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## Moody on The Market

Pat  
Moody

### Corewell Health opens advanced heart failure clinic in SW Michigan

This week Corewell Health announced they have opened an advanced heart failure clinic in Southwest Michigan. The clinic is located at Corewell Health Lakeland Hospitals Heart & Vascular in Royalton.

The clinic will be open two Thursdays each month from 8:30 a.m. to 4:30 p.m. with plans to treat about 25 patients per month or potentially 300 annually. The team will monitor the volume and increase capacity depending on demand.

According to the announcement, previously, patients had to drive from Southwest Michigan to Grand Rapids to receive advanced heart failure treatment.

"This is a strategic step of integrating advanced services within the care that's available at Corewell Health in Southwest Michigan," said Michael Dickinson, M.D., the former heart failure program director for Corewell Health in West Michigan.

"So that we can lead to that vision, that if you walk in the door and 'Corewell Health' is on the building, you can be confident that the care you're getting is highly sophisticated and that we're going to figure out what you need and be able to deliver it for you."

The health provider says the new clinic allows patients to get their initial evaluation, a physical exam, and consult at 3950 Hollywood Road, Suite 110, in St Joseph.

"There is a growing need for advanced heart failure services in our region," said J.P. Markovic, M.D., cardiologist, Corewell Health in Southwest Michigan. "Embedding this subspecialty in a program that is already recognized for its heart and vascular care enables us to bring the full array of tools in our arsenal to improve the health of patients in our communities."

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## Zack East

Senior Director of  
Organizational Sustainability,  
United Way of  
Southwest Michigan

### Dolly Parton's Imagination Library Needs Your Help to Keep Books in the Hands of Southwest Michigan Children

This weekend ushers in the month of March, and with it, the beginning of National Reading Month. There's no better time for us as a community to concentrate our efforts on early childhood education and the positive growth a good children's book can have. That's why United Way of Southwest

Michigan is inviting you to assist us in sustaining the work of Dolly Parton's Imagination Library.

Dolly Parton's Imagination Library provides books free of charge to all children under the age of 5 and their families, regard-

Continued on page 2

### Inserts & Promotions

- CHOW! Restaurant Guide
- Family Fare
- Martins Super Markets
- National SAVE Coupon
- Renewal by Andersen
- Rural King

Inserts may vary by zip code

Continued on page 5

**East** *Continued from cover*

less of income. However, the cost for United Way to provide this program is close to \$35 per child per year. Currently, nearly 5,300 children are enrolled in the program in Berrien, Cass, and Van Buren counties.

To sustain our current child enrollment in the program, we need approximately \$185,000 annually. To begin allowing new enrollees, the program needs at least \$250,000 annually. While many sponsorships and grants from area foundations have been secured for this program, there is still a gap in funding because of its immense popularity among families.

“Dolly Parton’s Imagination Library has been one of United Way’s most beloved programs in our community for years,” states United Way of Southwest Michigan President & CEO Anna Murphy. “United Way is confident that its many supporters—including those individuals and families who have benefited from it—will rally behind this fundraising effort and contribute to ensure this program will continue to serve as many children and families in Southwest Michigan as possible.”

Besides the joy a child gets from receiving a book every month in the mail, Dolly Parton’s Imagination Library is important to Southwest Michigan because nearly **60% of third graders** in Berrien, Cass, and Van Buren counties **are not meeting reading proficiency. 75% of children** who are poor readers in third grade **will be poor readers in high school.** Many of these children will struggle or eventually drop out of school.

In order for children to possess the proper reading skills in third grade, efforts at

developing literacy abilities need to begin much sooner. Research shows that the learning environment at home, even from the very birth of a child, has a tremendous impact on the short-term and long-term reading capability of a child. If children adopt early reading habits at a young age with the assistance of Dolly Parton’s Imagination Library, we sincerely hope to change these statistics and better prepare our children for the future.

**Won’t you help us close the funding gap for Dolly Parton’s Imagination Library?** It’s easy to contribute. Visit [uwsn.org/DPIL](http://uwsn.org/DPIL), scan the code or text **Give2DPIL to 41444**.



Any amount helps. Without the help of our current sustainability partners, Dolly Parton’s Imagination Library would not be possible in our community! A big thank you to our series sponsors Silver Beach Pizza, Michigan Works Berrien, Cass, and Van Buren, and Gast Manufacturing. Additional integral partners to the program include: Great Start Collaborative of Berrien County (Berrien RESA), Heritage Southwest Intermediate School District (Cass County), Van Buren Intermediate School District, Midwest Energy & Communications, A Gift from Sally Esman (via Kalamazoo Community Foundation), The Pokagon Fund, Michigan Gateway Community Foundation, The McLoughlin Family Foundation, Jerry & Terry French, The Wood Foundation, The Leighton Foundation, The Edward & Irma Hunter Foundation, The De Groot Family Foundation, and the Frederick S. Upton Foundation.



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**Photo of the Week**



**Misty Morning**

Photo by **Chris Loose-Randall**

Please email your favorite photo with a brief description to [Photos@MailMaxOnline.com](mailto:Photos@MailMaxOnline.com)

Photos must be horizontal orientation to be considered for Photo of the Week.

