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Moody on The Market

Pat
Moody

Harbor Shores residential projects update from redevelopment leader Chris Cook

Harbor Shores Development President Chris Cook updated St. Joseph Benton Harbor Rotarians this week on progress on several fronts for the now-15-year-old project.

While the Harbor Shores Golf Course is the centerpiece of the development, residential expansion is a key part of what's been built so far, and what's planned going forward. Cook said residential development focus is currently on several scattered locations on the edges of Harbor Shores, as well as completing the Harbor Village development adjacent to The Inn at Harbor Shores.

Cook said 64 housing units in Harbor Village have been constructed and sold, eight more are underway, and there are 24 units still planned. Two residential neighborhoods on the Northern portion of Harbor Shores, in Benton Township are awaiting sewer system upgrades in the Township that will allow the houses and condos to proceed.

One residential neighborhood is referred to as The Hill District, located along Harbor Shores Hole # 13 on the hill above the Hill District Restaurant (formerly the North Shore Inn), where up to nine homes are planned. The other is in the far Northwest section of Harbor Shores, near Hole # 11 and 12 east of M-63. A cluster of smaller golf villa type homes is planned there, which Cook says might be especially attractive to Seniors.

Reviving the former Modern Plastics site

A major focus for Harbor Shores over the next couple of years will be redevelopment of the Modern Plastics site, on the edge of downtown Benton Harbor, along Ox Creek. At the meeting this week, Rotarians were eager to learn more about what Harbor Shores can do with the heavily polluted former industrial property.

Continued on page 14

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Marcy
Simpson

Executive
Director,
Southwestern Michigan
Tourist Council

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Get ready for a vibrant mix of arts, culture, and unique experiences in Southwest Michigan! From orchestral masterpieces to hands-on workshops and lively community events, there's something for everyone in the coming weeks.

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Symphony Orchestra proudly presents Bach and Assad. Brazilian-born composer Clarice Assad's works, Bohemian Queen and Suite for Lower Strings, draw inspiration from the surrealist artistry of Gertrude Abercrombie and the timeless compositions of J. S. Bach. Featured guests at this performance include

Continued on page 2

Inserts & Promotions

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Inserts may vary by zip code

Simpson *Continued from cover*

Mary Bowden (trumpet) and Southwest Michigan's Chorlleenium. The event will be held at the First Congregational Church in St. Joseph on Saturday, February 22 and begins at 7:30 p.m.

Embark on a culinary adventure with the most anticipated dining event of the year: the Wild Game Dinner at Tabor Hill Winery & Restaurant. This is an exquisite evening where the art of winemaking meets the bold flavors of an expertly prepared wild game. Elevate your dining experience with thoughtfully curated wine pairings that complement the bold and savory notes of our wild game selections. This dinner is available on Friday, February 28, and Saturday, March 1. With limited seating and high demand, this event fills up quickly. Make your reservation today and get ready for an unforgettable evening of bold flavors and fine dining.

LEGOs return to the Shadowland Ballroom for the Big City Build: Watch the Masters. Saturday and Sunday March 1 and 2, come watch professionals at work at the Big City Build from noon-5:00 p.m. This event will be in the Shadowland Ballroom at the Silver Beach Center. The Western Michigan LEGO Users Group will build a magnificent masterpiece before your eyes. Visitors can ask Club members for LEGO construction tips as well as make their own LEGO creations from a large supply of colorful bricks.

Join Owen Sisters & Co. for a hands-on Basic Color Theory and Color Mixing class, where you'll explore the fundamentals of color relationships using Model Magic. Through interactive exercises, you'll learn how to mix primary, secondary, and tertiary colors while also learning how to make tints,

shades, and neutral hues. By the end of the session, you'll take home a custom color wheel magnet as a reminder of your new skills and understanding of color and a 4 x 6 watercolor take home kit. The workshop will be held at 11:30 a.m. on Saturday, March 1.

Sankofa returns to The Livery for another hometown throwdown. Doors open at 7:00 p.m. and the show starts at 8:00 p.m. on Saturday, March 1. Local favorites return for your dancing pleasures. The band has crafted a tight blend of neo-soul, R&B, hip-hop, and funk. "Reclaiming The Past For A Better Future" An eclectic soul band, whose members are passionate about creating and performing good music.

March Mannequins are coming to town. Start your weekend with this crowd favorite event on Friday, March 7 at 7:00 p.m. Watch storefronts of participating businesses come alive during March Mannequins. Windows will display community volunteers as they pose perfectly still, like mannequins. Grab a drink, stroll the sidewalks, and don't forget to vote for your favorite.

You won't want to miss Women's Weekend in St. Joseph. Shop, sip, save, and stay in St. Joe, Friday March 7 through Sunday, March 9. Take part in a celebration of women-owned businesses throughout downtown St. Joseph. Nearly two dozen businesses will be offering sales, savings, and special events all weekend long. Make it a girl's weekend and show some love to the small women-owned businesses in your community.

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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Sarah Spoonholtz

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Lake Side Fit Ribbon Cutting & ESTA Update

In **October of 2020**, we had the pleasure of hosting a ribbon cutting for **Lake Side Fit's Red Arrow Highway** location in Bridgman - masks and all! At the end of February we're gathering together once again to co-host a ribbon cutting for them and their new **Lake Street** space!

This marks the third location that Lake Side Fit has expanded to, having outgrown their first gym which opened in 2019 in a matter of months. That move landed them on Red Arrow Hwy, which was their home until a few months ago they moved into their dream space on Lake Street just East of Church / California in downtown Bridgman. Owners **Jimmy and Lacey Lucas** purchased the new building the summer of 2023 and after some extensive remodeling they opened their doors to the new 24-hour gym.

What initially started off as an idea for group fitness classes originally launched three weeks later and has continued to grow ever since. An incredible and unexpected adventure as Jimmy and Lacey both call it. To give you an idea of how much they've grown, here is the square footage from each location: the original site on Lake Street, which is now Ink About It, had about 900 square feet. Their second space on Red Arrow Highway across from the Getaway Cubbie Grill more than quadrupled their space to 4,500 square feet. This new location expands on even that to 6,700 square feet!

