, Whitcomb owner Prabhjot Singh is committed to preserving the tower at 509 Ship Street into the future, and this is one way of keeping it successful.

Commissioners then agreed to the Whitcomb's request and approved the recommendation.

Pat Moody

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LEGALS

2025 MARCH BOARD OF REVIEW MEETING SCHEDULE
 City of Bridgman, Berrien County
 The City of Bridgman Board of Review for March 2025 will be held in person at the City of Bridgman City Hall, 9765 Maple Street, Bridgman, MI 49106.

The City of Bridgman March Board of Review will meet on the following dates:

- Tuesday, March 4, 2025, 2:30 p.m. = **Organizational Meeting**
- Monday, March 17, 2025, 9:00 a.m. to 12:00 p.m. and 1:00p.m. to 4:00 p.m. = **Appeal Hearing**
- Wednesday, March 19, 2025, 2:00 p.m. to 5:00 p.m. and 6:00p.m. to 9:00 p.m. = **Appeal Hearing**

The Board of Review will meet as many more days as deemed necessary to hear questions, protests, and to equalize the 2025 assessments. By board resolution, taxpayers are able to protest by letter sent to the City of Bridgman Assessor, 9765 Maple St, Bridgman, MI 49106, provided protest is received prior to March 14, 2025. The tentative ratios and the estimated multipliers for each class of real property and personal property for 2025 are as follows:

Commercial.....	45.26%.....	1.1047
Residential.....	42.27%.....	1.1828
Industrial.....	49.38%.....	1.0125
Personal Property...	50.00%.....	1.0000

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 The City will provide necessary reasonable services to individuals with disabilities at the Board of Review meetings upon three days notice.
 Contact: Christine Fisher, City Clerk, 269-465-5144 x102

Board of Review Members: Kay Roehl; James Kole; Karin Chappell; Kyra Reese

LEGALS

CITY OF BRIDGMAN
 COUNTY OF BERRIEN
 STATE OF MICHIGAN
 Ordinance 2025-222
ORDINANCE NO. 2025-222
 At a regular council meeting held on February 3, 2025, the council adopted the following Ordinance:
AN ORDINANCE AMENDING THE CITY OF BRIDGMAN CODE TO CREATE THE PROPERTY MAINTENANCE BOARD OF APPEALS
 The City of Bridgman has adopted Ordinance No. 2025-222, establishing the **Property Maintenance Board of Appeals** and merging it with the **Zoning and Property Maintenance Board of Appeals**. This new board will hear appeals related to both zoning decisions and property maintenance enforcement, streamlining the City's operations. The board will consist of five members appointed by the Mayor and affirmed by the City Council, with members serving staggered three-year terms. The ordinance takes effect upon adoption and publication as required by law.
 The full Ordinance may be viewed on the city's website: www.bridgman.org at City Hall 9765 Maple Street, Bridgman, MI or at the Bridgman Public Library, 4460 Lake Street, Bridgman, MI
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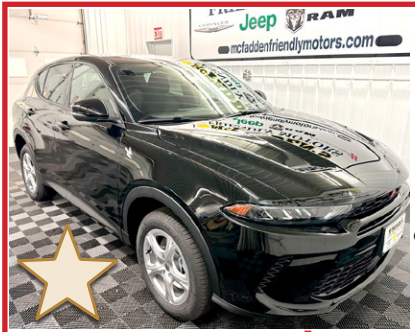
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3.6L V6, 8spd auto, black out pkg, power sunroof, power liftgate, blind spot monitoring, suede front buckets, remote start, collision avoidance

LEASE FOR \$42,999
OR \$475 PER MONTH



NEW 2025 RAM 1500 CREW CAB BIG HORN 4X4
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LEASE FOR \$399 MONTH



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OR \$313/MONTH FOR 36 MO.