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**Josh Bishop**  
 Pastor

**The Thorns of Life**

*Therefore, in order to keep me from becoming conceited, I was given a thorn in my flesh, a messenger of Satan, to torment me. 2 Corinthians 12:7*

Thorns come in all varieties. We all have them. Thorns can be health-related: things like anxiety or physical handicap. Maybe it is a

problem at work that we can’t seem to solve. It could be an acquaintance who relentlessly and mercilessly mocks us for our faith. Perhaps it is guilt from a past sin.

Whatever the form they take, thorns are a problem. They are unwanted and unwelcome in our lives. And they often come seemingly out of nowhere. It is so easy in this life to cruise along feeling safe and secure in who we are. But then thorns come along, and we are tempted to be offended or to get angry. We get upset that God would allow something bad to happen when life was going so well. We get angry that our plans are now interrupted by this unwelcome issue. We despair and wonder, “Why me?”

The apostle Paul took a different approach to thorns. He viewed his thorn as a good thing. In humility rather than pride, he

realized he wasn’t perfect and should expect trouble like everyone else. He didn’t presume to be better than others and instead admitted that he couldn’t do this on his own. He needed help. So do we.

Thankfully, we have help. His name is Jesus, and he knew all about what it was to have a thorn in his side. In fact, we were that thorn. Our sin, rebellion, and unbelief plagued him and weighed him down. The burden of our sin was certainly something he didn’t deserve and did not have to carry. But rather than complain, despair, or feel sorry for himself, Jesus humbly took up the cross and died for us. He has set us free from sin and given us the gift of eternal life in heaven. This same Jesus will give you strength to endure the thorns of this life.

*Prayer: Dear Jesus, my sin was a thorn in your side. Thank you for setting me free. Give me strength to bear with the thorns in my own life. Amen.*

Submitted by Pastor Josh Bishop  
 Grace Evangelical Lutheran Church, St. Joseph  
 Originated by: [www.WhatAboutJesus.com](http://www.WhatAboutJesus.com)

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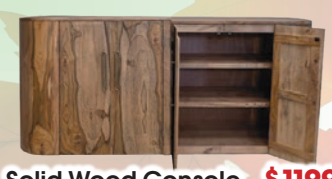
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**Tyler Allen**

*Comfort Advisor  
Boss Services*

**Don't Overlook Your Sump Pump**

As winter transitions into spring, homeowners must prepare for the challenges that come with heavy rainfall and melting snow. One crucial task that often gets overlooked is checking your sump pump. A functioning sump pump can be the difference between a dry basement and costly water damage.

**Why Is It Important?** Sump pumps help prevent flooding by directing excess water away from your home's foundation. During periods of heavy rain or rapid snowmelt, the ground becomes saturated, and water can seep into basements, causing damage to flooring, walls, and stored belongings. Without a properly working sump pump, homeowners risk facing expensive repairs and potential mold growth.

**How to Check Your Sump Pump** Ensuring your sump pump is ready for the season requires a few simple steps:

**1. Inspect the Power Source:** Confirm that your sump pump is plugged into a working outlet. If your pump has a backup battery, make sure it is fully charged and functional in case of a power outage.

**2. Clear Debris:** Remove any dirt, gravel, or debris from the sump pit to prevent blockages. A clogged pump can fail when you need it most.

**3. Test the Pump:** Pour a bucket of water into the sump pit. The pump should activate automatically, drain the water, and shut off.

If it does not function properly, it may need repairs or replacement.

**4. Check the Discharge Line:** Ensure the pipe carrying water away from your home is free from obstructions, such as ice, leaves, or dirt. Water should flow freely without backing up.

**5. Listen for Unusual Noises:** A sump pump that makes grinding or rattling sounds may have worn-out parts that need attention.

**6. Schedule Regular Maintenance:** Even if your sump pump appears to be working fine, scheduling annual maintenance with a professional can help identify potential issues before they become serious problems.

**Signs of a Failing Sump Pump** Recognizing the warning signs of a failing sump pump can save homeowners from unexpected flooding. Signs include:

- The pump runs continuously, even in dry conditions.
- The pump fails to turn on when water enters the pit.
- Unusual noises, such as clanking or rattling.
- Visible rust or corrosion on the pump components.
- Water remains in the sump pit and does not drain properly.

**Be Proactive** Taking the time to check your sump pump now can prevent costly water damage later. If you discover any issues, addressing them before the next heavy rainfall or thaw is essential. Installing a sump pump alarm or a backup system can provide added peace of mind.

As spring approaches, don't let a malfunctioning sump pump catch you off guard. A few preventative measures today can save thousands of dollars in potential repairs tomorrow.

If you are having trouble with your sump pump, water heater, or HVAC system, BOSS Services is available 24 hours a day to help.



**Melissa Kantor, PA-C**

**Announcing The Heart of Southwest Michigan Winner**

**The Aesthetics Lounge and Spa, in collaboration with MailMax, is thrilled to announce Gloria Ender as the winner of the inaugural Heart of Southwest Michigan initiative!**



This special program was created to recognize extraordinary individuals who make a meaningful impact in Southwest Michigan. After receiving an overwhelming number of heartfelt nominations, our selection committee faced a difficult decision. Each nominee had a powerful story, but one stood out as a true embodiment of generosity and service.