We hope you'll join us, the **Greater Bridgman Chamber & Growth Alliance**, and everyone in Bridgman as we host the ribbon cutting celebration for this new dream space on **Friday, February 28th at 4:30 p.m.**

If you can't make it on Friday, join them on **Saturday, March 1st** for an open house from **8:00 a.m. to 2:00 p.m.** Whether you're

looking for a fun way to get active, improve your mobility, or find the perfect class for your kids, they've got something for everyone!

The Open House will feature **Free Classes All Day!** Including: Pelvic Floor Class - Strengthen your core from the inside out; Functional Fitness for Kids - Get them moving, having fun, and building strength; Kids Gymnastics - Perfect for little ones to learn and grow in a safe, fun environment; Functional Fitness for Adults - Challenge yourself with a dynamic workout designed for strength and endurance; Mobility Training - Improve flexibility, reduce pain, and move better!

Plus they'll have an opportunity for you to learn more about membership options, and win free personal training sessions!

Come both days to see their new space at **4055 Lake Street in Bridgman**, meet their awesome team of trainers, and see what makes their community so special! Bring a friend and come join the fun!

Changing topics quickly to one we have been following closely, the **Earned Sick Time Act (ESTA)** - at the time of this article's deadline, there were multiple discussions happening about officials in Lansing pushing back the start date for the new law until this summer. While there were adjustments and concessions made for the new **Minimum Wage and Tip Credit** legislation, we have steadily been waiting for the Senate to discuss ESTA.

Under this legislation, ALL employees including full-time, part-time, hourly, salary, temporary, seasonal, and independent contractors will earn 1 hour of sick time for every 30 hours of work accrued. There is no cap on the amount of sick time an employee can earn in a week, month or year. Employees working fewer hours will accrue at slower rates, but every employee will be eligible to accrue paid sick time. If you are a business owner who has questions on how this will affect you, or best practices to implement - please reach out!

For more information on what's happening with the Chamber, including our role in advocating for businesses, 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!



Tyler Allen

Comfort Advisor
BOSS Services

The Importance of Preventative Maintenance for Furnaces and AC Systems

Preventative maintenance for furnaces and air conditioning systems is essential for anyone looking to maintain comfort, improve energy efficiency, and avoid costly repairs. Just like your car, HVAC systems require regular care to perform optimally. Here's why investing in preventative maintenance is crucial and how it benefits both your system and your wallet.

Why Preventative Maintenance Matters

1. Extended Equipment Lifespan Heating and cooling systems are significant investments, and ensuring they last as long as possible is in your best interest. Without regular maintenance, wear and tear on components like filters, coils, and fans can reduce your system's lifespan. A well-maintained furnace or AC can last 15-20 years, but neglecting maintenance could cut that lifespan by half.

2. Improved Energy Efficiency As your furnace or AC works harder due to lack of maintenance, it consumes more energy to keep your home at a comfortable temperature. Dirty filters, clogged coils, or low refrigerant levels can force your system to work harder. Preventative maintenance ensures that your equipment runs smoothly, which leads to lower energy consumption and, ultimately, reduced utility bills.

3. Fewer Expensive Repairs Addressing minor issues before they escalate into major problems is a key benefit of preventative maintenance. During routine inspections, technicians can spot potential issues like worn parts, refrigerant leaks, or faulty electrical connections, which can be repaired before they cause a system breakdown. This proactive

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approach prevents costly emergency repairs and minimizes downtime.

4. Consistent Comfort No one wants to be stuck in extreme temperatures due to a malfunctioning furnace or AC. Regular maintenance ensures that both systems run efficiently, providing consistent comfort throughout your home. A well-maintained HVAC system can avoid sudden failures during peak use periods.

What Does Preventative Maintenance Include?

For both furnaces and AC systems, preventative maintenance typically includes several key tasks that should be performed annually (or semi-annually, depending on the system):

1. Changing or Cleaning Filters Filters should be replaced or cleaned regularly to ensure optimal airflow and efficient operation. Clogged filters reduce airflow, which can cause the system to over-heat or work harder than necessary.

2. Inspecting and Cleaning Coils Both the evaporator and condenser coils in AC systems can accumulate dirt, which reduces the system's efficiency. Cleaning the coils ensures that your air conditioner works as efficiently as possible.

3. Checking Refrigerant Levels Low refrigerant levels in an AC system can cause it to cool less effectively. A technician will check and, if needed, recharge the refrigerant to ensure optimal performance.

4. Lubricating Moving Parts Fans, blowers, and motors all have moving parts that require lubrication to avoid wear and tear. A technician will lubricate these components to reduce noise and friction.

When to Call a Professional

While there are simple tasks homeowners can do themselves, like changing the air filter, most HVAC maintenance requires a trained professional. A licensed technician will have the experience and tools to conduct a thorough inspection and make adjustments or repairs as needed. It's recommended to schedule professional maintenance at least once a year - typically before the heating or cooling season starts.

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**Don
Stuart**

Humorist

Hot for the Trotters

(Note: The sports news service The Athletic is running a series of articles about the Harlem Globetrotters for Black History Month; as a sports nut and Globetrotters fan, I'm "riding their coattails" by offering this from, whoa!, 2004.)

We sure live in a global village. One night I'm watching the Golden Globe Awards, another I'm e-mailing with a college buddy living in Shanghai, China, and another I'm at a Harlem Globetrotters game.

Experiencing all this in just a few days naturally left me wondering – as you surely are – who would win a game in Shanghai between the Globetrotters and the Golden Globe winners? And could my college buddy get me some tickets for it?

No. 3 (age 9) and No. 4 (age 7) sons "took me" to the game, and they loved every minute of it, from the trick shots to the "Ref, your breath stiiinnNNNKS!" jokes.

Throughout the evening, the kids cheered the Globies with eardrum-shredding shrieks. At half-time, they promised to stop screaming if I'd buy them those inflatable noisemakers known as "thundersticks." So, the eardrum shredding continued, but at least they thwacked them together to the beat of "Sweet Georgia Brown."

I told the boys it was exciting to see the Globetrotters in person, having enjoyed them as a youngster on TV's "Wide World of Sports." They looked at me blankly and said, "What? 'Wide What of Sports?'"

Once the Globetrotters led by 20 points or so, the clock never stopped, even for the "Ref, your breath stiiinnNNNKS!" routines. I believe the Big Ten conference must immediately adopt this rule. But only for those times when my beloved Purdue Boilermakers desperately need the clock to run out before they blow a lead. Of course, even that wouldn't help this season, because Purdue stiiinnNNNKS.

