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Moody on The Market

Pat Moody

Klyn named Interim Chairperson at Cornerstone Alliance

Area economic development group Cornerstone Alliance has a new board chairperson. Pam Klyn was named Interim Chairperson of the organization's board of directors, effective July 1. Klyn's new role follows the retirement of longtime Cornerstone board chair John Janick.

"John's impact over two decades—twelve of those years as Chairman-helped shape the foundation and forward momentum of this organization," Klyn said in a statement. "As the sitting Vice Chair, this transition is a natural one, and we will convene our Nominating Committee later this year to select a permanent Chair for a two-year term."

From 2012 to 2025, Janick served as the Chairman for the Cornerstone Alliance Board of Directors, and also as a member of the Executive Committee, Investor Relations Committee (IROC), and the Nominating Committee.

In addition to serving on Cornerstone Alliance's executive committee, Klyn previously served as Executive Vice President, Corporate Relations and Sustainability prior to her retirement from Whirlpool Corporation at the end of 2024. Klyn currently serves on the Board of Directors for Patrick Industries, the External Advisory Board for the Dean of Engineering at Michigan Technological University, and the Board of Directors for the Boys and Girls Clubs of Southwest Michigan.

"Cornerstone Alliance is, and will continue to be, the driving force behind economic and community development in Berrien County. We are leading bold, transformative efforts that strengthen our local economy, attract and retain talent, and enhance quality of life. Our highly skilled and credentialed team is executing a strategic vision rooted in the principles of 'live, work, and play,' with initiatives designed to deliver long-term impact across the entire county," said Klyn.

Asked about current challenges faced by the Southwest Michigan region and how Cornerstone will respond, Klyn pointed to the issue of housing. She calls the lack of "attainable workforce housing" one of the most urgent issues facing local communities.



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Continued on page 16



Paul Knapp

Executive Director. St. Joseph Today

Summer in St. Joe: Cars, Chalk, and Community!

Our streets were buzzing this past Friday with the 14th Annual Mike Yore Memorial Car Show. We had nearly 250 classic, custom, and refinished vehicles roll into downtown St. Joe, and it was quite a sight! The energy was incredible, with families and car buffs enjoying a perfect evening.

Even before the official 4 PM start, we got a special treat. Henry Braddock brought 24 of his classic supercars, arriving with a police escort from the Berrien County Sheriff's Department. It was seriously cool and get this - that was just a small part of his collection! This show wouldn't be possible without the dedication of Chuck Carpenter and the Southwest Michigan Car Collectors. They have been incredible partners over the years in Continued on page 2

Inserts & Promotions

- Dollar General
- Family Fare
- Martins Super Markets
 - Rural King
- Chalk the Block Guide

Inserts may vary by zip code

Knapp Continued from cover

making our car show a great success! A huge shout-out also goes to our amazing sponsor, Honor Credit Union, who helped with registrations and gave out a fabulous door prize. Their partnership means the world to us.

Coming up next week, it's time to get ready for Chalk-the-Block, August 1st through 3rd! Downtown St. Joe is about to become a giant canvas as artists from all over the country come to show off their incredible gifts and talents right here in downtown St. Joe. Imagine strolling along our sidewalks, watching these amazing artists transform plain pavement into vibrant, breathtaking masterpieces right before your eyes. It's truly a sight to behold.

Artists will begin chalking on Friday and keep going all weekend. Some pieces will take all three days, so you'll have plenty of chances to come down, grab a coffee or drink from one of our 11 Downtown Social District partners, and watch the art come to life. Each visit offers a new perspective as the artwork evolves, making it a perfect excuse to spend multiple afternoons enjoying Chalk-the-Block.

This year's Chalk Kid Zone is moving across Main Street to Silver Harbor Brewing! It's going to be open on Saturday from 12-4 pm, offering a fantastic opportunity for the younger artists to get in on the action. Kids will have their own designated space and chalk to create their very own masterpieces, just like the pros they'll be watching nearby. While they're busy unleashing their creativity, parents and guardians can relax and enjoy some of Silver Harbor's delicious homemade root beer. It sounds like a truly perfect, art-filled afternoon for the whole family right here in downtown St. Joe!

But the art isn't just staying on the ground this year! We're thrilled to introduce some cool new vertical art pieces that will be placed along Pleasant Street. These eye-catching installations will lead your way, guiding you to a brand-new feature just across Main Street in Court Place Plaza. It's an exciting way to explore downtown and discover art in unexpected places. A big thanks goes out to Ace Hardware, Mighty Dog Roofing, and The Little Things Play Cafe for their vision and generosity in bringing these awesome additions to life and enhancing the Chalk-the-Block experience for everyone.

We always aim to offer a premier experience for our visitors and residents who come downtown, and we also want our artists to have an incredible St. Joe experience while they're here. That wouldn't be possible without our friends at Visit Southwest Michigan and our generous hotel and restaurant partners who go above and beyond to take care of our artists during their stay. A massive thank you to our hotel sponsors who make our artists feel right at home: Boulevard Inn, Tru by Hilton, Country Inn & Suites, Comfort Suites, Holiday Inn, and Silver Beach Hotel. And our artists stay fueled by amazing food from Caffe Tosi, Brookies, Full of Crepe, Houndstooth, Lazy Ballerina Winery, Silver Beach Pizza, and Silver Harbor Brewing.