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NEW 2025 RAM 1500 QUAD CAB BIG HORN 4X4
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OR JUST \$394/MONTH



NEW 2024 RAM 2500 CREW CAB 4X4
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Lifetime powertrain warranty! Sky one touch roof, Power heated leather upholstery, heated seats, heated Steering wheel, remote start, 3.6L V-6, 8spd automatic, Trailer tow package. Was \$60,870

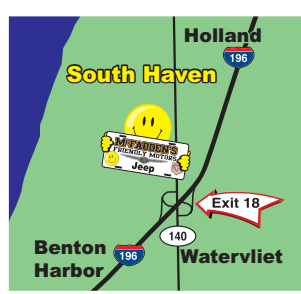
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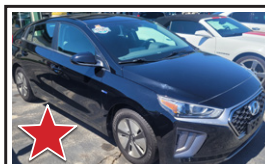
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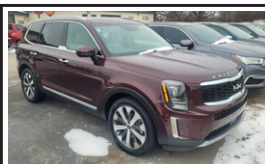
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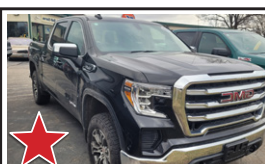
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Excludes RAV4 Plug-in Hybrid
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1. Based on manufacturers' sales data for small SUVs (RAV4) & mid-size pickups (Tacoma), CY 2024. 2. New 2025 RAV4 LE Front Wheel Drive Gas Model 4430. Lease based on net cap cost of \$27,001. Lease end purchase option \$19,567. 3. Toyota vehicles and components are built using U.S. and globally sourced parts. 4. New 2025 RAV4 Gas models (Excludes Hybrid & Plug-in Hybrid), and remaining new 2024 and new 2025 Tacoma (excludes TRD Pro & Trailhunter). 4.99% APR for 60 Months with \$18.87 per \$1,000 borrowed OR 5.99% APR for 72 Months with \$16.57 per \$1,000 borrowed. 5. New 2025 RAV4 Hybrid models (Gas & Plug-in Hybrid). 5.99% APR for 60 Months with \$19.33 per \$1,000 borrowed OR 6.99% APR for 72 Months with \$17.04 per \$1,000 borrowed. 6. Tundra - Full-size Pickup Class. Vehicle's projected resale value is specific to the 2024 model year. For more information, visit Kelley Blue Book's KBB.com. Kelley Blue Book is a registered trademark of Kelley Blue Book Co., Inc. 7. New 2025 Tundra SR CrewMax 4x4 Model 8348. Lease based on net cap cost of \$42,062. Lease end purchase option \$32,446. 8. New 2025 Tundra Gas and Hybrid Models (excludes TRD Pro). 1.99% APR Financing for 48 Months with \$21.69 per \$1,000 borrowed OR 2.99% APR Financing for 60 Months with \$17.96 per \$1,000 borrowed OR 2.99% APR Financing for 72 Months with \$15.19 per \$1,000 borrowed. 9. New 2025 Tundra Gas and Hybrid Models (excludes TRD Pro). Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. May not be combined with APR or lease offers. 10. Remaining new 2024 Tacoma 4x4 Double Cab SR5 L4 Short Bed Model 7540. Lease based on net cap cost of \$36,841. Lease end purchase option \$32,451. 11. 2024 Toyota Prius LE. Lease based on net cap cost of \$26,750. Lease end purchase option \$19,156. 12. Qualified current, active-duty U.S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U.S. Military veterans regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U.S. military personnel (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales U.S.A., Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. 13. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. 14. ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first, and 24-hour Roadside Assistance is included for two years, unlimited mileage (NOTE: b24X, Mirai, Prius and Prius Prime include enhanced ToyotaCare and/or Roadside Assistance). Roadside assistance limits towing distances and locations and does not include parts and fluids, except emergency fuel delivery for certain vehicles. Excludes rental company fleet sale vehicles. See your Toyota dealer for additional restrictions and exclusions. Valid only in the continental U.S. * NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier I PLUS customers ONLY. Excludes state and local taxes, license, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 32,500 miles (2024 Prius & 2025 Tundra), 30,000 miles (2025 RAV4 & 2024 Tacoma) at the rate of \$0.15 per mile (10K low mileage leases) & \$350 Disposition Fee is due at lease termination. ** Subject to approved credit thru Toyota Financial Services. Tier 1+ & only. See participating dealer for details. 2, 4, 5, 7, 8, 9, 10, 11, 12 & 13: Must take retail delivery from remaining new 2024 and new 2025 models in dealer stock while supply lasts between 2/4/25 and 3/3/25. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. Supply limited. See participating dealer for complete details. Individual dealer prices and document fees may vary. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 3/3/25.

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