Nominated by her husband, Erik, Gloria Ender was chosen for her unwavering dedication to her business and community. As President of *Freedom Finishing* in Benton

Harbor—a powder coating business in operation since 1988—her leadership has been instrumental in its success. Beyond her business acumen, Gloria has devoted herself to serving organizations such as the *Boys & Girls Club*, *Southwest Michigan Symphony Orchestra*, *Curious Kids Museum*, *Berrien Community Foundation*, and *Cornerstone Chamber of Commerce*.

Her remarkable contributions have earned her prestigious accolades, including the *Lake Michigan College Alumni Service Award*, *Clarence Beckwith Distinguished Alumni Award*, *Bernard C. Radde Distinguished Service Award*, and the *Merlin Hanson Exemplary Business Leader Award*. Additionally, she was named *Volunteer of the Year* during the *2016 KitchenAid Senior PGA Championship*, a testament to her dedication—even under the most challenging circumstances.

To honor her selfless service, Gloria will receive a well-deserved transformation in excess of \$10,000, including personalized aesthetic treatments and skincare products to enhance her natural beauty.

This is our way of saying *thank you* for the countless ways she has uplifted our community. Please join us in celebrating Gloria Ender, a true reflection of the *Heart of Southwest Michigan*!

Scan the QR code to follow her journey on Facebook and Instagram and share in this special moment.

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Melissa Kantor PA-C is a Board Certified physician assistant who has been in practice since 1998. For a complimentary consultation, call or text us at (269) 429-7368 or visit our website [saintjoseph.theaestheticsloungeandspa.com](http://saintjoseph.theaestheticsloungeandspa.com)  
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**Moody** *Continued from cover*

**Southwest Michigan communities receiving 2024 marijuana tax revenues**

The Michigan Department of Treasury is issuing the latest round of marijuana tax revenue to communities throughout the state that allow such businesses, and those dollars really add up.

According to Treasury, Berrien County is receiving more than \$1.5 million in marijuana revenue for the year, while communities throughout are also being paid. The county's top municipalities for marijuana dollars are Niles with \$407,000, New Buffalo Township with \$349,000, Buchanan with \$349,000, and Benton Harbor with \$232,000.

Buchanan City Manager Tony McGhee tells us the city was among the first in Michigan to join the marijuana bandwagon when those businesses were first allowed, and since, marijuana has been a consistent revenue source. So, how does the city use that money?

"Last year's marijuana money was used for a combination of infrastructure projects here in the community as well as parks projects," McGhee said. "We're doing some work around the riverfront right now that's been able to support that."

We noticed the three biggest recipients of marijuana revenue in the county are all close to the state line with Indiana, where marijuana remains illegal. McGhee says it's true the town has been revitalized partially by all of those Hoosiers who head north of the border. They stop at restaurants and browse shops just like anyone else.

At the county level, Berrien County Administrator Brian Dissette tells us most of the marijuana money has just gone into the General Fund, but the county did make one large purchase with those taxes. The sheriff's department's \$800,000 remote command vehicle was purchased with those funds in 2022. He says the county must be thoughtful about using marijuana dollars.

"On a year-by-year basis, we'll get requests that only certain communities are participating in the marijuana zoning allowance, so should those communities get special treatment or greater investments? The logic with the first usage of the dollars was with a mobile command vehicle, it can go anywhere in the county," Dissette said.

Dissette says that way, the entire county can be served equally by the marijuana money, and not just areas that allow pot shops. However, both McGhee and Dissette tell us government leaders are talking about how to adjust as the marijuana market settles and those dollars start to fall.

**BOSS Services adjusts strategy; lists showroom property for sale**

One of the major players in the heating and air conditioning business in Michigan's Great Southwest is realigning its strategy a bit, no longer seeing the need for a "showroom" facility in the heart of the Benton Township retail district.

Boss Services has listed its highly visible headquarters office and warehouse building at 2188 M-139 "For Sale."

Boss Services co-owner Jeff Street told MoodyOnTheMarket.com that their needs have changed:

"Since we changed suppliers from an out-of-town vendor to a local vendor, we no longer have a need for the large warehouse space we needed a couple years ago. When we stopped doing plumbing in 2023, we downsized our office staff, so we no longer need all the office space we have either. Right now, the commercial property market is starting to pick up, so it

just makes sense to sell the building and move into a smaller space that fits our needs. A smaller space will significantly lower our occupancy expenses and allow us to keep our prices as low as possible. We are not sure where we are moving to yet, we have not found a space. Wherever we end up, we will continue to serve Southwest Michigan at the highest level for years to come."

The Boss facility on M-139 is about 20 years old, having been built as a motorcycle, four-wheeler and personal watercraft dealership. It features a lot of wide open, flexible space and huge windows, plus warehouse and shop space in the rear.

The real estate listing describes it this way:

With over 20,000 square feet of versatile space, this property is an exceptional opportunity for a variety of business uses. Key Features: 7+ Office Spaces for flexible work environments. 14 Custom-Built Cubicles.

