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Moody on The Market

Pat Moody

US Army Corps begins channel dredging at Silver Beach

Beachgoers rejoice - the sandy area between Lions Park Beach and Silver Beach is about to grow.

The U.S. Corps of Engineers began dredging the outer St. Joseph Harbor channel area this week. The purpose of dredging is to remove shoaling and to perform preventative maintenance at the harbor mouth to avoid interruptions to the commercial shipping season.

Hydraulic dredging -- pumping sediment through a temporary pipeline -- will be used to clear the shoal at St. Joseph Harbor. The sediment will then be placed along the shoreline south of the harbor starting at Park Street. Officials say about 22,000 cubic yards of sediment will be dredged.

The Army Corps has contracted with The King Company based in Holland, Michigan, as part of a \$1.5 million, three harbor contract that also includes outer Holland and Grand Haven Harbors. Work in Holland concluded in early May.

St. Joseph Harbor is an important commercial harbor for shipping in West Michigan that historically has seen seasonal shoaling from weather events," said Liz Newell Wilkinson, the operations manager at the Grand Haven Office of the U.S. Army Corps of Engineers, Detroit District. "Luckily, our early surveys show the harbor is in relatively good conduction following the winter months and should be ready for a busy 2025 season."

Dredging operations are expected to conclude in St. Joseph Harbor by May 23, unless weather impacts the schedule.

In addition to dredging St. Joseph Harbor, the U.S. Army Corps of Engineers Engineer Research and Development Center will monitor the dredging and placement in 2025 and 2026 to help identify ways to improve beach renourishment. The monitoring includes looking at turbidity, the cloudiness of the water, and using several small orange buoys along the harbor. An autonomous underwater vehicle submarine drone (UAS) will measure conditions in the water and an aerial drone will take photos of the work.

Boaters should avoid the dredge, pipeline, discharge pontoon and supporting vessels. Broadcast notices will also be issued for mariners.

Continued on page 6



RAC ATHLETIC COMBINE

SATURDAY MAY 31 - SHOWCASE YOUR ATHLETIC ABILITIES

WHAT IS A COMBINE? A combine test athletic skills, including speed, power, strength, and agility, to identify the top players for the sport. Combine results make it easier for coaches, athletes, and recruiters to evaluate an athlete's overall athletic ability.

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AGES: 14-20 // Only 40 testing spots available

REGISTRATION: Starts at 8:00 am // COMBINE TIME: 9:00 am - 12:00 pm

Combine results will be available on Speed Labs, a Universal Speed Rating software platform for coaches that provides actionable analytics based on athletes' speed data. For more information or to reserve your spot, please contact Todd Johnson at tjohnson@racbh.com or visit the front desk. If you're not yet a member, inquire about our exclusive joining special tailored for student athletes!





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Paul Knapp

Executive Director, St. Joseph Today

North Pier Legacy: Lighthouse Tours Return to St. Joseph

We made it! What beats St. Joe in the summer? There's a certain magic in the air, isn't there? The lake breeze, promises of sunny days, the scent of blooming flowers, and the energy of a community ready to embrace the season buzzes all around us. And speaking of iconic sights that embody the spirit of our beautiful city, nothing quite captures the essence of St. Joe

like our lighthouses standing sentinel at the mouth of the St. Joseph River.

St. Joe Today is thrilled to announce that the wait is almost over! Get ready to once again step back in time and experience a piece of our maritime history firsthand because the highly anticipated tours of our North Pier Lighthouse

Continued on page 2

Inserts & Promotions

- Dollar General
- Family Fare
- Martins Super Markets
- National SAVE Coupons
- Renewal by Andersen
 - Rural King

Inserts may vary by zip code

Knapp Continued from cover

are set to begin on Saturday, June 7th, and will continue every Saturday throughout the summer. This is your chance to climb the winding stairs, feel the cool iron beneath your fingertips, and imagine the countless keepers who diligently watched over our shores.

For those who might be new to our town or haven't yet had the pleasure, St. Joseph boasts not one, but two magnificent lighthouses perched at the end of our North Pier. The inner light, a sturdy white pyramidal tower, stands closer to the shore and will be available for public climbing tours. Its taller, steel-plated companion, the outer light, marks the very end of the pier, quiding vessels safely into our harbor. These beacons have stood strong against the elements for over a century, witnessing the ebb and flow of Lake Michigan and playing a vital role in the prosperity of our community.

The tours offer a unique opportunity to explore the interior of the inner lighthouse. As you ascend, you'll gain a newfound appreciation for the ingenuity and dedication required to maintain these vital navigational aids. Imagine the keepers meticulously polishing the lenses, ensuring the light shone brightly through the darkest storms. Picture the solitude and the responsibility that came with the job. It's a truly immersive experience that connects you to our past in a tangible way.