We can't wait to see you downtown for Chalk-the-Block, the Wednesday Night Market, A Brown Bag, or a Friday Night Concert. There's still plenty of summer left to enjoy in St. Joe! Make sure to check our St. Joe Today website and social media channels for all the latest updates and event details. We're always adding new reasons to visit, so come discover your next favorite St. Joe memory! See pages 6-9

EMERGENCY SERVICES



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Photo of the Week



Gulls, Gusts, and Glory

Photo by Dana Bender

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





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Roaring Good Times: Fun Facts About the T-Rex

The Tyrannosaurus rex, or T-Rex, is the rock star of the dinosaur world, captivating imaginations with its massive size, ferocious bite, and, yes, those comically tiny arms. This Cretaceous celebrity roamed North America about 68 to 66 million years ago, and its legacy lives on in museums, movies, and our collective fascination. Let's dive into some fun facts about this iconic predator that make it more than just a toothy terror.

First, let's talk size. T-Rex was a behemoth, stretching up to 40 feet long and standing 12 feet tall at the hips. That's like stacking two SUVs end-to-end! Weighing up to 14 tons, it was heavier than an elephant, making it one of the largest land predators ever. Its skull alone could be five feet long, housing a brain twice the size of other large dinosaurs, suggesting it was pretty sharp for a dino. This clever carnivore likely used its smarts to hunt or scavenge, sniffing out carcasses with a nose keener than a bloodhound's.

Now, about those arms—oh, the shade thrown at T-Rex's tiny limbs! Measuring just three feet long, they're like the dinosaur equivalent of a bad fashion choice: bold, but impractical. Scientists once thought these

arms were useless, barely able to lift a coffee mug (if T-Rex ever needed caffeine). But don't underestimate them! Those little arms were surprisingly strong, possibly used to grip during mating or to stabilize prey. Picture a T-Rex trying to high-five but settling for a dainty wave instead—adorable, right?

T-Rex's real superpower was its bite. With a jaw force of over 8,000 pounds, it could crush bones like we crush potato chips. Its teeth, up to 12 inches long, were serrated like steak knives, perfect for tearing through tough hides. Fossils show it ch/feasted on Triceratops and Edmontosaurus, proving it wasn't picky about its menu. Some evidence even suggests T-Rex could sprint at 20 miles per hour, though it probably preferred an ambush over a chase—think less marathon runner, more stealthy ninja.

Did T-Rex have a softer side? Maybe! Recent studies hint that it might have had feathers, at least in patches, giving it a fluffy, almost cuddly vibe (imagine a giant, toothy chicken). It also likely lived in groups, as fossil sites show multiple T-Rexes together, suggesting they were social, like a prehistoric wolf pack. And while Hollywood loves that earth-shaking roar, T-Rex probably hissed or boomed, using low-frequency sounds to communicate or intimidate.

The T-Rex's reign ended with the asteroid that wiped out the dinosaurs, but its fossils keep teaching us new tricks. From its puny arms to its bone-crushing bite, this dino proves you don't need to be perfect to be legendary. So next time you see a T-Rex in a museum or movie, give a nod to those tiny arms—they're the ultimate underdog story in a world of giants.

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July 26, 2025 MailMax Page 3



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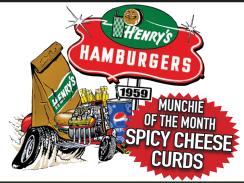
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BACKSTROKE	DRILL	PACE
BREASTSTROKE	FLIP	PADDLE
BUTTERFLY	FLOAT	POOL
CAP	FREESTYLE	SWIMMING
COURSE	GOGGLES	TEAM
DECK	KICK	TIMED
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Answers can be found on Page 19





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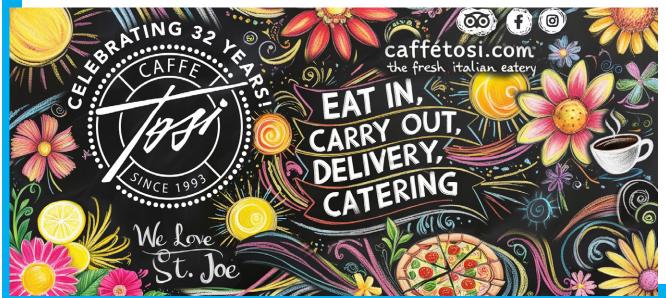








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2025

Chalk The Block Weekend

Friday, August 1 - Sunday, August 3 Downtown St. Joseph

Watch as the streets of downtown St. Joseph are transformed into beautiful works of art!

Blocks are judged and prizes will be awarded for the winning designs.

WATCH THE ARTISTS

Artists will prepare their squares on Friday late afternoon, work all day Saturday and add finishing touches on Sunday.

For a weekend schedule visit stjoetoday.com/chalktheblock

FRIDAY

Watch as artists start to grid and layout their designs Friday Night Concert Series 7pm-8pm

SATURDAY

People's Choice Voting 12pm-8pm Kids Zone 12pm-4pm Farmers Market 9am-2pm City of St. Joseph Summer Movie Series 7:30pm

SUNDAY

Antiques on the Bluff 10am-5pm People's Choice Voting 11am-2pm Municipal Band Concert 7pm

BLOCK SPONSORS: Affinity Salon & Spa Bake Effect Box Factory for the Arts Brookie's Cafe St. Joseph City of St. Joseph Dad's Farm & Cafe **Edgewater Automation Full of Crepe FuzzyButz Pet Boutique & Bakery G&M Variety Harrington Orthodontics** Houndstooth **Infusco Coffee** Jimmy John's **Kruggel Lawton CPAs Lazy Ballerina Winery Little Red Fern** Oak Title **Olive Cart Peat's Cider Social** Poppy & Wren **Ship Street Building Co.** Silver Beach Carousel Sourdough House and Coffee Bar St. Joe Community Taproom St. Joe Wine Shoppe The Aesthetics Lounge & Spa **The Buck Burgers & Brew** The Cheese Lady The Inn at Harbor Shores The Kitchen **The Melrose Aesthetic** The Tea Annex Tom & Judy Gawlik **Wanderlust Outfitters White Pine Winery**

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VAN HOMES TEAM congratulates all the artists turning pavement into masterpieces at Chalk the Block!