Massive Showroom & Warehouse to showcase your products or manage inventory. Loading Dock for easy delivery and shipping access. 2 Conference Rooms, Kitchen & 3 Bathrooms, including a laundry and shower room for convenience. 11 Gated Storage Units located at the rear of the property offering additional secured storage.

The move by Boss Services underlines the importance of flexibility in today's chang-

ing business environment, whether in facilities, location, product line or personnel. MoodyOnTheMarket.com is interested in how businesses in the region are adjusting their strategies for 2025 and beyond.

Pat Moody  
 Publisher, [MoodyOnTheMarket.com](http://MoodyOnTheMarket.com)  
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 TRUCK MONTH RETAIL BONUS CASH - 1,000  
**SALE PRICE FOR EVERYONE \$58,995**  
 SILVERADO/SIERRA/TUNDRA/TITAN CONQUEST CASH\*\* - 2,000  
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH\* - 500  
**AS LOW AS \$56,495**  
**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 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  
 TRUCK MONTH RETAIL CUSTOMER CASH - 1,000  
**SALE PRICE FOR EVERYONE \$65,495**  
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH\* - 500  
**AS LOW AS \$64,995**  
**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/MUST FINANCE THRU FORD MOTOR CREDIT



### 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.....- 13,366  
**SALE PRICE FOR EVERYONE \$68,995**  
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH\* - 500  
**AS LOW AS \$68,495**

\*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**



### 2024 FORD F-650 24 FOOT BOX TRUCK

Oxford White, 7.3 V8 Engine, Wabash Aluminum Box, 60 Gallon Fuel Tank, Power Windows and Locks, Remote Keyless Entry, and Much More! F24021

MSRP.....\$74,950  
 ADD FOR WABASH ALUMINUM BOX +28,567  
 SUBTOTAL.....\$103,517  
 SIEMANS DISCOUNT.....- 13,522  
**SALE PRICE FOR EVERYONE \$89,995**

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# TRUCK MONTH



### 2024 JEEP COMPASS LATITUDE LUX 4X4

Diamond Black Crystal, Leatherette Seats, Heated Front Seats, Heated Steering Wheel, Power Seat, 10 Inch Touchscreen Radio, Blind Spot and Cross Path Detection, Remote Start, and Much More! C24048  
 MSRP.....\$36,585  
 SIEMANS DISCOUNT.....- 1,090  
 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 \$28,995**  
 SFS LEASE LOYALTY BONUS CASH\* - 1,500  
 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$26,995**

\*MUST QUALIFY/ MUST FINANCE THRU CHRYSLER CAPITAL  
 BASED ON REBATES THROUGH 03/03/2025



### 2024 DODGE HORNET R/T EAWD

Acapulco Gold, R/T Blacktop Package, 18 Inch Abyss Finish Wheels, Heated Steering Wheel, Heated Front Seats, Power Seat, Adaptive Speed Control, Parksense Rear Park Assist, Lane Keep Assist, Full Speed Forward Collision Warning, and Much More! C24094  
 MSRP.....\$45,185  
 SIEMANS DISCOUNT.....- 1,190  
 NATIONAL RETAIL CONSUMER CASH - 7,500  
 NATIONAL PRESIDENTS DAY BONUS CASH - 500  
**SALE PRICE FOR EVERYONE \$35,995**  
 SFS LEASE LOYALTY BONUS CASH\* - 2,000  
 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$33,495**

\*MUST QUALIFY/ MUST FINANCE THRU CHRYSLER CAPITAL  
 BASED ON REBATES THROUGH 03/03/2025



### 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/ MUST FINANCE THRU CHRYSLER CAPITAL  
 BASED ON REBATES THROUGH 03/03/2025



### NEW 2023 RAM PROMASTER 14 FOOT BOX TRUCK

Bright White, Bay Bridge 14 Foot Box Truck, Roll-Out Ramp, E-Track, Sliding Bulkhead Door, Chrome Front Grille, Wide Power Heated Mirrors, Front Fog Lamps, and Much More! C23244  
 MSRP.....\$47,245  
 ADD FOR BAY BRIDGE 14 FOOT PROMASTER SHEET/POST BOX +14,376  
 SUBTOTAL.....\$61,621  
 SIEMANS DISCOUNT.....- 17,626

**AS LOW AS  
\$43,995**



### NEW 2023 DODGE CHARGER R/T

B5 Blue, Daytona Edition Group, Harman Kardon 19 Speakers System, 5.7 HEMI V8 Engine, Power Sunroof, 20 Inch Wheels, MOPAR Cold Air Induction, Ventilated Front Seats, Navigation, Heated Front Seat, Heated Steering Wheel, Blind Spot and Cross Path Detection, and Much More! C23185

MSRP.....\$55,220  
 SIEMANS DISCOUNT - 11,225

**AS LOW AS  
\$43,995**



### 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.....- 17,622

**AS LOW AS  
\$45,995**



### 2024 JEEP WRANGLER 4-DOOR RUBICON 4X4

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

MSRP.....\$67,770  
 SIEMANS DISCOUNT.....- 2,998  
 NATIONAL STANDALONE 10% BELOW MSRP - 6,777  
**SALE PRICE FOR EVERYONE \$57,995**  
 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$57,495**