From the lantern room at the top, you'll be rewarded with breathtaking panoramic views of Lake Michigan, the St. Joseph River, and our charming city skyline. It's a perspective you simply can't get anywhere else. Feel the wind on your face, watch the boats glide across the water, and take in the stunning beauty that surrounds us. It's a perfect photo opportunity, a chance to create lasting memories with family and friends

These tours are made possible thanks to the dedicated efforts of the volunteer members of the St. Joseph Pier Lighthouse Preservation Corporation. Their passion for preserving these historical treasures is truly inspiring, and their knowledge brings the stories of the lighthouses to life. When you embark on a tour, you're not just climbing a tower; you're supporting their vital work in maintaining and sharing this important part of our heritage for generations to come.

Tickets to climb to the top of the North Pier Lighthouse will be available for \$5 on-site or at the St. Joe Today Welcome Center. starting June 7th. Please remember to wear comfortable shoes for the climb (closed toed recommended) and be prepared for the elements - the lake breeze can be quite refreshing!

Beyond the iconic lighthouses, St. Joe Today is buzzing with excitement for our full summer slate of events designed to create unforgettable experiences for residents and visitors alike. From our popular Saturday Farmers Market brimming with local produce and artisan goods to the lively Friday Night Concert Series filling the air with music, and the family-friendly Antiques on the Bluff showcasing unique treasures, there's something for everyone to enjoy. We'll also be bringing back our beloved Chalk-the-Block Festival drawing artists and enthusiasts from across Michiana. Keep an eye on our website and social media channels for the full schedule and details on all the exciting happenings this summer in St. Joseph!

So mark your calendars, plan your Saturdays, and get ready to experience the magic of our North Pier Lighthouses. It's more than just a tour; it's a journey into our history, a chance to witness stunning views, and a wonderful way to connect with the heart and soul of St. Joseph. We can't wait to welcome you!



50,314 Weekly Readers!

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Photo of the Week



Amber Alert

The orioles have arrived in Southwest Michigan. **Photo by Cathy Taber**

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





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Tyler **Allen**

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How Pets Affect Your HVAC System and How to Keep It Running Smoothly

Pets bring joy, companionship, and a bit of chaos to our homes. With over 65% of U.S. households owning at least one pet, it's no surprise that our furry friends impact more than just our hearts—they affect our home's heating, ventilation, and air conditioning (HVAC) systems too. From shedding fur to tracking in dirt, pets can challenge HVAC efficiency and indoor air quality. Understanding these effects and adopting preventative maintenance strategies can keep your system running smoothly while ensuring a healthy environment for both you and your pets.

Pet dander, fur, and saliva are primary culprits in HVAC strain. These allergens collect in air filters, reducing airflow and forcing the system to work harder. A clogged filter can decrease efficiency by up to 15%, raising energy bills and risking system breakdowns. Pets that shed heavily, like Golden Retrievers or Maine Coons, exacerbate this issue, as fur accumulates in ducts and on coils. Additionally, curious cats or rambunctious dogs may

track dirt or litter near vents, introducing debris into the system. Over time, this buildup can contaminate ducts, circulating allergens and odors throughout your home. Neglecting maintenance may also shorten your HVAC's lifespan, leading to costly repairs.

Fortunately, pet owners can take proactive steps to mitigate these effects. First, replace air filters every 30-60 days, or monthly for high-shedding breeds. Opt for high-efficiency particulate air (HEPA) filters to trap smaller particles like dander. Schedule professional duct cleaning every 3-5 years to remove accumulated pet hair and debris. Regular vacuuming with a HEPA-filtered vacuum and grooming your pet weekly can reduce airborne fur. Consider investing in a portable air purifier with a carbon filter to capture odors and allergens before they reach the HVAC system. Keep vents clear of pet beds or toys to maintain proper airflow. Finally, annual HVAC tune-ups by a certified expert can catch issues early, ensuring optimal performance.

By staying vigilant, pet owners can protect their HVAC systems and improve indoor air quality. A well-maintained system runs more efficiently, saving money and reducing environmental impact. Plus, cleaner air benefits pets with respiratory sensitivities, like Bulldogs or Persian cats. Embracing these preventative measures means a healthier home for everyone—two-legged and four-legged alike. So, give your HVAC some love, and keep the tails wagging in comfort.



Dr. Grady **Hilge**

Audiologist

Next-Level Listening: Cutting-Edge Advances in Hearing Aid Design

In the world of hearing healthcare, technology is incredibly important. It is one of the biggest factors contributing to hearing aid success for a variety of reasons. Advancements in hearing health technology are responsible for patients hearing better than they ever have before, so understanding those advancements is important for patients to know.