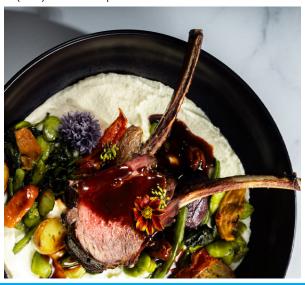


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www.MailMaxOnline.com July 26, 2025 MailMax Page 9



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Oxford White, 2.0 Ecoboost Engine, Luxury Package, Power Moonroof, Power Seat, 4K Towing Package, Rear Parking Sensors, Black Appearance Package, 19 Inch Black Aluminum Wheels, and Much More! F25107

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SIEMANS DISCOUNT	375

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2025 FORD F-150 **SUPERCREW STX 4X4**

Carbonized Gray Metallic, 2.7 Ecoboost V6 Engine, STX Black Appearance Package, 20 Inch Gloss Black Wheels, and Much More! F25071

MSRP\$5	3,815
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2025 FORD F-250 4X4

Oxford White, Snowplow Prep Package, Platform Running Boards, Roof Clearance Lights, STX Appearance Package, Locking Rear Axle, 360 Degree Camera Package, Rear Parking Sensors, LED Box Lighting, Ebony Black Aluminum Wheels, Blind Spot Information System, and Much More! F25036 MSRP.....\$55,620 SIEMANS DISCOUNT.....- 2,325 RETAIL CUSTOMER CASH**.....- 1,500 **SALE PRICE FOR EVERYONE \$51,795**

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MSRP\$6	3,415
SIEMANS DISCOUNT	3,920
RETAIL BONUS CASH**	1,250
TRADE-IN ASSISTANCE BONUS CASH** -	2.250

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2025 FORD MUSTANG GT CONVERTIBLE

Vapor Blue Metallic, 5.0 V8 Engine, Active Valve Exhaust, Leather Trimmed Seats, Limited Slip Rear Axle, Nite Pony Package, 19 Inch Ebony Black Painted Aluminum Wheels, and Much More! F25173

SIEMANS DISCOUNT.....- 655 RETAIL CUSTOMER CASH**...... 1,500

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www.MailMaxOnline.com July 26, 2025 MailMax Page 11









Jeep





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MSRP\$32	2,355
EMPLOYEE DISCOUNT 1	,860
MIDWEST BC BONUS CASH**	500
NATIONAL SELECT INVENTORY BONUS CASH -	500
SALE PRICE FOR EVERYONE \$29 ,	,495
NATIONAL SFS LEASE LOYALTY BONUS CASH* -	1,500

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MSRP\$2	19,425
EMPLOYEE PRICING DISCOUNT	3,276
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SALE PRICE FOR EVERYONE \$4	2,399
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MILITARY OR FIRST RESPONDER BONUS CASH*	<u>- 500</u>

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MIDWEST BC BONUS CASH**	1,000
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MILITARY OR FIRST RESPONDER BONUS CASH*	- 500

AS LOW AS \$44,712

**RESIDENCY RESTRICTIONS MAY APPLY



2025 RAM 1500 BIG HORN **CREW CAB 4X4**

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MSRP\$59,090
EMPLOYEE PRICING DISCOUNT 5,541
NATIONAL RETAIL CONSUMER CASH - 3,000
MIDWEST BC SFS BONUS CASH* ** - 1,250
MIDWEST BC REGIONAL BONUS CASH** - 750
SALE PRICE FOR EVERYONE \$48,549
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$46,049

*MUST QUALIFY

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2025 CHRYSLER PACIFICA LIMITED

Bright White, "S" Appearance Package, Hands Free Power Liftgate, Nappa Leather, 20 Inch Aluminum Wheels, Dual Pane Panoramic Sunroof, 13 Alpine Speakers, Navigation, Wireless Charging Pad, Heated First and Second Row Seats, Heated Steering Wheel, Remote Start, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, and Much More! C25110

MSRP\$51,	,565
EMPLOYEE DISCOUNT3	<u>,469</u>
SALE PRICE FOR EVERYONE \$48,	096

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Flame Red, Cargo Partition with Sliding Window, Rear Bumper Step Extension, Cargo Area LED Lighting, Storage Group, Rear Assist Handles, Power Windows and Locks, and Much More! C25045 MSRP.....\$54,815

EMPLOYEE DISCOUNT.....- 4,820 **SALE PRICE FOR EVERYONE \$49,995** ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** - 1,000

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Black, 3.6 V6 Engine, Sky One-Touch Power Top, Heated Front Seats, Heated Steering Wheel, 12 Inch. Touchscreen, 18 Inch Aluminum Wheels, and Much More! C25062

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Bright White, Knapheide 12.5 Foot Flatbed Dump Body, 6.7 Cummins Turbo DIESEL, Black Tubular Side Steps, Snow Plow Prep Group, Power Windows and Locks, Trailer Brake Controller, Power Heated Mirrors, and Much More! C24118

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2022 FORD EDGE SELAWD

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Adaptive Cruise Control, Blind Spott Monitor, Coss-Taffic Refut, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate Remote Keyless Entry System, Ford Certifiedi Iconic Silver, U25057



2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, SYNC 4, Power Leather Heated Front Seats, Heated Steering Wheel, Paroramic Vista Roof, Wireless Changing Pad, Universal Garage Door Opener, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Oxford White, 1025056