\*MUST QUALIFY  
 BASED ON REBATES THROUGH 03/03/2025



### 2024 RAM 5500 4X4 CONTRACTOR BODY DEMO

Flame Red, 6.7 Cummins DIESEL, Back-Up Camera, Trailer Brake Controller, Power Windows and Locks, 12 Foot Knapheide Contractors Body, and Much More! C24105

MSRP.....\$74,440  
 ADD FOR KNAPHEIDE CONTRACTOR BODY +20,710  
 SUBTOTAL.....\$95,150  
 SIEMANS DISCOUNT.....- 11,651  
 ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT\*\* - 1,000  
 NATIONAL TRUCK MONTH BONUS CASH - 2,500  
**SALE PRICE FOR EVERYONE \$79,999**  
 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$79,499**

\*MUST QUALIFY  
 \*\*BUSINESS OWNERS ONLY  
 BASED ON REBATES THROUGH 03/03/2025

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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 \$54,995**

5.3 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 68K Miles, Running Boards, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 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 G... Remote Start, SYNC 4, Power Heated Front Seats, Twin Pa... System, Pre-Collision Assist, Post-Collision Braking, Revers... Remote Keyless Entry System, Ford C...

# MANAGER'S

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**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 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



**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 Silica, F24332A



**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, Spot and Cross Path Detection, Lane Departure Warning, Camera, Power Liftgate, Remote Keyless Entry System



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**2021 FORD F-150 XLT CREW/4X4**  
**WAS \$36,995**  
**NOW \$37,977**

Loss Black Wheels, 26K Miles, Bedliner, Running Boards, Lane Moonroof, Power Sliding Rear Window, Lane Keeping Assist, 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



**2023 JEEP GLADIATOR MOJAVE 4X4**  
**WAS \$49,995**  
**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



**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 \$36,995**

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



**2020 JEEP GRAND CHEROKEE LIMITED 4X4**  
**WAS \$22,232**  
**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, 2<sup>nd</sup> 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 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



**2021 JEEP WRANGLER UNLIMITED WILLYS 4X4**  
**WAS \$31,564**  
**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



**2020 JEEP GRAND CHEROKEE LIMITED 4X4**  
**WAS \$22,232**  
**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, 2<sup>nd</sup> 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

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**2022 FORD  
EXPLORER LIMITED 4WD**  
**NOW \$38,807**

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 31K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, 360 Degree Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U25018

**2022 JEEP COMPASS  
TRAILHAWK 4X4**  
**NOW \$26,584**

2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 27K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, 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, Jeep Certified! Bright White, U25008

**2022 JEEP GRAND  
CHEROKEE L LIMITED 4X4**  
**NOW \$34,785**

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 52K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Dual Pane Panoramic Roof, 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, Jeep Certified! Bright White, U24175B

**2020 FORD F-150  
XLT SUPERCAB 4X4**  
**NOW \$31,851**

2.7 V6 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, Only 40K Miles, Running Boards, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Power Slide Rear Window, Front Collision Mitigation, Back-Up Camera, Trailer Tow Hitch with Sway Control and Integrated Brake Control, Remote Keyless Entry System, Ford Certified! Magma Red, F25039A

**2022 RAM 1500 BIG HORN  
SPORT CREW CAB 4X4**  
**NOW \$35,494**

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 50K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Power Slide Rear Window, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Patriot Blue Pearlcoat, F24171A

**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, 2<sup>nd</sup> Row Heated Seats, 3<sup>rd</sup> 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

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**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, 2<sup>nd</sup> 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

**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

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### 2022 JEEP COMPASS LIMITED 4X4

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



**NOW \$25,926**

### 2019 CADILLAC XT4 LUXURY AWD

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



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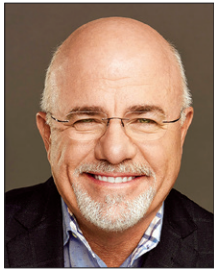
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**Dave Ramsey**  
Financial Expert  
The Ramsey Show

**Dave Says  
(Help, Don't Enable)**

Dear Dave,  
We've been following your plan, and it's been a real blessing to us. Last week, my mother-in-law told my wife they haven't paid their property taxes. They owe \$5,000, which was originally due in January, but she didn't say why they hadn't paid the bill. I love my in-laws. They're good people, but they're big spenders—and in my mind—a little irresponsible with their money sometimes. We make a good living, and we could help them out. But my wife and I have talked, and we're both afraid this situation may be just the tip of the iceberg. Can you give me some advice?

Bill  
Dear Bill,  
My best advice is this. First of all, you shouldn't do anything. This is a really touchy situation. You and your wife definitely need to be on the same page about how you want to handle things. But your wife should be the one to address this, because she's their child. The last thing you need is to be labeled as the nosey or stingy son-in-law.