People often assume that hearing aids "don't really ever change," but this could not be further from the truth. Every year, significant advancements are made in noise processing and speech clarity in every measurable way. These advancements have allowed patients who have historically struggled with their hearing loss to engage and interact with the world around them again. Even as recently as five years ago, many of the things we can do to treat hearing loss today were impossible. We encourage every individual with hearing loss to experience every advancement in

www.MailMaxOnline.com technology as soon as it is available, as the amount of improvement is hard to believe until someone experiences it for themselves. As hearing health professionals, we look

at both the subjective differences patients experience and the technical improvements in new technology. As hearing aid technology has advanced, much of the focus has been on noise reduction. Struggling in noisy environments is a problem many hearing-impaired people experience, so improvements in this area are a cause for celebration for both us and our patients. The most cutting-edge hearing aids use forms of artificial intelligence to analyze every environment in real time, allowing the hearing aids to make tens of millions of automatic adjustments every hour. This process of continuous analyzing and adjusting ensures a patient maintains optimal hearing, no matter where they are.

Ultimately, hearing aids are very small, sophisticated, wearable computers, and the advancements made every year go far beyond what can be relayed in writing. Understanding and appreciation of cutting-edge hearing technology is one of our favorite things to share with patients. Interested in learning more about how new hearing aid technology can help you? Call us at (888) 675-9480 to book your free appointment or schedule online at www.prohear.net

Dr. Kasewurm's

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Josh **Bishop**

Pastor

The Key

[Jesus said] "I am the Living One; I was dead, and now look, I am alive for ever and ever! And I hold the keys of death and Hades." Revelation 1:18

Keys are small. Their importance is not. We don't give keys much thought until we need them or lose them. Have you ever misplaced your keys? There's a feeling of frustration and fear when you lock yourself out of your car or house.

When Adam and Eve disobeyed God by eating from the tree of the knowledge of good and evil, they lost the key to life. The result of their sin was a verdict of death. And we have been held prisoner under the same sentence.

We have tried, in vain, to escape death's prison. We have searched for the fountain of youth and the tree of life. We have spent an enormous amount of money on anti-aging creams and medicines. In spite of all our

scientific advancements, the worldwide average life expectancy is about thirty years shy of a hundred. After thousands of years of searching and researching, we have not managed to find the key—we cannot break free from death.

Frustrating? Frightening? Yes. But not hopeless.

Jesus is the key. Like every human, he lived, died, and was buried. But unlike us, he broke free. Because, unlike us, he is sinless. He is the Son of God, and death could not hold him prisoner because Jesus had committed no sin.

By his resurrection, Jesus has opened a door that no one can shut. Death is no longer a final destination. It is a doorway to an unending life where sin and death have no authority. In heaven, death is gone, crying is gone, pain is gone.

You might not give your house or car keys much thought throughout the day. But don't make that mistake with Jesus. He may be small in the world's estimation, but his importance is not.

Everyone who lives and believes in him does not ultimately die. Follow him and he will lead you through death to life immortal.

Prayer: Jesus Christ, I find my hope in you alone. With you as my light and salvation, and the fortress of my life, I have nothing to fear. Amen.

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

Moody *Continued from cover*

Public beaches will remain open during placement as the material will be placed along the shoreline near private property. However, the public will not be able to walk along the shoreline between Silver Beach and Lyons Park during active dredging due to safety concerns.

Fitch downgrades Whirlpool Corporation bond rating to junk status

Fitch Ratings has downgraded Whirlpool Corporation's Long-Term Issuer Default Rating to BB+ from BBB-, citing elevated leverage and a sluggish recovery in consumer demand for home appliance products. The rating agency in early May also revised its outlook for the company to Negative, indicating the possibility of further downgrades if financial conditions deteriorate.

According to Fidelity Investments, bonds with a rating of BBB- or better are considered "investment-grade." Bonds at Whirlpool Corp.'s new level of BB+ are considered "speculative" and often referred to as high-yield or junk bonds.

The downgrade essentially means Whirlpool Corporation will be faced with the likelihood of paying higher interest rates to borrow money because there is a higher risk (real or perceived) that the issuer will default on its debt

www.MailMaxOnline.com eir statement, Fitch Ratings pointed to

In their statement, Fitch Ratings pointed to the company's elevated leverage and ongoing housing sector issues as the reasons for their downgrade of Whirlpool Corporation's bond rating

"The downgrade reflects Whirlpool's high leverage, projected to remain elevated through at least 2027. Although margins have improved, expansion is expected to be slower than anticipated due to tariff impacts and weaker economic and housing conditions." -- Fitch Ratings

The downgrade statement went on to say, "...the Negative Outlook reflects risks to Whirlpool's deleveraging trajectory, including ongoing execution of its pricing strategy in a weak demand environment and anticipated debt reduction, expected to be funded by selling a partial ownership stake in Whirlpool of India."