6.4 V8 SRT HEMI Engine, 8 Speed Automatic, Aluminum Wheels, Only 18K Miles! Sky One-Touch Power Top, Running Boards, Remote Start, Navigation, Leather Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Trailer Tow Package, Pemote Keyless Entry System, Jeep Certified! Hydro Blue Pearlcoat, P2322A



2.0 Engine, 8 Speed Automatic, Aluminum Wheels, 96K Miles, Remote Start, MOPAR Jift, Roll-Over Protection Bars, Black Freedom 3-Piece Black Hardtop, Power Windows Power Locks, Cruise Control, Tilt Wheel, Climate Control, Back-Up Camera, Remote Keyless Entry System, Hellayella Clearcoat, Lots of Extras! Must See!! M24112B



2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 21K Milesl Remote Start, Navigation, Sport Appearance Package, SYNIC 3. Power Leather Heated Front Stats, Heated Steering Wheel, Twin Panel Moormoot, Adaptive Cruise Control, Blind Sport Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Eusavie Steering Assist, Rear Parking Sensors, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified, Jewel Red Metalic, U25064A



3.6 PowerBoost Full Hybrid Engine, 10 Speed Automatic, Aloy Wheels, 107K Miles, FXA Off-Road Package, Security Cover, Bedfiner, Running Boards, Memory Power Leather Heated/RC Front Seats, Heated Steering Wheel, Power Adjus Pedals, 2°0 Row Heated Seats, Twin Panel Moonroof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Agate Black Metallic, P5098A



2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Remote, Start, Navigation, Memory Power Leather-Guede Heated Front Seats, Heated Steering, Parcamarin Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Taffic Alert, Lare Keeping Assix, Lare Departure Warring, Front Collision Mitgation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified Star White Metallic, Uz6350

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MANAGER'S SPECIALS



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



3.5 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 173K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2¹⁰ Row Heated Seats, Twin Panel Surroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping System, Lane Departure Warning, Reverse Sensing System, Back-Up Camera, Power Liftgate, Trailer Tow Package, Remote Keyless Entry System, White Platinum Metallic, F25083A



3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 72K Miles, Remote Start, Navigation, Leather Memory Heated/AC Front Seats, Heated Steering Wheel, 2¹⁰ Row Heated Seats, Panoramic Vista Roof, 19 Speakers High Performance Audio, Adaptive Cruise Control, Blind Spot Monitor, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Trailer Tow Group, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal Pearlocat, F25106A



6.7 V8 Power Stroke DIESEL Engine, 6 Speed Automatic, Package, Bedliner, Running Boards, Remote Start, Navigati Heated Steering Wheel, Power Adjust Pedals, 2¹⁰ Row He Switches, Trailer Sway Control, Trailer Brake Controlli



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



2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 22K Miles, Bedliner, Running Boards, FX2 Package, STX Appearance Package, Remote Start, Navigation Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Lightning Blue, U25043A



6.4 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 37K Miles, Spray-In Bedliner, 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



6.2 V8 Engine, 10 Speed Automatic, Aluminum Wheels, On Package, Upfitter Switches, Bedliner, Running Boards, Chror Remote Start, Navigation, Power Driver's Seat, Heated Front raffic Alert, Front Collision Mitigation, Back-Up Camera, Remo



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WWW.SIEMAN SALE DEPT. HOURS: MON & 2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 24K Miles, Power Windows and Locks, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Bright White, M25064A

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6.1 V8 SRT HEMI Engine, 5 Speed Automatic, Aluminum Wheels, 145K Miles, Super Bee Special Edition SRT8, Remote Start, Navigation, Power Leather-Trimmed Heated Front Seats, Power Sunroof, Harman Kardon 13 Speaker Kicker SRT High Performance Audio Group, Remote Keyless Entry System, Blue Pearlcoat, C23185B



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, 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



Bright White, 6.8 V8 HEMI Heavy Dury Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Running Boards, Western V-Plow, Snow Chief Group, Power Windows and Locks, Sliding Rear Window, Anti-Spin Differential Rear Axle, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Bright White, F25043B



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 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 38K Miles, Remote Start, SYNC 4, ower Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spot Monitor Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Forged Green, U2504!

NAG PECI



on, SYNC 3, Memory Power Leather Heated/AC Front Seats, ated Seats, Twin Panel Sunroof, Back-Up Camera, Upfitter r, Remote Keyless Entry System, Race Red, F24339A

JEEP GRAND CHEROKEE

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, Powe Liftgate, Remote Keyless Entry System, Jeep Certified! Granite Crystal Metallic, U25037



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, 2¹⁰ 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





3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 27K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Massage Seats, Heated Steering Wheel, 2¹⁰ Row Heated Seats, Panoramic Vista Roof, Wireless Charging Pad, Adaptive Cuise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Velvet Red Pearlcoat, U25023



3.2 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Power Leathe 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



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

2015 SUBARU LEGACY

y 33K Miles! Western V-Plow, Snowplow and Camper Prep ne Package, FX4 Off-Road Package, Trailer Brake Controller, Seats, Power Slide Rear Window, Blind Spot Monitor, Cross-te Keyless Entry System, Ford Certified! Iconic Silver, U24175







Varo

Greg















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2.0 Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Sky One-Touch Power Top, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Alpine Premium Radio System, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Sarge Green Clearcoat, C23181A



6.7 Cummins DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, Only 24K Miles! Bedliner, Running Boards, Power Windows and Locks, Touchscreen, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Bright White, C24196A



3.5 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 40K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, 360 Degree Camera Package, Tow Technology Package, Remote Keyless Entry System, Balance of Factory Warranty! Code Orange Metallic, F24175A