Believe me, I understand and respect your position. And I agree with the notion you two don't want to enable any bad habits. But this is family we're talking about. You and your wife should try to find a way to help them if they really need help. If that includes some kind of guidance or counsel, that's fine. If it means giving money, make certain you know exactly where it's going, and why it became an issue in the first place. I mean, when you give someone \$5,000 to help with a problem, you automatically earn the right to have a say in exactly how the money's going to be used.

Maybe your wife could go over to their house for a visit and just talk about things. In the process, she might learn some details on the situation that would help you guys make a better, more informed decision on moving forward. Chances are her mom and dad didn't raise her to have dessert first, then eat her vegetables. But in a sense, it sounds like that might be what they're doing.

Long story, short? They need to pay their property taxes now. It sounds like they've got the money to take care of what needs to be done and have some fun. But if they don't, some kind of course correction needs to happen. And I mean soon! Otherwise, they're liable to see their financial dignity slip away.

— 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.



**Don Stuart**  
Humorist

**February's Hottest AND Chili-est Day!**

I recently watched for the first time the 1955 film "Giant," starring Elizabeth Taylor, Rock Hudson and James Dean. It also featured Mercedes McCambridge, and I learned something I never knew before from the host of Turner Classic Movies who "introduced" the movie: DON'T pronounce her first name "murr-SAY-dees"; it's MURR-suh-dees.

Chill Wills was also in the film. There's a name for ya. He was born Theodore Childress Wills, so it makes sense that "Chill" was probably a shortened version of his middle moniker. But another story has it that he got the nickname ironically, having been born on July 18, which was the hottest day of 1902 in his town.

Anyway, like pretty much every one of you, I'm sure, when I hear Chill Wills' name, I immediately start hankerin' for a bowl of chili. And we should especially make sure to eat some on the fourth Thursday of every February, because that is National Chili Day!

Time to spend the rest of this column stuffing you with chili factoids!  
The internet sayeth that "most historians agree" that a guy named J.C. Clopper penned the first written description in 1828, after visiting San Antonio. He wrote, saying he ate a "kind of hash with nearly as many peppers as there are pieces of meat -- all stewed together." "Most historians" also concur that chili consciousness got

a huge boost when it was served at the San Antonio booth at the World's Fair in Chicago in 1893, after which chili parlors started popping up all over. From these facts we can readily discern that future chili historians won't have very much work to do.

President Lyndon B. Johnson was a big chili lover. He had a favorite version which his wife Lady Bird sent via postcard by the thousands to people asking for the recipe. Johnson once said, "Chili concocted outside of Texas is usually a weak, apologetic imitation of the real thing." Hey, a job for future chili historians! — was that quote included on Lady Bird's recipe cards?

Wick Fowler, a north Texas newspaperman and inventor of "Two-Alarm Chili," made a concoction that a newspaper columnist once said could "open sinus cavities previously unknown to medicine."

It is "generally accepted" — by chili historians I guess — that chilis did NOT originally contain beans. The Chili Appreciation Society International, went so far as to specify that beans are forbidden in its official chili competitions!

Speaking of contests: In 1967, a guy named H. Allen Smith wrote a magazine article titled "Nobody Knows More About Chili Than I Do." A chili manufacturer in Texas took exception to this, and set up a cook-off in Terlingua, Texas, between Smith and the aforementioned Wick Fowler.

The winner was...neither of them. The cookoff was deemed a tie when the final judge called the whole thing off, announcing that "My taste buds have been ruined."

Well, I bet neither Smith nor Wick's chilis could hold a candle to mine! Some of you readers may still remember, and certainly chili historians should! It was the 1991 KitchenAid Marketing Team Chili Cook-Off: I won the trophy for the hottest chili! (Full disclosure: Mine was the last one tasted by the judges, and all the previous recipes had ruined their taste buds.)

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**Sarah Spoonholtz**

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SMR Chamber

**And the Winners Are... Part 1**

For a second year in a row, six-hundred (600) of southwest Michigan's business leaders gathered Friday morning for the Southwest Michigan Regional Chamber's Business Recognition Breakfast Annual Meeting & Awards Ceremony presented by Blue Cross Blue Shield of Michigan, Corewell Health, and Honor Credit Union.

The meeting featured a return keynote from internationally acclaimed TED Talk speaker, and Wall Street Journal bestselling author Drew Dudley, recognized eight (8) businesses, organizations, and individuals as award winners, recapped 2024's 70th anniversary which saw the launch of two (2) new 501(c)3 organizations, and announced the return of ActionLine the Chamber's quarterly news publication.

The event wrapped up with the announcements from the day's live voting of the Business Recognition Awards. Winners include:

**BEST NEW BUSINESS AWARD: THE LAB. MARTIAL ARTS & FITNESS**

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**SMALL BUSINESS OF THE YEAR AWARD: VILLWOCKS OUTDOOR LIVING**

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**ECONOMIC IMPACT AWARD: HONOR CREDIT UNION**

Honor Credit Union is a non-profit, full-service financial institution headquartered in Berrien Springs, Michigan. Originally chartered in 1934 in Benton Harbor, Honor has

grown to serve over 110,000 members through 28 branch locations across western and northern Michigan. Driven by a commitment to providing solutions for financial success and giving back to the communities we serve, Honor Credit Union remains a trusted partner for individuals, families, and businesses.