According to Bankrate.com, "...despite the name, junk bonds may be issued by companies that are in reasonably good financial shape, though they're often issued by those in mediocre or poor shape. The worst junk bonds are issued by companies that are struggling financially and have a high risk of defaulting or missing their interest payments."

Moody on the Market has reached out to Whirlpool Corporation for reaction to the Fitch Ratings downgrade, but a spokesman said the company would not comment.

Year to date, Whirlpool Corporation's stock price is down more than 30 percent. On Tuesday, the stock closed at \$84.05 per share.

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Three local brothers baptized by priest who would become Pope Leo XIV

Three brothers baptized at a Catholic church in Niles now have something that few people can lay claim to -- baptism by the person who would one day become pope.

Years before he became Pope Leo XIV, Chicago-born and then-Father Robert Prevost was known as "Father Bob." Part of his mission was to help area parishes with their services.

In 2014, St. Mary's was in a time of transition between pastors and one Sunday morning, Father Bob was assigned to assist. That morning, Father Prevost performed the sacrament of Baptism on three area young people: Stuart, Sawyer, and Samuel Lundberg of Buchanan. Baptism is the sacrament of initiation and marks the formal beginning of a person's spiritual journey within the faith.

Within a year, Pope Francis named Father Prevost bishop of Chiclayo, Peru. Then in 2023, Pope Francis appointed Prevost to run the Vatican office that selects and manages bishops around the world and named him to be a cardinal.

Fast forward to 2025, shortly after the new pope was announced, a representative of St. Mary's reached out to the Lundberg family to let them know of the unique happenstance, confirming that the priest who baptized the boys was now Pope Leo XIV.

The three Lundberg brothers say they are elated and feel privileged to have met Pope Leo XIV, albeit briefly, eleven years before he would be selected for the role.

Disclosure: Ken Lundberg is the author of this article and the proud father of Stuart, Sawyer, and Samuel and couldn't be happier for the previously hidden family treasure unveiled in connection with Father Prevost's recent ascension to Pope.

Pictured from left): Deacon Rev. Mr. Roger Gregorski, Stuart Lundberg, Samuel Lundberg, Sawyer Lundberg, and then-Father Robert Prevost.



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



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TRUCKWITH BACKP

Bright White, Snow Plow Prep Group, 6.7 Cummins DIESEL Engine, Trailer Brake Controller, Power Windows and Locks, 9 Foot Steel Rugby Eliminator Dump Body with Backpack Tool Storage, and Much More! C24158

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3.5 PowerBoost Full-Hybrid V-6 Engine, 10 Speed Automatic, Alloy Wheels, 15K Miles, Security Cover, Running Boards, Remote Start Navigation, SYNC4, Memory Power Leather Heated AC Front Seats, Power Adjust Pedals, 2nd Row Heated Seats, Wireless Changing Hallgallot, Pritter, Memory From Learner Insecution From Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Parking System, Back-Up Camera, Trailer Tow Package, Remote Keyless Ently System, Ford Certified! Rapid Red Metallic, C25013-F



3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 47K Miles, Remote Start, Navigation, Leather Heated Front Seats, Advanced Safety Group, LED Lighting Group, Dual Top Group, Cold Weather Group, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Firecracker Red, U25030



3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 62K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2^{NO} Row Heated Seats, 3^{SO} Row Seating, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Back-Ur Camera, Power Liftgate, Remote Keyless Entry System, Dodge Certified! Destroyer Gray, C25001A



of booksoot Lighter, volge-unbrillen, krailmann meess firm innes, brit misse, brit misse, brit misse, brit misse stat, the problem in February State (February Mines), volge find the Architecture Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision, 360 Degree Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, UZ5018



1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 38K Miles, Remote Start, lavigation, Power Leather Heated Front Seats, Power Moonroof, Blind Spot Monitor, Lan Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Rallye Red, F24328A



5.3 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 73K Miles, Security Cover, Bedliner, Running Boards, Power Driver's Seat, Z71 Package, Heated Front Seats, Climate Control, Back-Up Camera, Remote Keyless Entry System, Satin Steel Metallic, C24005A









2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 120K Miles, Very Clean! Remote Start, Navigation, Power Driver's Seat, CD-Player, Climate Control, Back-Up Camera, Remote Keyless Entry System, Tuxedo Black Metallic, U25004A

JUST A SHORT DRI OR GREAT DEA



Bars, Remote Start, Navigation, Power Leather Heated Front Seats, Power Adjust Pedals, Power Slide Rear Window, Reverse Sensing System, Back-Up Camera, Trailer Tow Package Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ruby Red Metallic, F25090A