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2.4 Engine, 9 Speed Automatic, Aluminum Wheels, Only 41K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Powertrain Until 09/02/2025 or 60,000 Miles, White Clearcoat, M25069A



Extended Battery, 1 Speed Automatic, Aluminum Wheels, Only 13K Miles! Navigation, SYNC4, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Fixed-Glass Roof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Aerial View Display System, Front and Rear Collision Mitigation, Evasion Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Star White Metallic, C25055A



July 26, 2025 MailMax Page 15 www.MailMaxOnline.com

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Navigation, Power Driver's Seat, Power Adjust Pedals, Heated Steering Wheel, Heated Front Seats, Front and Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Flame Red Clearcoat, C25105A



3.6 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 103K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, 2ND Row Bucket Seats, 3RD Row Seats, Power Slide Side Doors, Touchscreen Display, Blind Spot and Rear Cross Path Detection, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Bright White Clearcoat, U25063A



2021RAM PROMASTERCITY

2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 42K Miles, Power Windows and Door Locks, Rear Cargo Door Window Insert Panel with Window Grate, Back-Up Camera, Remote Keyless Entry System, BALANCE OF FACTORY WARRANTY! Bright White, U25060



2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 31K Miles! Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Power Litters Class II Tribes Towns Research College Forth. Liftgate, Class II Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Stone Blue Metallic, U25058



A SHORT DRI



.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, Less Than 7K Miles! Power Leather Heated/AC Fron Seats, Heated Steering Wheel, 200 Row Heated Seats, Adaptive Cruise Control, Blind Spot Monitor, Cross-Joeals, Nealed Sidering White, 2 Thow headed Seals, Augure Cruise Collision, Billio Spot Michillo, Cruss Traffic Alert, Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Hands Free Pow Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Midnight Black Metallic, F25105A



5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels 110K Miles, Remote Start, Security Cover, Express Value Package, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Blue Streak Pearlcoat, C25080A



5 PowerBoost Hybrid Engine, 10 Speed Automatic, Alloy Wheels, 59K Miles, Power Running Boards, FX4 Off-Road Package, Rem Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, Power Adjust Pedals, 210 Row Heated Seats, Tw r, Harigauri, Heinoly i Wei Zeibler Heinocho Gest, Heino Green William William (1994). el Moorroof, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Bac Up Camera, Trailer Tow Package, Pemote Keyless Entry System, Iconic Silver Metallic, Balance of factory warranty! P.25165A



3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 36K Miles, Blacktop Package, Remote Start, Memory Power Nappa Leather Heated/AC Front Sport Seats, Heated Steering Wheels, 2^N Row Heated Seats, 6 Premium Alpine Speakers, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Go Mango, Dodge Certifiedl, C23230A



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Alisha Danneffel

Martin



Mike

Dennis Varo



Greg Kantauskas



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Dave Ramsey

Financial Expert The Ramsey Show

Dave Says Be the Tortoise

Dear Dave,

I'm just starting to dip my toe into investing, and I was wondering what you think about bonds. I would appreciate any other advice you have on investing too.

Joseph Dear Joseph.

For starters, I don't buy bonds. Bonds are frequently pitched in the financial world as being much safer than the stock market, but actual data shows they're not that much safer. The bond market, in general, is almost as volatile as the stock market because of the way bond values respond to shifting interest rates. And on top of all that, the returns aren't

I've got millions of dollars in the market, and I don't own a single bond. Not one. I also don't own any single stocks, because I don't like the risk involved. Instead, I own mutual funds. A mutual fund contains anywhere from 90-200 different stocks. Even my HSA (Health Savings Account) is invested in mutual funds. I bought an HSA right after they became available, and I've maxed out the contribution limit every year ever since. Now, I've been fortunate enough to not have to touch my HSA

for a major medical event. We've always just paid out of pocket for those kinds of things. As a result, my HSA has basically become another retirement account that grows tax-free.

All that to say, I love mutual funds. Love them! Let's say I put \$100,000 into the market. Nothing in bonds, nothing in single stocks. All of it goes straight into a good, growth stock mutual fund. Again, we're talking about 90-200 of some of the best companies in the world. At this point, the only real risk you're riding is the overall, general risk of the stock market as a whole. You're not betting the farm on one company based on your golfing buddy's "hunch" - which is how way too many people play single stocks.

I also don't trade stocks or mutual funds on a daily basis. I have a long-term, buy-andhold mentality when it comes to investing. Do you remember the old story "The Tortoise and the Hare?" I'm perfectly fine to be the tortoise in my investing approach. Why? Because even though it's not flashy or exciting, the tortoise wins every time.

Keep this in the back of your mind, Joseph. If all your broke friends are impressed with your investing, chances are you're doing it wrong. Or at the very least, you could be doing a whole lot better!

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.

Moody *Continued from cover*

"Under our new CEO, Marla Schneider, Cornerstone Alliance is meeting this challenge head-on. We have commissioned a comprehensive housing needs assessment that will be completed by December, and we are dedicating resources to launch a formal housing division within our organization. We believe that more workforce housing supports our core mission of sustainable, inclusive growth," said Klyn.

"Equally important is our renewed focus on retaining and expanding the businesses that already call Berrien County home. We've added a Director of Economic Development position to the team, whose sole responsibility is to support and grow our local employers-because we believe the success of our region starts with investing in our own."

Klyn also talked about riverfront development -- continuing the work started at Riverview Drive near the Emma Jean Hull Flats, collaborating with developers interested in creating new parks, restaurants, housing and other amenities along the St. Joseph

Klyn's naming to serve as interim chair comes during a time of recent change at the organization. In November 2024, the group named a new president and CEO, Marla Schneider, and just last week, Moody on the Market reported the departure of executive

www.MailMaxOnline.com vice president Christina Frank who is leaving for a leadership role at the Mendoza College of Business at the University of Notre Dame in South Bend.