The Trotters' opponent – the New York Nationals – had a player named George Bailey, like Jimmy Stewart in "It's a Wonderful Life." Unfortunately, even if this George never existed, the Nationals still would've lost by 40 points.

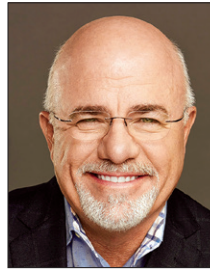
Reading the glossy Globetrotters program, we learned which places the Globies most love trotting to – glamorous destinations like Paris. .Rio de Janeiro. .Berlin. .Kalamazoo. Yes, Kalamazoo, Michigan, the favorite of Kris "Hi-Lite" Bruton. It's where he scored the basket that sealed the 21,000th victory in Globetrotter history. Unfortunately, when I mentioned this to No. 3 son, it reminded him to taunt me some more about my 21,000-game losing streak against him in Nintendo basketball.

Speaking of "Hi-Lite," the boys loved the snazzy nicknames of the Globetrotter players: "Showbiz," "Wild Thing," "Flight Time." I asked them what nicknames they'd choose if they were Globetrotters. No. 3 said "Minister of Defense" because he loves blocking shots, and No. 4 said "Triple Threat" because he loves three-point baskets. When I asked them what my Globie nickname would be, they looked me over and suggested, "Lumpy."

At the end of the game, the Globetrotters signed autographs. The boys snagged a few, but afterward, they remarked how rude people were – grown-ups jostling kids aside, nobody saying thank you, and so on.

I said that's just part of the autograph-hunting game, but No. 4 said not necessarily: "I'll bet you don't wait or get pushed around if your favorite player stiiinnNNNKS!"

Whose autograph have you asked for? Let me know at takefiveT5@yahoo.



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Dear Dave,

I just finished paying off my credit card bills from last Christmas, and I've made a resolution that it's the last time I'm going into debt for the holidays. With that in mind, how do you feel about using layaway programs when it comes to buying Christmas gifts, instead of putting purchases on credit cards?

Marty

Dear Marty,

Here's a good rule of thumb for pretty much all spending, not just Christmas gifts. If you can't buy it with cash up front, you can't afford it. The only thing I generally give folks a little wiggle room on is when it comes to buying a house. Very few people have enough money set aside to write a check for a home.

Now, sometimes there might be cases when certain popular items are on sale, and you can set them aside through layaway if you don't have cash at the moment. I don't have a huge problem with this sort of thing, as long as it's not habitual behavior. But in general, I'm not a big fan of layaway programs. I know they seem harmless to most folks, but

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some stores attach hidden fees and other "gotchas" to their layaway programs. On top of that, they're not the best answer to the problem of running up a mountain of debt at Christmas.

Think about it. Christmas comes at the same time every year, right? I mean, it's not like it sneaks up on you. So, wouldn't it be a better to start living on a written budget, and saving up money for Christmas ahead of time? Set aside a little bit each month leading up to December, and by the time Christmas 2025 rolls around, you'll have a big pile of cash just waiting to be turned into Christmas gifts. And the best part? No financial hangover in January and February from all the debt you piled up.

So, if you're not already doing this, Marty, I want you to start living on a budget. Give every dollar you bring in a job to do, on paper, before the upcoming month begins. Include Christmas spending in your budget, too.

And always remember, Christmas is about God's love for us. Not about impressing people by spending money you don't have!

– 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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2024 FORD BRONCO SPORT 4X4 BIG BEND

Shadow Black, 1.5 EcoBoost Engine, 17 Inch High Gloss Carbon Gray Wheels, Privacy Glass, Rear View Camera, 8 Inch Touchscreen, Ford CoPilot 360, and Much More! F24313

MSRP.....\$31,390
 SIEMANS DISCOUNT.....- 750
 TRADE-IN ASSISTANCE BONUS CASH** - 1,500
SALE PRICE FOR EVERYONE \$29,140
 JEEP COMPETITIVE CONQUEST BONUS CASH*** - 1,000
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$27,640

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 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



2024 FORD TRANSIT 150 CARGO VAN

Oxford White, Limited Slip Rear Axle, Fixed Rear Cargo Glass, Power Heated Mirrors, Rear View Camera, and Much More! F24323

MSRP.....\$50,885
 SIEMANS DISCOUNT.....- 1,890
 RETAIL CUSTOMER CASH.....- 3,000
SALE PRICE FOR EVERYONE \$45,995

TRANSIT COMPETITIVE CONQUEST BONUS CASH* - 1,000

MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$44,495

*MUST QUALIFY



2024 FORD F-150 SUPERCREW STX 4X4

Rapid Red, STX Black Appearance Package, 20 Inch Gloss Black Wheels, 12 Inch Touchscreen, Blind Spot and Cross Path Detection, Rear View Camera, Reverse Sensing System, Lane Keeping System, and Much More! F24292

MSRP.....\$54,290
 SIEMANS DISCOUNT.....- 1,795
 TRUCK MONTH RETAIL BONUS CASH - 1,000
 TRADE-IN ASSISTANCE BONUS CASH** - 3,000
 TRADE-IN ASSISTANCE BONUS CASH** - 500
SALE PRICE FOR EVERYONE \$47,995
 SILVERADO/SIERRA/TUNDRA/TITAN CONQUEST CASH*** - 2,000
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$45,495

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
 ***MUST TRADE-IN QUALIFYING FORD VEHICLE



2024 FORD BRONCO BADLANDS 4 DOOR 4X4

Azure Gray Metallic Tri Coat, Heated Front Seats, 360 Degree Camera, Heated Steering Wheel, Wireless Charging Pad, Adaptive Cruise Control, 2.7 EcoBoost V6 Engine, Trailer Tow Package, LED Signature Lighting, Navigation, Remote Start, and Much More! F24225

MSRP.....\$62,490
 SIEMANS DISCOUNT.....- 4,995
 RETAIL CUSTOMER CASH**.....- 3,000
SALE PRICE FOR EVERYONE \$54,495
 JEEP COMPETITIVE CONQUEST BONUS CASH*** - 2,000
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$51,995