2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels 31K Miles, Bedliner, Ford Co-Pilot360, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System Balance of Factory Warranty! Cactus Gray, F25065A



2.7 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 42K Miles, Remote Start, Navigation, Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2^{io} Row Heated Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Agate Black, F25047A



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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



Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Slate Blue Pearlcoat, F24112A



3.6 VB Engine, 8 Speed Automatic, Aluminum Wheels, 2TK Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Massage Seats, Heated Steering Wheel, 2nd Pow Heated Seats, Paroramic Neta Roof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spott Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Miligation, Rear Parking Aid, Back-Up Camera, Remote Kayless Entry System, Jeep Certified! Welvet Red Pearlocat, USS023





Start, Navigation, Convertible Hardtop, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Cactus Gray, U24166



5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Night Edition curity 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





 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 55K Miles, Security Cover, Bedliner, Running Boards, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Carbonized Gray Metallic, C24046B



3.2 V6 Engine, 9 Speed Automatic, Aluminum Wheels, Only 35K Milies! Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Powe Liftgate, Remote Keyless Entry System, Jeep Certified! Velvet Red Pearlcoat, C25037A





3.2 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Power eather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Spitfire Orange, U25036



3.5 V6 Engine, 6 Speed Automatic, Chrome Aluminum Wheels, 95K Miles, Security Cover, Bedliner, Navigation, Leather Heated Front Seats, Power Sunroof, CD-Player, Adaptive Cruise Control, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Blue, F24137B

dgman, MI



Climate Control, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power

Liftgate, Remote Keyless Entry System, Jeep Certified! Granite Crystal Metallic, U25039

Dennis



















Grea Varo Kantauskas

Jon Weber

Tim Place

Bob **Betker**

Alisha Danneffel

Jonathan Ingels

Martin Siemans

Mike Ferguson

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1.5 Engine, 6 Speed Automatic, Auminum Wheels, 28K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Blind Sport Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Silver Ice Metallic, U25053



2.7 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 68K Miles, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Slide Rear Window, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Velocity Blue Metallic, F25042A



6.7 V8 Power Stroke DIESEL Engine, 6 Speed Automatic, Chrome PVD Aluminum Wheels, 122K Miles, FV4 Off Road
Package, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated AC Front
Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Twin Parel Surroof, Back-Up Camera,
Upfilter Switches, Trailer Sway Control, Trailer Brake Controller, Remote Keyless Entry System, Race Red, F24339A



2.4 Engine, 4 Speed Automatic, Aluminum Wheels, 75K Miles, Power Driver's Seat, Leather Trimmed Seats, 3RD Row Seating, Power Sunroof, CD-Player, Rear Park Assist, Back-Up Camera, Billet Silver, F25086A



1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 63K Miles, Navigation, SYNC 3, Power Driver's Seat, Heated Front Seats, Panoramic Vista Roof, 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, Ingot Silver Metallic, F25075A



1.4 Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 12K Miles! Remote Start, Power Driver's Seat, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Summit White, U25049



2.0 Engine, 8 Speed Automatic, Aluminum Wheels, 54K Miles, Remote Start, Heated Front Seats, Heated Steering Wheel, Premium Black Sunrider Soft Top, Climate Control, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Sting-Gray Clearcoat, C25058A



2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot Jonitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Carbonized Gray, U25051

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2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Remote, Start, Navigation, Memory Power Leather-Suede Heated Front Seats, Heated Steering, Panoramic Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified Star White Metallic, U25050



2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 16K Miles! Very Nice! Remote Start, Navigatio SYNC3, Memory Power 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 Mitigatio Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Iconic Silver, F25129A



2.5 Engine, 6 Speed CVT Automatic, Aluminum Wheels, 150K Miles, Power Driver's Seat, Heated Front Seats, Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Venetian Red Pearl, F24332B



6.6 V8 Duramax DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, 100K Miles, Running Boards, Utility Body Upfit, Power Windows and Door Locks, Cruise Control, Trailer Brake Controller, Remote Keyless Entry System, Summit White, Very Clean! U25044







2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 29K Miles, Remote Start, SYNC4, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Auto Climate Control, Wireless Charging Pad Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Sensors, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Forged Green, U25052



2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 77K Miles, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2[™] Row Heated Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigatio Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Soul Red Crystal Metallic, M25011A



3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 48K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2¹⁰ Row Heated Seats, Dual Pane Panoramic Surnoof, Interior Rear Facing Camera, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal Pearlocat, U25026A