'Slackers Too' to open in downtown SJ in August, then grow for 2026

Slackers Family Fun Center is preparing to open a second location in downtown St.

The popular arcade-centered business that began at the Orchards Mall, then moved to Vineland Road in 2022 will expand in two or three phases, occupying the entire lower level, plus a 606 Broad Street storefront in the historic Troost Furniture building down-

Slackers second-generation owner, Jonathan 'JJ' Burch took MoodyOnTheMarket.com on a 'walk thru' of the new Slackers Too location, enthusiastically describing his plans to transform the old furniture store basement into a high-tech playground for a wide agerange of customers.

Burch has about 6,000 square feet to work with, less than half the space available at his Vineland Road main location, which he emphasizes will stay open and continue to grow. For example, Laser Tag is a big draw at the Main Vineland location but will not be available downtown. With the lower level divided into approximately 'thirds' by cinderblock walls, Burch envisions a multi-focus:



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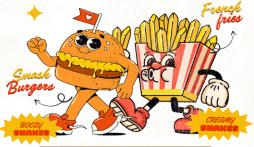
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electronic arcade space, a mini-golf layout and several 'Escape Rooms'.

"When you first walk down the stairs or take the elevator to come down, you step into this room here... You'll see the arcade and you'll see the start of the mini golf. Mini golf will wrap around into the third room here and end somewhere in there. And then you'll have the three escape rooms that we'll be offering."

Note that the facility has a full-size modern passenger elevator, going back to its furniture store days. So, Slackers Too will be fully accessible.

On the storefront street level at 606 Broad Street, Burch plans a 'hobby & gaming store', which is the focus of his fiancé and Slackers Too General Manager Billie Marie Carter. She told us what to expect on the ground floor:

"So, the upstairs is going to be a gaming store or a hobby store. It'll be things like Magic the Gathering, Pokémon, Yu-Gi-Oh, which are all like collectible card games. We're going to have board games; we're going to do stuff for Dungeons and Dragons. So, think hobby store... where they can come in, they buy the cards, they buy the packs. And we will also have used board games that people can buy at a discount."

Burch has been in the arcade business for 19 years, beginning when his late father, Rod Burch, opened Slackers at The Orchards Mall. Jonathan took over after his father's passing in 2016. He says it's all gotten more complicated, more 'high tech'.

"Everything has become a lot more technical. A lot more computer boards, a lot more computers in the games. Take for example our old basketball machine, sitting right here. It's literally one tiny board and then the thing that spits out the tickets. That's all you have. Nowadays they have computers sitting in them that run the lights, the mechanisms."



Saturday & Sunday 6am - 3pm

Burch expects to open the Slackers Too hobby & gaming store on the street level in August, featuring a few arcade games as a preview of what's ahead. The big lower level will open next Spring or Summer of 2026, as improvements and updates are completed.

The red brick building with white balconies and trim at State and Broad Street is owned by St. Joseph real estate developer Joe Giannola, who owns several historic downtown buildings, as well as the Vineland building where Slackers Family Fun and Laser Tag is located.

Pat Moody Publisher, MoodyOnTheMarket.com moody@wsjm.com (269) 925-1111 800 WHITWAM DR., ST. JOSPEH, MI • 269.983.1111 • INNATHARBORSHORES.COM



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The Mediator Who Changes **Everything**

The mediator saved his life. An angry and hurting soul was up on the roof of his house, armed about to do something dangerous and permanent. His life was in his own hands-and it didn't look good. But the police on the scene talked him back. The lead officer used the right words, and that day, he saved a life. It takes unique gifts to help in such an intense situation like that. It worked, and life was different after that.

⁵For there is one God and one mediator between God and mankind, the man Christ Jesus, 6who gave himself as a ransom for all. (1 Timothy 2:5-6)

Jesus not only speaks as a mediator on your behalf before God, but he also gave himself as the mediator. Jesus used more than just his words—he gave his life. There was a price to pay for us to be set free, and his blood was more than enough to cover the cost of our slavery to sin.

His work was so complete that you don't need anyone else to mediate for you. Certainly, we ask people here on

earth to pray for us—and there are numerous examples of this in the Biblebut you have direct access to God because your life has been ransomed by Jesus Christ.

When life is in our own hands, it often doesn't look good. When you think of your life as entirely your own with no room for others to speak into it, it can become emptier and less fulfilling because it is mostly about yourself. But when you know that everything is a gift, you begin to view life differently.

The officer who talked the man down from the roof made a dramatic impact. That man was able to go on to serve as a son, father, employee, husband, friend, and church member. God is doing amazing things through the life He saved.

God has given himself as a ransom for your life—for a purpose. There is only one Savior who completed it all, and there is only one of you. You are uniquely positioned to serve and bless the people around you.

How might knowing your life was ransomed for a purpose reshape the way you choose to spend your time today?

Dear Father, I am so grateful that you sent Jesus. He gave himself for me. Help me come to you and you alone when I am in need. Reset my priorities to honor and thank you. Amen.

Submitted by Pastor Josh Bishop Grace Evangelical Lutheran Church, St. Joseph



Melissa **Kantor**, PA-C

PRP Reset: For Skin that Glows & Hair that Grows

Platelet-Rich Plasma (PRP) therapy is a revolutionary, non-surgical treatment that uses the body's own healing power to rejuvenate the skin, reduce signs of aging, and enhance overall appearance. Derived from a small sample of the patient's blood, PRP is rich in growth factors that stimulate collagen production, tissue regeneration, and cellular repair—making it a favorite in modern aesthetic medicine.