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 EXPEDITION MAX LIMITED 4X4

Iconic Silver Metallic, Leather Seats, 22 Inch Black Painted Aluminum Wheels, Power Deploy Running Boards, 2ND Row Captain Chairs, 15 Inch Touchscreen, Control Trac with Limited Slip Rear Axle, Heavy Duty Trailer Tow Package, Panoramic Vista Roof, Power Liftgate, Heated Steering Wheel, Heated First and Second Row Seats, B&O 12 Speaker Sound System, Navigation, Wireless Charging Pad, PowerFold 3RD Row Seat, and Much More! F24211

MSRP.....\$85,860
 SIEMANS DISCOUNT.....- 3,365
 TRADE-IN ASSISTANCE BONUS CASH** - 5,750
SALE PRICE FOR EVERYONE \$76,745
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$76,245

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



2024 FORD F-250 CREW CAB 4X4 LARIAT

Agate Black, Leather Seats, Power Running Boards, Tailgate Step, Spray-In Bedliner, Wheel Well Liners, High Capacity Trailer Tow Package, Chrome Package, 6.7 Power Stroke DIESEL Engine, 20 Inch Chrome Pro Aluminum Wheels, 360 Degree Camera, B&O Sound System, Navigation, and Much More! F24178

MSRP.....\$85,965
 SIEMANS DISCOUNT.....- 4,970
SALE PRICE FOR EVERYONE \$80,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$80,495

*MUST QUALIFY



2025 FORD F-650

Oxford White, 7.3 GAS V8 Engine, Remote Keyless Entry System, Power Windows and Locks, 60 Gallon Tank, 22 Foot Platform Flatbed, and Much More! F25001

MSRP.....\$77,570
 ADD FOR PLATFORM FLATBED.....+14,002
 SUBTOTAL.....\$91,572
 SIEMANS DISCOUNT.....- 10,577

AS LOW AS \$80,995

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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 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 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 RAM 2500 CREW CAB BIG HORN 4X4

Delmonico Red Pearl, 6.4 V8 Engine, 9 Alpine Speakers, Sport Appearance Package, Snow Chief Group, Navigation, 12 Inch Touchscreen, Power Heat/Fold/Telescoping Mirrors, Heated Front Seats, Rear Power Sliding Window, Power Seat, Heated Steering Wheel, Blind Spot and Cross Path Detection, Remote Start, and Much More! C24147

MSRP.....\$64,320
SIEMANS DISCOUNT.....- 825
RAM COMMERCIAL PRODUCT BONUS CASH COUPONS - 5,000
MIDWEST BC BONUS CASH**- 1,000
NATIONAL TRUCK MONTH BONUS CASH - 2,500
SALE PRICE FOR EVERYONE \$54,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$54,495

*MUST QUALIFY

**RESIDENCY RESTRICTIONS MAY APPLY



NEW 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..- 15,090

**AS LOW AS
\$59,995**



2024 RAM 3500 CREW CAB 4X4 DUALY PICKUP

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

MSRP.....\$73,525
SIEMANS DISCOUNT.....- 2,030
RAM COMMERCIAL PRODUCT BONUS CASH COUPONS - 5,000
MIDWEST BC BONUS CASH**- 1,000
NATIONAL TRUCK MONTH BONUS CASH - 2,500
SALE PRICE FOR EVERYONE \$62,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$62,495

*MUST QUALIFY

**RESIDENCY RESTRICTIONS MAY APPLY



2024 RAM 2500 MEGA CAB LARAMIE 4X4

Granite Crystal, Leather Heated Seats, Night Edition, 6.7 Cummins Turbo DIESEL Engine, Power Sunroof, Wheel-to-Wheel Sidesteps, 20 Inch Black Wheels, Navigation with 12 Inch Screen, Sport Performance Hood, Anti Spin Rear Axle, Heated Seats, 17 Harman Kardon Speakers, Wireless Charging Pad, and Much More! C24004

MSRP.....\$86,875
SIEMANS DISCOUNT.....- 3,380
RAM COMMERCIAL PRODUCT BONUS CASH - 5,000
NATIONAL TRUCK MONTH BONUS CASH - 2,500
SALE PRICE FOR EVERYONE \$75,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$75,495

*MUST QUALIFY



2024 RAM 5500 4X4 FLATBED/RACKS/LIFTGATE

Bright White, 6.7 Cummins DIESEL, Trailer Brake Controller, Power Windows and Locks, Knapheide 16 Foot Flatbed, Stake Racks, Power Liftgate, and Much More! C24111

MSRP.....\$74,290
KNAPHEIDE PLATFORM STAKE RACKS +23,123
SUBTOTAL.....\$97,413
SIEMANS DISCOUNT.....- 8,918
RAM COMMERCIAL PRODUCT BONUS CASH COUPONS - 5,000
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT** - 1,000
NATIONAL TRUCK MONTH BONUS CASH - 2,500
SALE PRICE FOR EVERYONE \$79,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$79,495

*MUST QUALIFY

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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 \$55,995**

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 \$41,980

**2021 FORD
SPORT SUPER
NOW \$**

2.7 V6 EcoBoost Engine, 10 Speed Automatic, 6 Spoke Wheel, Remote Start, SYNC 4, Power Heated Front Seats, Twin Panel Moonroof, Pre-Collision Assist, Post-Collision Braking, Reverser Remote Keyless Entry System, Ford C

MANAGER'S

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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, U2407B



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 2500
AT4 CREW CAB 4X4
NOW \$52,740**

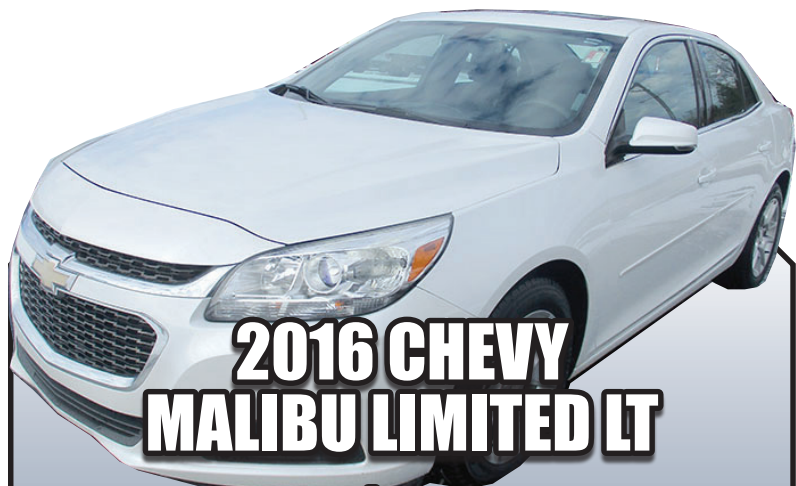
6.6 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 77K Miles, Running Boards, Bedliner, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Climate Control, Back-Up Camera, Remote Keyless Entry System, Very Nice! Ebony Twilight Metallic, C25003A



WAS \$49,995

**2023
GLADIATOR
NOW \$4**

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Bedliner, 3-Piece Hardtop, Remote Start, Navigation, Power Windows, Heated Steering Wheel, Climate Control, Back-Up Camera, Remote Keyless Entry System, Jeep Certified!