**NON-PROFIT EXCELLENCE AWARD: HARBOR COUNTRY MISSION**

Harbor Country Mission is a barrier-free organization dedicated to serving individuals and families in need throughout Southwest Michigan. Open 7 days a week, 365 days a year, HCM provides essential support, including food, clothing, household goods, furniture, appliances, and even pet supplies. If you or anyone you know is in need, HCM is here to help.

**COMMUNITY IMPACT AWARD: BERRIEN COUNTY: SILVER BEACH PARK PLAYGROUND PROJECT**

The Silver Beach County Park Playground Project is replacing a 30+ year old playground with a new, improved, accessible playground that invites all visitors to come and play together without barriers or limitations. In order to accommodate the increase in park usage and better address the diversity of visitors' needs, improvements and upgrades like the Silver Beach County Park Playground Project are essential. This project was approved as a National Demonstration Site through Playcore, which will help County

Parks gather data to determine the playground's impact on the community and help determine best-practices for future parks projects.

The full list of this year's Chamber nominee and award recipient information will be made available at [www.smrchamber.com](http://www.smrchamber.com).

**Business Recognition Annual Meeting & Awards Ceremony Sponsors:**

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**Contributing:** 1<sup>st</sup> Source Bank, Andrews University School of Business Administration, South Shore Health & Racquet Club, United Federal Credit Union;

**Media:** ABC 57 News, and Mid-West Family Southwest Michigan.

For more information on what's happening with the Chamber, including our role in advocating for businesses, head to our website [www.smrchamber.com](http://www.smrchamber.com) or feel free to connect with me directly at 269-932-4040 or [sspoonholtz@smrchamber.com](mailto:sspoonholtz@smrchamber.com). See you around Southwest Michigan!

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<p><b>2021 BUICK ENCORE GX</b> Oh so fine for only...</p> <p><b>\$19,900</b> OR ONLY \$295/MO</p>	<p><b>2017 CHRYSLER 300 C</b> Mint condition, all the toys, low miles too!</p> <p><b>\$19,900</b> OR ONLY \$327/MO</p>	<p><b>2020 KIA STINGER</b> Just in! It'll energize your dinger!</p> <p><b>\$19,900</b> OR ONLY \$327/MO</p>	<p><b>2018 RAM PRO CITY</b> Buy a ProCity without a price thats ....</p> <p><b>\$19,900</b> OR ONLY \$327/MO</p>	<p><b>2007 JEEP CJ5</b> Custom made with 350 V8, 37 inch tires, lifted</p> <p><b>\$20,000</b></p>	<p><b>2020 KIA SEDONA</b> Lots of options!</p> <p><b>\$21,900</b> OR ONLY \$389/MO</p>	<p><b>2018 ACURA MDX</b> Luxury for less!</p> <p><b>\$22,900</b> OR ONLY \$399/MO</p>
<p><b>2020 NISSAN ALTIMA PLATINUM AWD</b> Super nice for the price!</p> <p><b>\$22,900</b> OR ONLY \$399/MO</p>	<p><b>★ 2021 DODGE CHALLENGER SXT</b> Just in! RED HOT!</p> <p><b>\$23,900</b> OR ONLY \$392/MO</p>	<p><b>★ 2023 TOYOTA COROLLA</b> Just in! Hatchback with only 3000 miles. SAVE!</p> <p><b>\$24,900</b> OR ONLY \$399/MO</p>	<p><b>★ 2019 DODGE DURANGO</b> Just in! Like new with only 31,000 miles!</p> <p><b>\$24,900</b> OR ONLY \$435/MO</p>	<p><b>★ 2021 VW ID4</b> Electric power, electric performance, without a shocking price!</p> <p><b>\$25,900</b> OR ONLY \$424/MO</p>	<p><b>★ 2023 HYUNDAI SONATA</b> Only 4000 miles, with every option</p> <p><b>\$26,900</b> OR ONLY \$441/MO</p>	<p><b>★ 2021 KIA K5 GT LINE</b> Just in! Every option with extra low miles!</p> <p><b>\$27,900</b> OR ONLY \$457/MO</p>
<p><b>2021 CHRYSLER PACIFICA HYBRID TOURING</b> Just in! Off lease, low miles, these sell fast!</p> <p><b>\$28,900</b> OR ONLY \$473/MO</p>	<p><b>2020 BUICK ENCLAVE</b> Just in! Off lease, loaded with low miles!</p> <p><b>\$29,900</b> OR ONLY \$489/MO</p>	<p><b>2021 JEEP GRAND CHEROKEE L LIMITED</b> Every option!</p> <p><b>\$29,900</b> OR ONLY \$489/MO</p>	<p><b>2023 LAND ROVER DISCOVERY SPORT</b> Just in! Showroom new, over \$60,000 new save \$30,000</p> <p><b>\$29,900</b> OR ONLY \$489/MO</p>	<p><b>★ 2017 FORD F-150 PLATINUM 4X4</b> Just in! Every option, super low miles!!</p> <p><b>\$34,900</b> OR ONLY \$521/MO</p>	<p><b>★ 2019 RAM PROMASTER 2500</b> Just in! 42,000 miles!</p> <p><b>\$34,900</b> OR ONLY \$521/MO</p>	<p><b>★ 2021 JEEP GRAND CHEROKEE L OVERLAND</b> Just in! Off lease, over \$70,000 new. SAVE</p> <p><b>\$39,900</b> OR ONLY \$652/MO</p>
<p><b>★ 2020 JEEP WRANGLER SAHARA</b> Mint condition, hard to find, matching white top, extra low miles!</p> <p><b>\$39,900</b> OR ONLY \$652/MO</p>	<p><b>★ 2020 GMC SIERRA DENALI</b> Just in! Dominion Deals on Denali's</p> <p><b>\$44,900</b> OR ONLY \$733/MO</p>	<p><b>★ 2021 RAM 3500 CHASSIS 4X4</b> Cumming H.O. Diesel, alisin transmission, dually</p> <p><b>\$47,900</b> OR ONLY \$782/MO</p>	<p><b>★ 2021 GMC SIERRA SLE CREW</b> Duramax with only 9,000 miles!</p> <p><b>\$48,900</b> OR ONLY \$798/MO</p>	<p><b>★ 2020 FORD EXPEDITION LIMITED L 4X4</b> Pano moonroof, power boards plus every option available!</p> <p><b>\$48,900</b> OR ONLY \$798/MO</p>	<p><b>★ 2021 CHEVY SILVERADO HIGH COUNTRY 4X4</b> White pearl paint, every option, save thousands!</p> <p><b>\$48,900</b> OR ONLY \$798/MO</p>	<p><b>★ 2023 CHEVY TAHOE PREMIER 4X4</b> Over \$80k new! Save a butt load of \$\$\$</p> <p><b>\$55,900</b> OR ONLY \$911/MO</p>