What Is Injectable PRP?

A small amount of the patient's blood is drawn and spun in a centrifuge to isolate the platelet-rich plasma. This concentrated serum is then injected into targeted areas of the skin or scalp. Because PRP comes from the patient's own body, the risk of allergic reactions or adverse effects is extremely low, making it a safe and natural option for aesthetic enhancement

Benefits of PRP Therapy Natural Skin Rejuvenation

PRP stimulates collagen and elastin production, leading to firmer, smoother, and more youthful-looking skin. Ideal for the face, neck, and décolletage, PRP supports the skin's natural ability to heal and renew over time-without synthetic

Reduces Fine Lines & Wrinkles

Especially effective in delicate areas like un-der the eyes, PRP softens fine lines by encouraging cell turnover and improving microcirculation. With

each session, the skin becomes more supple and evenly textured

Improves Tone & Texture

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PRP helps fade hyperpigmentation, diminish acne scars, and restore a healthy glow. It's a gentle yet effective solution for dull, uneven, or damaged skin-no lasers or harsh chemicals required.

Promotes Hair Growth

PRP isn't just for skin. When injected into the scalp, it can stimulate dormant hair follicles, improve density, and slow thinning—making it a promising option for early hair loss or androgenic alopecia.

Minimal Downtime, Lasting Results

Most patients experience only mild swelling or redness that resolves within a day or two. Results typically begin to appear within a few weeks and can last several months. For optimal maintenance, treatments are often recommended every 6-12

Conclusion: Regenerative Beauty, Backed by Science

Injectable PRP offers a safe, effective, and completely natural way to refresh your appearance-no surgery, no synthetic materials. Whether you're looking to smooth wrinkles, restore hair, or enhance your skin's glow, PRP is a proven, holistic solution that aligns with the growing demand for regenerative aesthetics.

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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) 250-5638 or visit our website at saintjoseph.theaestheticsloungeandspa.com 431 Upton Dr, St Joseph, MI 49085





Stuart Humorist

Don

Our Roamin' Rome Holiday

The bordering-on-eternal saga of my Mediterranean cruise continues: We spend today in Urbs Aeterna, aka The Eternal City --Rome!

Our driver and "quide" was a guy named Fabrizio. "Guide" is in quotes because Fabrizio, his English no so molto bene, i.e., not very good. Like, really NOT. He compensated somewhat by talking fluently, as Italians do, with his hands. However, he was a good enough driver and thankfully didn't treat us like the Fabrizio character from "The Godfather" - the guy who planted the car bomb that killed Michael Corleone's Italian inamorata.

Our tour of Rome had a whirlwind quality. Firstly, it takes a while to drive there from the port in Civitavecchia, so of our 8-hour tour, more than 2-1/2 were spent driving. Secondly, this is a Jubilee Year in Rome, an every-25-years tradition in the Catholic faith, so we regularly had to maneuver through crowds on pilgrimages to the city.

This didn't prevent us from setting foot in the monumental St. Peter's Basilica, which is as grand as you'd expect. But due to looooong lines, it'll take another trip to Rome for me to see the Sistine Chapel. Considering all the places my wife wants to travel in retirement, it appears I can fit in another Roman holiday around, let's see, 2050. Oy! that's another jubilee year.

Somehow Fabrizio squoze in time for an unplanned tour stop. He gesticulated it would involve a gun, spurring a few unpleasant "Godfather" scenarios in my head. But it was merely a ceremonial gun - a cannon, actually.

Every day, at noon sharp, a blank cannon round is blasted from the Piazzale Giuseppe Garibaldi, located high on Janiculum Hill. This ritual dates to 1847, when Pope Pius IX introduced it to assure every bellringer knew the official time. To this day, once the cannon is fired, all the church bells in Rome start tolling. We couldn't hear them because of the cannon aftershocks ringing in our ears, but

We were in the mood for refreshment after inhaling cannon powder, so Fabrizio took us to the Church of Santa Maria in Via, where, for a one-Euro donation, you can drink a cup of holy water, which flows inside the church from a well underneath. We all imbibed some, and I'm not saying this is a true "miracle," but my father-in-law didn't grumble that we were delaying lunch.

We eventually wound our way to the iconic Pantheon, which is two millennia old and has the largest unreinforced concrete dome on Earth. To my surprise, that dome has a big hole in it. This lets in natural light, but also, yes, rain. I wonder - since the Pantheon is a functioning church, is rain that falls into it holy water? Fabrizio didn't understand my question; or maybe he just didn't want to tell me what a dumb question it was?

I don't want to end the column dwelling on Fabrizio's poor language skills, because it did lead directly to some amusing "theater." The seating in our van required two people to sit in front with Fabrizio. My wife, being the shortest, was usually up there. So she learned to communicate somewhat effectively with Fabrizio. Which led to her conversing all evening on the ship -- AND each of the next two days! - with her hands!







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Sarah Spoonholtz

Regional Director, SMR Chamber

Chamber, LMC Launch New **Management Accelerator Program**

The Southwest Michigan Regional Chamber, in collaboration with Lake Michigan College and Legata Leadership Solutions, is proud to announce the launch of its latest leadership development initiative: Management Accelerator. This cutting-edge program is designed to strengthen the skills of those managing teams-whether newly promoted. seasoned supervisors, or small business owners—by equipping them with the tools and insights necessary to inspire performance, build trust, and drive organizational success.

Launching this fall under the Chamber's Leadership Development umbrella, the program builds on the foundation laid by the highly successful **Leadership Accelerator** program, which focused on developing individual leadership styles. Management Accelerator shifts the focus from self-leadership to people leadership, recognizing that the ability to lead others effectively is a skillset all its own—and one that's increasingly vital in today's fast-moving, talent-driven economy.