3.6 V6 Engine, 5 Speed Automatic, Aluminum Wheels, Only 40K Miles! Remote Start, Black 3-Piece Hardtop, Heated Front Seats, Power Windows and Locks, Alpine 9-Speaker System, CD-Player Remote Keyless Entry System, Black Clearcoat, F25081A



3.5 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Tulf Miles, Remote Start, Navigation, Power Running Boards, Memo Power Leather Heated NC Front, Seats, Heated Steering Wheel, Power Adjust Pedals, 2¹⁰ Row Heated Seats, Panoramic Vista Roof, Adaptive Cruise Control, Blind Spot Montor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigati Reviese Sensing System, 360 Degree Camera, Power Liftgate, Remote Keyless Entry System, Agate Black Metallic, P25110A



3.5 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 173K Miles, Remote Start, Navigation, Memory Power Leathe Heated/AC Front Seats, Heated Steering Wheel, 2^{to} Row Heated Seats, Twin Panel Surroof, Adaptive Cruise Control Blind Spot Montor, Cross-Traffic Alert, Lane Keeping System, Lane Departure Warning, Reverse Sensing System, Bac Up Camera, Power Liftgate, Trailer Tow Package, Remote Keyless Entry System, White Platinum Metallic, P25083A



2.0 Engine, 8 Speed Automatic, Aluminum Wheels, Only 36K Miles! Remote Start, Heated Front Seats, Heated Steering Wheel, Islander Package, White 3-Piece Hardtop, Back-Up Camera, Anti-Spin Rear Axle, Remote Keyless Entry System, Jeep Certified! Hydro Blue Pearlcoat, U25047



3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 72K Miles, Remote Start, Navigation, Leather Memory Heated/AC Front Seats, Heated Steering Wheel, 2110 Row Heated Seats, Panoramic Vista Roof, 19 Speakers High Performance Audio, Adaptive Cruise Control, Blind Sport Montor, Front and Rear Collision Mitigation, Back-Up Carmera, Power Liftgate, Trailer Tow Group, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal Pearlocat, P25106A

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1.5 Ecoboost Engine, 8 Speed Auto, Aluminum Wheels, Only 18K Miles! Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spot Monitor, Cros Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Read Collision Mitigation, Back-Up
Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, F25095A



6.4 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 37K Miles, Spray-In Bedline Power Running Boards, Off-Road Package, Sport Appearance Package, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Bright White, F24234A



3.5 V6 Ecoboost, 10 Speed Auto, Chrome-like PVD Wheels, 100K Mi, Security Cover, Bedliner Running Boards, FX4 Off-Road Pkg, Remote Start, Nav. SYNC3, Memory Power Leather Heated C Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated, Back-Up Camera Frailer Tow Pkg, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Guard, F25099A



3.6 V6 Engine, 8 Speed Auto, Aluminum Wheels, 44K Miles, Remote Start, Nav, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise, Blind Spot Monitor, Front and Rear Collision Mitigation, Back-Up Camera, Pov



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Alisha

Martin

Siemans



Mike



Tim

Greg Kantauskas

Bob



Jonathan





Jeff Miller

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Don Stuart

Humorist

Making My 'Semite Yo 'Semite

I just re-read last week's column. It started right off with mention of my visit to Yosemite National Park. . .which I then didn't mention again the rest of the column. I made a face and thought, "Yo!...no 'Semite?!"

This week, I promise to only go 'Semite!: Yo!: We entered at the Big Oak Flat gate, and a few miles down the road, saw a brownand-white National Park Service-type sign reading, "6,192 ft elevation." Nothing else, just that. Why? 6.192 isn't a nice round number: it's not the highest point on the road; there's no indication anything of historical significance happened there. So, the answer to "Why?" is. . . who knows

'Semite!: Our first day in the park, we hiked the Mirror Lake Trail, where interesting views abound. For example, looking skyward, one sees, WAY up-close and personal, the famous Half-Dome formation. Looking down, one sees hikers traipsing along the rocky, root-y, uneven terrain WITH BARE FEET! We saw two of them! Two people that is, four feet! Owww owwww owwwww OW!

Yo!: What happened to the other half of Half Dome? A display at the park museum in the Yosemite Village area explains: There never was another half.

Sure, it looks like 50% of a once-round dome. But geologists surmise that during the Ice Ages, glaciers slid along an existing vertical face, peeling off rock in onion-like layers. Yes,

like a Real Housewife of Yosemite, Half Dome enjoyed an eons-long exfoliation! (That's the actual term geologists use, BTW.)

'Semite!: We were pretty much all-outdoorsyall-the-time, but one indoorsy thing the wife wished to do was get a drink at the famous and rustic Ahwahnee Hotel, built in 1927.