\*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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# 2.99%\* APR FINANCING for 72 Months\*

\*Excludes hybrids. Not compatible with Hyundai Dealer Choice Program



H4157

**HYUNDAI**  
2025  
Tucson  
SEL  
ALL WHEEL DRIVE

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



H4066

**HYUNDAI**  
2025  
Santa Fe  
SEL

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

**America's Best Warranty**  
10-Year/100,000-Mile  
Powertrain Limited Warranty  
\*See dealer for LIMITED WARRANTY details.

**Owner Assurance**

**Hyundai Complimentary Maintenance**  
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. Colors may be different from actual vehicle



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**TOYOTA**

# TRUCK & AWD SEASON

Offers end  
March 3

For all Toyota offers  
**toyota.com**

**RAV4**  
AMERICA'S BEST SELLING SUV!<sup>1</sup>

\$339/Mo. 36-Month Low Mileage 10,000 Mile/Year Lease

new 2025 RAV4 LE GAS  
FWD Model #4430

**\$339** Per Mo.<sup>2</sup>  
**36** Mo. Lease | **\$3299** Due At Signing

Excludes applicable taxes & fees. No security deposit required.

new 2025 RAV4 Gas

**4.99%** for **60** Mos.<sup>4</sup>  
APR Financing

-or- new 2025 RAV4 HYBRID  
Excludes RAV4 Plug-in Hybrid  
**5.99% APR for 60 Mos.**<sup>5</sup>

**TUNDRA**  
BEST RESALE VALUE IN ITS CLASS<sup>6</sup>  
- KBB.com

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

new 2025 TUNDRA SR CREWMAX 4X4  
Model #8348

**\$399** Per Mo.<sup>7</sup>  
**39** Mo. Lease | **\$3999** Due At Signing

Excludes applicable taxes & fees. No security deposit required.

new 2025 TUNDRA  
Includes Hybrids! Excludes TRD Pro

**2.99%** for **72** Mos.<sup>8</sup>  
APR Financing

-or- **1.99% APR for 48 Mos.**<sup>9</sup>

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

**TACOMA**  
AMERICA'S BEST SELLING MIDSIZE TRUCK<sup>1</sup>

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

new 2024 TACOMA SR5 DOUBLE CAB 4X4  
Model #7540

**\$285** Per Mo.<sup>10</sup>  
**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.<sup>4</sup>  
APR Financing

-or- **5.99% APR for 72 Mos.**<sup>4</sup>

**PRIUS**  
AVAILABLE ALL-WHEEL DRIVE!

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

new 2024 PRIUS LE  
2WD Model #1223

**\$309** Per Mo.<sup>11</sup>  
**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 Program<sup>12</sup> \$500**  
For MILITARY PERSONNEL & THEIR FAMILIES **OVER & ABOVE ALL OTHER INCENTIVES!**

Ask about the **\$500 COLLEGE REBATE PROGRAM<sup>13</sup>**  
**OVER & ABOVE ALL OTHER INCENTIVES!**

**ToyotaCare**  
Every New Toyota Comes With ToyotaCare.<sup>14</sup>  
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. 11. 2024 Toyota Financial Services Subvention Lease Cash included in lease offer. 12. New 2024 Prius LE Model 1223. Lease based on net cap cost of \$26,750. Lease end purchase option \$19,199. 13. 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. 14. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. 15. 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.