**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
NOW \$3**

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Lane Departure Warning, Spot and Cross Path Detection, Lane Departure Warning, Camera, Power Liftgate, Remote Keyless Entry System



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2022 FORD F-150 XLT SUPERCREW 4X4
WAS \$36,995
NOW \$37,977

3.5 EcoBoost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 90K Miles, Security Cover, Bedliner, Running Boards, Power Moonroof, Power Sliding Rear Window, Lane Keeping Assist, Reverse Sensing System, Back-Up Camera, Class IV Trailer Hitch, Certified Velocity Blue Metallic, U24133



2022 FORD F-150 XLT SUPERCREW 4X4
WAS \$36,995
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



2021 RAM 1500 BIG HORN QUAD CAB 4X4
WAS \$36,443
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



2021 HONDA CIVIC SPORT HATCHBACK
WAS \$24,995
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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SPECIALS



2021 JEEP MOJAVE 4X4
WAS \$30,766
NOW \$26,500

3.6L Pentastar Engine, 8 Speed Automatic, Aluminum Wheels, Only 800 Miles! Running Boards, Power Windows, Navigation, Leather Heated Front Seats, Heated Steering Wheel, Trailer Tow Package, Remote Keyless Entry System, Firecracker Red, C24183A



2021 HONDA ACCORD SPORT SEDAN
WAS \$30,766
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



2021 FORD F-150 TREMOR SUPERCREW 4X4
WAS \$49,598
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



2021 RAM 1500 BIG HORN CREW CAB 4X4
WAS \$38,995
NOW \$37,495

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



2022 JEEP GRAND CHEROKEE LAREDO EDITION 4X4
WAS \$32,232
NOW \$32,232

3.6L Pentastar Engine, 8 Speed Automatic, Aluminum Wheels, Only 35K Miles, Remote Start, Navigation, Memory Seat, Power Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Front and Rear Collision Mitigation, Back-Up Camera, Jeep Certified! Diamond Black Crystal, U25001



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



2022 FORD ESCAPE SE AWD
WAS \$23,500
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

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2022 DODGE DURANGO GT PLUS 4X4
NOW \$29,947

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 62K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row Seating, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Dodge Certified! Destroyer Gray, C25001A



2021 CHEVY BLAZER 2LT AWD
NOW \$23,500

2.0 Engine, 9 Speed Automatic, Aluminum Wheels, 64K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Climate Control, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Cherry Red, S24002B



2022 FORD ESCAPE SEL
NOW \$23,900

1.5 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Navigation, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Adaptive Cruise Control, 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! Stone Blue Metallic, F24065A



2022 FORD EDGE SEL AWD
NOW \$28,766

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 28K Miles, Remote Start, SYNC 4, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Dual Zone Auto Climate Control, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Trailer Tow Package, Ford Certified! Stone Blue Metallic, U25004



2022 RAM 1500 BIG HORN SPORT CREW CAB 4X4
NOW \$39,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 5K Miles! Remote Start, Security Cover, Bedliner, Running Boards, Power Driver's Seat, Power Adjust Pedals, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Patriot Blue Pearlcoat, U25005



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, F25000A



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



2013 TOYOTA TACOMA TRD SPORT DOUBLE CAB 4X4
NOW \$20,912

4.0 V6 Engine, 5 Speed Automatic, Aluminum Wheels, 121K Miles, Security Cover, Bedliner, Running Boards, Bedliner, CD-Player, Heated Front Seats, Power Windows and Locks, In-Mirror Back-Up Camera, Remote Keyless Entry System, Black, F24266A



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 Silca, 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

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More Than All We Ask or Imagine

Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus throughout all generations, for ever and ever! Amen. Ephesians 3:20,21

In an iconic scene from the classic movie, It's a Wonderful Life, George and Mary playfully walk, talk, and sing together under the romantic light of a full moon. They stop and face each other as George asks, "What is it you want, Mary? What do you want? You want the moon? Just say the word, and I'll throw a lasso around it and pull it down. Hey, that's a pretty good idea. I'll give you the moon, Mary." She replies, "I'll take it. Then what?"

In his letter to the Ephesians, the apostle Paul had dared to pray boldly on their behalf. He asked that God would powerfully strengthen these believers through the Holy Spirit so that Christ would dwell in their hearts through faith. What's more, the apostle asked that they would be given the power to know the unknowable—how wide and long and high and deep is the love of Christ—to the point that these Christians would come to

be filled to the measure of all the fullness of God. He might as well have asked for the moon!

But Paul knew the God to whom he was praying. He is the God who does the impossible, the unimaginable. Jesus assured his disciples, "You may ask me for anything in my name, and I will do it." They never could have imagined that Christ would die for them, the holy and righteous Son of God, punished in the place of sinners. But he did and saved them and us from hell before we could even think to ask.

What is it you want? Be bold in your prayers in Jesus' name. Your Father loves you more than you can ever know. He has filled you with everything you could ever need. Your God is able to do immeasurably more than all you ask or imagine.

Prayer: Heavenly Father, thank you for taking care of all my needs—and so much more. Increase my faith in you so that my prayers might become bolder and more confident. Amen.

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

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A local YouTube podcast hosted by James Gill & Joe Hill

Moody *Continued from cover*

Cook said it's a huge challenge, but Harbor Shores is moving ahead aggressively on the Modern Plastics site:

"So, we acquired Modern Plastics last year. We've secured the building and are obtaining quotes for demolition. Unfortunately, there are still what the police refer to as "apartments" that are in there, (*homeless people living in the building*). It's bad news, it's polluted. There are pools of water in there. There's asbestos falling from the ceiling. We don't want people in there for their own safety, but there have been some folks who have been there for years. So public safety has been moving them along, because that building will come down in a couple months."

www.MailMaxOnline.com
Cook said they are moving as quickly as possible toward demolition of the Modern Plastics building and then will concentrate on what's possible on the site. He explained that eventual re-development of the site depends on what pollution is found and what can be mitigated.