Yo!: My drink at the Ahwahnee was one of the weakest adult beverages I've ever had. They offer a coffee drink with Frangelico and Bailey's Irish Cream added. Although not being coffee drinkers, we modified ours to hot chocolate. Well, it was chocolate. And at one point in time, it may have been hot - like, back when the bar opened. In 1927.

'Semite!: There's an Ansel Adams Gallery in Yosemite Village, and we checked it out. I find Adams' photos, especially those of Yosemite, very compelling. But I spent my time in the Gallery perusing two bulletin boards covered in old black and white snapshots showing various random scenes of the Adams family (the Ansel Adams family, that is), ranging from the 1920s to the 1970s

One pic was particularly intriguing: Taken in 1950, it shows Adams sharing a beverage and a chat with Red Skelton. Yeah, THE Red Skelton, of Hollywood fame.

A yellowed typewritten caption below the photo reads: "Ansel and Red Skelton (1950) shared many wake-up call jokes over the years."

Ohhhhh-kay. What does this mean? Ansel and Red are both dressed in shirts and slacks, which don't look like "wake-up" garb. Heck, Red is even wearing a tie. They look as though they're at a cookout, or maybe a cocktail soiree. Ansel looks as though he's crooning a song. Red is looking at him expressionlessly. Neither seems to be sharing a wake-up call or joke of any kind.

So, not to keep you in suspense any longer, the answer to "What does that caption mean?" is ...who knows.



Dave Ramsey

Financial Expert The Ramsey Show

Dave Says An Ounce of Prevention

Dear Dave,

How much money do you recommend budgeting or setting aside for maintenance and repairs to your home, especially if it's an older home? Our house is in pretty good shape, but you never know when something might go wrong, or how often different things will need to be addressed at this point.

Brent

Dear Brent,

I love that you're wanting to plan ahead. Some home repairs aren't very expensive, but others can take a huge chunk out of your bank account. Whether you directly budget for things like this, or set up a sinking fund for home maintenance, it's always a good idea to be financially prepared. You've got to protect your home.

Honestly, I don't really have a specific formula to determine this sort of thing. But I'd make sure I always look at it from a realistic point of view. For starters, you might start with a peek at your checkbook over the last few years to see what you've spent on maintenance and repair issues. If you've had a new roof put on in the last few years, that probably won't be an issue for a good, long while. But if it's starting to look worn, that'll be a big expense you'll want to figure into your savings plan.

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Taking care of a home is kind of like taking care of a car. A lot will depend on the age and overall condition of the house. If you're driving an older model car, you'd expect to put more money into it over time, right? It's the same principle with houses. The older the structure, the greater the likelihood you're going to have things go wrong. And that, of course, means pumping money into it.

A home is the biggest single investment most people make in a lifetime. So, I'd also recommend giving your house a good going over, inside and out, every six months or so. Preventative steps like this will go a long way toward assessing what may be needed now and what might pop up in the future.

Great question!

Dave

* Dave Ramsey is a nine-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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Regional Director, SMR Chamber

Join us for These Events!

Gearing up for the second half of May, we have a few events that may be of interest for you to attend!

Starting off with **Wolf Financial Advisory** and the grand opening of its new office location and continued team growth. The community is invited to join the celebration on Monday, May 19, 2025, from 3:00 p.m. to 5:00 p.m. at 206 Court Street, St. Joseph, for the official ribbon cutting.

The event will offer guests the opportunity to tour the new office space, connect with the growing Wolf Financial Advisory team, meet Amanda Opulskas as the firm's new President, chat with Rob Wolf, who is celebrating his 30th year in financial services, and hear about the firm's exciting future.

The office at 206 Court Street will serve as an additional hub for the expanding wealth management team. Financial Advisors James Koenig, Sr., Michael Rock, and Sara Wolf, CFP®, will work from the new space, supported by a growing number of remote team members.

"We are thrilled to expand and open our doors on Court Street," says Opulskas. "St. Joseph has been and will continue to be the home of Wolf Financial Advisory well into the future."

For more information, call us at 269-982-1988 or visit wolffinancialadvisory.com.

Robert Wolf, James Koenig, Sara Wolf, and Michael Rock are investment advisor representatives of, and securities and advisory services are offered through, USA Financial Securities. Member FINRA/SIPC. Additionally, Amanda Opulskas and Adam Wallace are registered non-solicitors of USA Financial Securities, a registered investment advisor. 6020 E. Fulton St., Ada, MI 49301. Wolf Advisory Services and Wolf Financial Advisory are not affiliated with USA Financial Securities.

Next up is one that I can't help but get excited for, the aroma of fresh-brewed coffee and the spirit of community blend perfectly in Berrien Springs at the new **BIGGBY® COFFEE!** Join us for a special ribbon-cutting on Wednesday, May 28th at 3:00 p.m. at 201 West Mars Street, Suite A, Berrien Springs.