Developed by Experts, Delivered Locally

The Management Accelerator program is delivered in partnership with Lake Michigan College, whose Todd Center will serve as the host venue for the three-session experience. The college's commitment to workforce development, regional prosperity, and community collaboration makes it the ideal institutional partner.

Helping to shape and facilitate the program is Kim Kavala, founder and president of Legata Leadership Solutions, whose firm specializes in helping

leaders grow through development, coaching, and organizational strategy. With more than 25 years of experience in Fortune 500 companies-including Whirlpool and McDonald's—Kavala brings both strategic insight and a down-to-earth approach to the challenges faced by today's managers.

What Participants Will Learn

The Management Accelerator is structured as a cohort-based experience consisting of three full-day sessions, held September 11, October 2, and November 6 at LMC's Benton Harbor Campus. With enrollment capped at 25 participants, the program is intentionally designed to foster interaction, reflection, and real-world application.

Over the course of the program, participants will explore topics such as:

- Building their leadership brand
- Understanding Hogan personality insights
- Delegating for development
- Providing impactful feedback
- Navigating performance and career conversations
- Handling conflict and managing time wisely

Each participant will complete a **Hogan Insights Assessment**, a powerful personality tool that reveals how others perceive them as a leader. They'll also receive a one-on-one coaching session with a certified leadership coach to help translate those insights into action.

Who Should Apply?

The Management Accelerator is ideal for:

- Newer leaders who have recently stepped into people management roles.
- Supervisors and managers looking to enhance their impact and develop their leadership
- Small business owners who manage teams while juggling operational demands.

Applicants do not need to be Chamber members, and there is **no cost to apply**. Selection is competitive and based on several criteria, including current leadership role, demonstrated commitment to growth, and willingness to attend all three sessions in full. Alumni of the Chamber's Leadership Accelerator program will be granted early access

July 26, 2025 MailMax Page 19 to apply before enrollment opens to the broader business community.

Program tuition is \$1,500 per participant, typically covered by the employer or sponsoring organization. The investment is a tremendous value, given the depth of the curriculum, personalized coaching, assessments, and tools included in the experience.

Apply by August 1

Applications for the inaugural cohort are open now and due by **August 1**. Those selected will be notified shortly after with an invitation to join the program and further logistical details.

For more information or to apply, visit smrchamber.com/management-accelerator or contact me directly at sspoonholtz@smrchamber. com or 269-932-4040. Space is limited, and demand is expected to be high.

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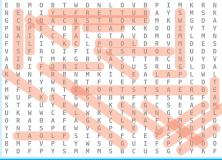
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SUDOKU ANSWERS FROM PAGE 4

SUDOKU ANSWERS:

3	1	7	4	9	5	6	8	2
5								
6	4	9	3	2	8	1	7	5
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9	6	2	8	5	7	3	4	1
7	3	1	6	4	2	5	9	8
8	5	4	1	3	9	2	6	7

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Remaining new 2024 Tacoma SRS Double Cab 4x4 Model 7540. Lease based on net cap cost of \$40,288. Lease ipurchase option \$34,413.* 2. Remaining new 2024 Tacoma Gas Models (excludes hybrid). 1.99% APR financing 72 months with \$14.75 per \$1,000 borrowed.* 3. Remaining new 2024 Tacoma Hybrid Models (excludes hibuther & TRD Pio, 4.75% APR financing for 60 months with \$18.76 per \$1,000 borrowed.* 4. Based on manu-turers' sales data for small SUVs (RAV4) mid-size passenger cars (Camyl) & mid-size pickups (Tacoma), CY 2024. Wew 2025 Tacoma SRS Double Gab 44 Model 7540. Lease based on net cap cost of \$37,634. Lease end purchase ion \$32,932*. 6. New 2025 Tacoma (Includes Hybrid, but excludes TRD Pro & Trailhunter). 4.75% APR financing on the National and Souther Cau Nan Youder (7-91). Lease based on Het Cap CoSt Of 33 / 0.45. Lease end purchase option 532,932 - 6. New 2025 Tacoma (Includes Hybrid, but excludes TRD Pro & Traillhunter). 4.75% APR financing for 60 months with \$18.76 per \$1,000 borrowed.** 7. New 2025 RAV LE Front Mehel Drive Gas Model 4490. Lease based on net cap cost of \$272,167. Lease end purchase option \$27,062 * 8. Toyota vehicles and components are built using U.S. and globally sourced parts. 9. New 2025 RAV Gas models (Excludes Hybrid & Pugi-in Hybrid) and new 2025 Camp Hybrid. 4.99% APR financing for 60 months with \$18.87 per \$1,000 borrowed.** 10. New 2025 RAV4 Exploration of \$40.000 borrowed.** 10. New 2025 RAV4 Hybrid models (Excludes Gas & Pugi-in Hybrid). 5.99% APR for 60 Months with \$19.33 per \$1,000 borrowed.** 11. New 2025 Camp Hybrid & 1995. Lease based on net cap cost of \$25,842. Lease end purchase option \$19,895.** 12. Qualified current, active-duty U.S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U.S. Military personnel, including Godd Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. 14. Toyota.Cam IO SECURITY DEPOSIT. Subject to approved credit through Toyota Financi Tier IPLUS customers ONLY. Excludes state and local taxes, license, region diapplicable fees are extra. Other options and dealer charges extra. Voice. Lessee may be charged for excessive wear based on Toyota Financia mileage in excess of 30,000 miles at the rate of \$0.15 per mile (10K low rue at lease termination. "Subject to approved credit them."



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