"The plans are just about out for bids for the demolition, and then the building will come down, and then we'll do more environmental testing. Once we know what the environmental regulations will allow us to do, then we'll start our plans for the Modern Plastics site. We think the building's probably a little bit more polluted than the rest of the site. So, we're hopeful that we can maximize housing there (*along Ox Creek*) But we will see..."

Cook reminds skeptics that much of the 500 acres of Harbor Shores was heavily polluted 15 years ago. In fact, there was a so-called 'Superfund' site near where #14 tee and #17 green lie today.

What's next for the Water Tower site

Audience questioners at Cook's Rotary presentation were curious about plans for the future of the Old Water Tower site in St. Joseph, and the adjacent former Whirlpool plant site, now an open field for more than 35 years.

As he told MoodyOnTheMarket.com last fall, Cook reiterated that there is an aggressive plan for an entire neighborhood there, along the St. Joseph River.

"We have plans for a multitude of housing types there. Town homes, apartments, probably a boutique small hotel, some condominium units, in excess of 200 total units down there, along with a marina. So, we are

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- Blackened Fresh Louisiana Red Fish served with toasted pecan butter/Meuniere sauce/ served with red beans and dirty rice

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in the planning stages of that... we've shown the City of St. Joe the preliminary plans. It's time to start meeting with city staff and move through that. That will take us most of this year to work through that plus permitting. And so, by next year we should be able to start going vertical and putting in all the infrastructure."

Those planned 200 residential units along the river would go a long way toward the approximately 350 units Cook believes are potentially still going to happen in Harbor Shores. About 250 units have been constructed so far.

Update on the Wee Course

The most recent announcement from Cook just recently was the plan for a 'Wee Course', a nine-hole mini golf course to be built along Graham Avenue, between the Harbor Shores Clubhouse complex and the Renaissance Athletic Club property. Cook says the reaction to the Wee Course plan has been totally positive

"That's going to be great for people that are just learning how to play golf. Kids will play for free with an adult. And folks that have been playing golf their whole lives but can't walk as far anymore but enjoy the game! And those who have something they can come and work on, maybe those short shots. So, we see it as hugely popular. Since it was announced two weeks ago, my texts and emails have been flooding with people saying, when is it going to be open? This sounds like a great idea."

Cook says the 'Wee Course' will make Harbor Shores available to an even wide range of people.

"You can play it in an hour instead of four or five hours, so you can hang out afterwards, sit at a fire pit, have a drink or some snacks. So, we think this is going to be great. We will start as soon as permits and the weather allow us to. And we hope to have it ready in late fall this year. So, there'll probably be some early play in the fall and then next spring it should be open for real!"

Cook is the President and Managing Director of the non-profit corporation that owns the Harbor Shores development. He retired from leadership of the Abonmarche engineering, planning and architectural firm several years ago.

Pat Moody
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SUDOKU ANSWERS FROM PAGE 5

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4	6	1	8	5	7	3	9	2
9	3	8	2	1	4	6	5	7
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G H O C H O M E T A B B A R S B G N H O O R H T A B T
 T M R C H N O N S K I I B A M E A S V Z R
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CHRYSLER DODGE // Jeep RAM



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NEW 2024 JEEP COMPASS SPORT 4X4
10.1" touch screen, lane sense, Collision avoidance, blind spot monitoring, cross path Detection
NOW \$26,999 OR JUST \$374/MONTH



NEW 2024 HORNET GT AWD
Uconnect 5 with 10.25" touchscreen, lane sense, collision avoidance, blind spot monitoring, cross path detection, heated seats, heated steering wheel, Lifetime Powertrain warranty!!
NOW \$28,177 OR \$379/MONTH



NEW 2024 JEEP GRAND CHEROKEE L ALTITUDE 4X4
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 X 84 MONTH LEASE



NEW 2025 RAM 1500 QUAD CAB BIG HORN 4X4
Lifetime powertrain warranty, Big Horn Level I, Heated seats, heated steering wheel, 8spd automatic, Auto 4x4, tow pkg. Was \$53,365
LEASE FOR \$41,991 OR JUST \$394/MONTH

all rebates and incentives to dealer with qualified credit, purchase payments are based on a 10% of MSRP down plus tax and titling. Lease payments based on 10% of MSRP down, 10,000 miles per year for 48 months unless stated differently. Purchase payments based on 84 months with 10% of msrp down, plus tax @6.99% with approved credit. Incentives end 2/28/25.

2019 Dodge Grand Caravan SE
NOW \$10,791 or \$169mo
Power seat, full stow n go seating with 2nd row bucket and 3rd row bench seat, premium infotainment, with nav, and bluetooth, warranty!

2012 Ram 1500 4x4
NOW \$12,991 or \$199mo
Rust free from Kentucky, 5.7L V-8 engine, automatic transmission, power windows, locks and mirrors, cruise control, air conditioning, bed liner, tow package, 20" wheels and is super clean inside and out!

2017 Hyundai Elantra Limited
NOW \$12,991 or \$199mo
Has the Limited Tech Package, 17" Alloy Wheels, Heated Front & Rear Seats, Power Tilt & Slide Sunroof, Navigation System, Infinity Premium Audio, Leather Seating, Dual Zone A/C, sold with warranty!

2019 Nissan Rogue SV AWD
NOW \$12,991 or \$198mo
power seat, heated front bucket seats, large infotainment touch screen, blue tooth, aluminum wheels, privacy glass, warranty!

2021 Nissan Sentra SV
NOW \$16,498 or \$251mo
7" touch screen with Apple Car Play, dual zone automatic climate control, blind spot warning, pedestrian detection, collision warning, forward collision alert, blind spot monitoring, rear cross path detection, remote start keyless entry, warranty!