This exciting new location is owned and operated by Southwest Michigan native Nikki Forkner, whose passion for people, coffee, and community shines through every detail of this venture. A lifelong resident of Dowagiac and proud graduate of Dowagiac Union High School, Nikki brings with her a wealth of experience and a heartfelt commitment to serving others.

Nikki's journey to entrepreneurship is a testament to perseverance and faith. With support from her brother, Jason Forkner, and her parents,

Steve and Marilyn Forkner, Nikki made the leap to open a BIGGBY® after a career in union trades and public service. Despite health challenges and construction delays, she has poured her heart into building a business centered on connection, kindness, and community.

Officially opening on January 2nd, inside the former Fifth Third Bank building at the corner of Mars Street and M-139, the new coffee shop features both a comfortable indoor seating area and a convenient drive-through. Guests can enjoy a wide variety of beverages including signature lattes like Caramel Marvel, and Teddy Bear, as well as teas, smoothies, bagels, muffins, Blast energy drinks, and monthly specialty beverages.

There are a couple of things to note: 1) This will be an outdoor celebration so please dress accordingly. 2) Due to construction on M-139, extra travel time and community support is especially appreciated.

For more information, visit BIGGBY.com or search "Biggby Coffee Berrien Springs" on Facebook.

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Finally, for those of you who are Bridgman or Lake Charter Township business owners or employees of, you're invited to our very first Greater Bridgman Area CGA Business Unwind on Thursday, May 22nd from 5:30 PM to 6:30 PM at Haymarket Taproom (9301 Red Arrow Highway).

This casual gathering is a great opportunity for Bridgman and Lake Charter Township businesses to connect, exchange ideas, and relax after the workday. We'd love to see you there; together we can build stronger ties within our local business community.

Learn more about these and other upcoming events at **smrchamber.com**! Have questions? Connect with me directly at sspoonholtz@smrchamber.com or 269-932-4040. See you around Southwest Michigan!







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LEGALS

Notice of Public Hearing on Fiscal Year 2026 Budget

The City Council of the City of Bridgman, Michigan will hold a public hearing on a proposed budget for Fiscal Year 2026 which will include a proposed millage rate of 14.0117 for operating purposes to be levied July 1, 2025.

The hearing will be held on Monday, June 2, 2025 at 6:00 p.m. at Bridgman City Hall, 9765 Maple St., Bridgman, MI 49106.

Citizens wishing to comment on the proposed budget may do so by attending the meeting in person and speak under the public hearing section, write a letter and send it to Christine Fisher, City Clerk by email at cfisher@bridgman.org or by mail at 9765 Maple St., Bridgman, MI 49106.

The proposed budget will be available on the city's website at www.bridgman.org on May 30 2025. The property tax millage rate proposed to be levied to support the proposed budget will be considered at the regular meeting of the City Council on June 2, 2025.

This notice is posted in compliance with Open Meeting Act, Public Act 267 of 1976, MCL 15.261, et seq., and the Americans with Disabilities Act. Individuals with disabilities requiring auxiliary aids should contact the City Clerk by writing or calling the following: Christine Fisher, City Clerk (269)

465-5144, 9765 Maple Street. Bridgman, MI 49106. Christine Fisher, City Clerk City of Bridgman

LEGALS

Legal Notice

Zoning Board of Appeals
The Lake Charter Township Zoning Board of

Appeals will conduct a meeting on June 12, 2025 at 6:30pm. at the Township Hall located at 3220 W. Shawnee Road Bridgman, to consider the following dimensional variance request: Dan and Susan Florian of 2654 Russell Rd.

Baroda, MI 49101 property number 11-11-7200-0005-00-7, are requesting a dimensional variance from the thirty-five-foot (35') requirement of the front yard setback. Dan and Susan Florian are requesting the dimensional variance to construct a front porch addition. The requested dimensional variance is for the front yard setback to be reduced from the required 35' down to a 29' setback from the road right-of-way. All other setbacks are within the proper distance according to the zoning ordinance. This notice is given and this meeting will be conducted pursuant to Act 267 of the Public

Acts of Michigan of 1976, as amended, being the Open Meetings Act. Written comments will be accepted through June 12, 2025 by 11:00am. at the Lake Township Hall (3220 W. Shawnee Rd. P.O. Box 818 Bridgman, MI 49106) or through e-mail at

rkubsch@lake-township.org.

The Township will provide necessary reasonable auxiliary aids and services to those with disabilities planning to attend upon seven (7) days' notice to the Township Clerk. If you require such aids or services and plan to attend this meeting,

please call the Township. All interested parties will be heard during the meeting. Richard Kubsch Zoning Administrator / Building Official







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