2020 Buick Encore GX Select AWD
NOW \$17,990 or \$276mo
Sold with lifetime nationwide powertrain warranty! 48k miles, Has forward collision warning, lane sense, 8" infotainment system, 10-way power driver seat, selectable drivetrain-change from front wheel to all wheel drive on the go

2022 Chevy Colorado LT Ext Cab
NOW \$19,998 or \$303mo
Sold with Lifetime powertrain warranty! Power cloth seats, large 8" infotainment touch screen with rear back up camera, auto emergency braking, lane departure warning, forward collision slert, remote keyless entry, antispin rear axle

2022 Ford Escape SE AWD
NOW \$20,391 or \$309mo
Sold with lifetime powertrain warranty! 8 speed auto, blind spot monitoring, cross path detection, lane sense, pre-collision assist, sport buckets with power seat, alloy wheels, heated mirrors, auto headlights

2018 Ram 1500 Quad Cab 4x4
NOW \$20,991 or \$359mo
front bucket seats, power seat, 8.4" touch screen, Apple carplay, front & rear park assist, 20" wheels, tow package, remote start, warranty

2022 Chrysler Voyager LX
NOW \$21,998 or \$333mo
dual power sliding side doors And liftgate, full stow & go seating with 3 rows of seats, heated front bucket seats, power seat, remote start, 3 zone climate control, remote proximity sensing keyless enter and go, warranty

2022 Jeep Compass Limited 4x4
NOW \$22,997 or \$349mo
Lifetime powertrain warranty! heated leather front bucket seats, adaptive cruise control, blind spot monitoring, rear park assist, power liftgate, 8.4" touch screen with Apple Carplay, dual climate control, 19" wheel

2017 Ram 1500 Big Horn Crew Cab 4x4
NOW \$23,791 or \$359mo
power heated front seating, remote start, heated steering wheel, dual climate control, 8.4" touch screen, front and rear park assist, rear back up camera, keyless entry with all secure locking tailgate, 20" wheels, warranty

2022 Buick Encore GX Essence AWD
NOW \$24,500 or \$372mo
only 24k miles, Sold with lifetime Nationwide Powertrain Warranty! has heads-up display, HD surround vision camera, power moonroof, adaptive cruise control, lane sense, wireless charging, driver & passenger power heated leather buckets, hands-free power liftgate, automatic Parking assist!

2021 Jeep Wrangler Unlimited
NOW \$26,594 or \$401mo
80th anniversary edition, auto, Alpine speakers with 8.4" touch screen, heated seats, remotes start, keyless remote entry, tow pkg, 784 way wiring harness, 3 piece removable hard top, body colored fender flares, 18" antricle wheels, is sold with warranty!

2020 Jeep Gladiator Sport 4x4
NOW \$26,991 or \$411mo
Lifetime powertrain warranty! 3.6L V6 engine, 6spd manual, air conditioning, cruise control, 3 piece hard top, tow pkg and more!

2023 Buick Envision Esense AWD
NOW \$34,000 or \$514mo
Only 4,600 miles, Sold with lifetime warranty! Sport touring pkg, hands free power liftgate, panoramic moonroof, dual power heated front seats with drivers memory, heated steering wheel, premium audio with apm, HD rear vision camera

2022 Chevy Silverado Crew Cab LT 4x4 1500
NOW \$35,991 or \$545mo
Sold with lifetime powertrain warranty, heated steering wheel, remote power drop tailgate, tow pkg, dual climate, forward collision warning!

2022 Ram 1500 Big Horn Crew Cab 4x4
NOW \$36,491 or \$547mo
Sold with LifetimePowertrain warranty! Night Edition package, 20" wheels, 5.7L Hemi, power heated front bucket seat, Alpine sound group, 8.4" touch screen, anti-spin rear axle, heated steering wheel, front & rear park assist, power pedals, tow pkg, remote start.

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Go electric!

\$7,777



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Only 72,000 miles

\$7,900



★ TOYOTA SIENNA XLE
Super nice for a low price!

\$9,900



2013 FORD FIESTA TITANIUM
Fiesta, Fiesta, Fiesta thats fun to say!

\$9,900
OR ONLY \$199/MO



2013 BUICK LACROSSE
Just in! Super hard to find!!

\$12,900
OR ONLY \$264/MO



2013 CHRYSLER 200 CONVERTIBLE
Just in! Its a beauty with super low miles!

\$13,900
OR ONLY \$284/MO



2015 FORD FLEX SEL

Just in! Excellent condition, loaded with luxury, 7 passenger seating

\$13,900
OR ONLY \$245/MO



★ 2020 MITSUBISHI MIRAGE G4

Super low miles!

\$13,900
OR ONLY \$229/MO



★ 2018 JEEP COMPASS 4X4

Just in! Getta a deal on a compass without taking it in the ...

\$14,900
OR ONLY \$262/MO



2015 GMC ACADIA AWD

Just in! Fully serviced, new tires, ready for winter

\$14,900
OR ONLY \$299/MO



★ 2020 HYUNDA IONIQ HYBRID

Wanna get 60 miles a gallon???

\$17,900
OR ONLY \$295/MO



★ 2020 CHEVY TRAX

Only 39,000 miles, off lease, 1 owner Gem!

\$17,900
OR ONLY \$298/MO



2013 FORD F-150 SXT

Just in! Super low miles, showroom clean!

\$18,900



2021 BUICK ENCORE GX

Oh so fine for only...

\$19,900
OR ONLY \$295/MO



2017 CHRYSLER 300 C

Mint condition, all the toys, low miles too!

\$19,900
OR ONLY \$327/MO



2020 KIA STINGER

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\$19,900
OR ONLY \$327/MO



2018 RAM PRO CITY

Buy a ProCity without a price thats

\$19,900
OR ONLY \$327/MO



2007 JEEP CJ5

Custom made with 350 V8, 37 inch tires, lifted

\$20,000



2020 KIA SEDONA

Lots of options!

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OR ONLY \$389/MO



2018 ACURA MDX

Luxury for less!

\$22,900
OR ONLY \$399/MO



2020 NISSAN ALTIMA PLATINUM AWD

Super nice for the price!

\$22,900
OR ONLY \$399/MO



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Just in! RED HOT!

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OR ONLY \$392/MO



★ 2023 TOYOTA COROLLA

Just in! Hatchback with only 3000 miles. SAVE!

\$24,900
OR ONLY \$399/MO



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Just in! Like new with only 31,000 miles!

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OR ONLY \$435/MO



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Electric power, electric performance, without a shocking price!

\$25,900
OR ONLY \$424/MO



★ 2023 HYUNDAI SONATA

Only 4000 miles, with every option

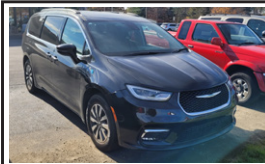
\$26,900
OR ONLY \$441/MO



★ 2021 KIA K5 GT LINE

Just in! Every option with extra low miles!

\$27,900
OR ONLY \$457/MO



2021 CHRYSLER PACIFICA HYBRID TOURING

Just in! Off lease, low miles, these sell fast!

\$28,900
OR ONLY \$473/MO



2020 BUICK ENCLAVE

Just in! Off lease, loaded with low miles!

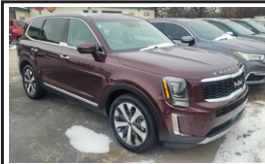
\$29,900
OR ONLY \$489/MO



2021 JEEP GRAND CHEROKEE L LIMITED

Every option!

\$29,900
OR ONLY \$489/MO



2022 KIA TELLURIDE S AWD

Every option, MINT!

\$29,900
OR ONLY \$489/MO



★ 2017 FORD F-150 PLATINUM 4X4

Just in! Every option, super low miles!!

\$34,900
OR ONLY \$521/MO



★ 2019 RAM PROMASTER 2500

Just in! 42,000 miles!

\$34,900
OR ONLY \$521/MO



★ 2021 JEEP GRAND CHEROKEE L OVERLAND

Just in! Off lease, over \$70,000 new. SAVE

\$39,900
OR ONLY \$652/MO



★ 2020 JEEP WRANGLER SAHARA

Mint condition, hard to find, matching white top, extra low miles!

\$39,900
OR ONLY \$652/MO



★ 2020 GMC SIERRA DENALI

Just in! Dominion Deals on Denali's

\$44,900
OR ONLY \$733/MO



★ 2021 RAM 3500 CHASSIS 4X4

Cumming H.O. Diesel, alisin transmission, dually

\$47,900
OR ONLY \$782/MO



★ 2021 GMC SIERRA SLE CREW

Duramax with only 9,000 miles!

\$48,900
OR ONLY \$798/MO



★ 2020 FORD EXPEDITION LIMITED L 4X4

Pano moonroof, power boards plus every option available!

\$48,900
OR ONLY \$798/MO



★ 2021 CHEVY SILVERADO HIGH COUNTRY 4X4

White pearl paint, every option, save thousands!

\$48,900
OR ONLY \$798/MO



★ 2023 CHEVY TAHOE PREMIER 4X4

Over \$80k new! Save a butt load of \$\$\$

\$55,900
OR ONLY \$911/MO

*14 and older 8.9% x 60mos., 10-17 8.9% x 60mos., 15-19 7.49% x 72mos., 20-25 7.49% x 78-84mos. 720 credit score. NO MATTER YOUR CREDIT, WE CAN GET YOU APPROVED BUT YOUR PAYMENTS GONNA BE HIGHER!

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H4157

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Was \$33,920 **Now \$31,226****

HYUNDAI
2025 Santa Fe SEL



H4066

Was \$38,530 **Now \$34,955****

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*See dealer for LIMITED WARRANTY details.



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3 Years Free Maintenance

**Must finance with HMFC Dealer Choice Program. Kona includes \$500 Bonus Cash, Santa Fe includes \$2,000 Bonus Cash. Tucson includes \$1,250 Bonus Cash. Excludes tax, title, plate & doc fees.



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new 2025 RAV4 LE GAS
FWD Model #4430

\$339 Per Mo.²

36 Mo. Lease | **\$3299** Due At Signing

Excludes applicable taxes & fees. No security deposit required.

Hybrid Models
BUILT IN THE USA³

new 2025 RAV4 Gas

4.99% for 60 Mos.⁴
APR Financing

-or- new 2025 RAV4 HYBRID
Excludes RAV4 Plug-in Hybrid
5.99% APR for 60 Mos.⁵

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- KBB.com

\$399/Mo. 39-Month Low Mileage 10,000 Mile/Year Lease

new 2025 TUNDRA SR CREWMAX 4X4
Model #8348

\$399 Per Mo.⁷

39 Mo. Lease | **\$3999** Due At Signing

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BUILT IN THE USA³

new 2025 TUNDRA
Includes Hybrids! Excludes TRD Pro

2.99% for 72 Mos.⁸
APR Financing

-or- 1.99% APR for 48 Mos.⁹

-or- new 2025 TUNDRA
\$2000 CUSTOMER CASH
Includes Hybrids! Excludes TRD PRO

TACOMA

AMERICA'S BEST SELLING MIDSIZE TRUCK¹

\$285/Mo. 36-Month Low Mileage 10,000 Mile/Year Lease

new 2024 TACOMA SR5 DOUBLE CAB 4X4
Model #7540
\$750 FTS Lease Cash included in Lease Offer

\$285 Per Mo.¹⁰

36 Mo. Lease | **\$3299** Due At Signing

Excludes applicable taxes & fees. No security deposit required.

Remaining new 2024 & new 2025 TACOMA
Includes Hybrids! Excludes TRD Pro & Trailhunter

4.99% for 60 Mos.⁴
APR Financing

-or- 5.99% APR for 72 Mos.⁴

PRIUS

AVAILABLE ALL-WHEEL DRIVE!¹

\$309/Mo. 39-Month Low Mileage 10,000 Mile/Year Lease

new 2024 PRIUS LE
2WD Model #1223

\$309 Per Mo.¹¹

39 Mo. Lease | **\$3299** Due At Signing

Excludes applicable taxes & fees. No security deposit required.

2024 MOTORTREND CAR OF THE YEAR[®]

Expanded Toyota Military Rebate Program¹² **\$500** For MILITARY PERSONNEL & THEIR FAMILIES **OVER & ABOVE ALL OTHER INCENTIVES!**

Ask about the **\$500 COLLEGE REBATE PROGRAM¹³** **OVER & ABOVE ALL OTHER INCENTIVES!**

ToyotaCare
Every New Toyota Comes With ToyotaCare.¹⁴
2-Year No Cost Maintenance Plan.

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. \$750 Toyota Financial Services Subvention Lease Cash included in lease offer. 11. New 2024 Prius LE Model 1223. 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.