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Moody on The Market

Pat
Moody

Stevensville McDonald's property sold to local investor Adam Lieberman

The idle McDonald's restaurant property at Exit 23 in Stevensville has been sold to an entrepreneur with lifelong ties to the area. Adam Lieberman, who operates August Pohl Auto Parts on M-139 in Benton Harbor and Ferry Street in Berrien Springs, told MOTM that he is buying the McDonald's site as a real estate investment and a vote of confidence in the future of Southwest Michigan. Lieberman has no plans to utilize the site in connection with August Pohl Auto Parts.

Instead, he told us, it is available for lease for any business purpose permitted by the purchase agreement with McDonald's Corporation. That restriction expressly prohibits any food or beverage services, cannabis sales or pornographic related business. Anything else is 'fair game.' And Lieberman feels the location immediately adjacent to I-94 will soon attract the economic imagination of entrepreneurs like himself.

Lieberman pointed out that the former Mc D's property is larger than it looks—about an acre & a half, a narrow but deep parcel laying alongside the Westbound I-94 exit ramp. He acknowledged that many potential uses might involve demolition of the former restaurant building. However, Lieberman declined to speculate on specific potential uses for the site. He suggested that any serious business owner with an idea should reach out to the realtor handling the leasing: Joshua Jacobs of NAI Wisinski West Michigan at 269-459-0430.

Mc Donald's closed the restaurant last December, citing declining sales and difficult business conditions amid ongoing I-94 construction. However, since then, two new fast food outlets have opened nearby and appear to be thriving (Jimmy John's and Taco Bell).

Lake Michigan College President Trevor Kubatzke to retire in 2026

Lake Michigan College President Trevor Kubatzke has announced he will retire on Dec. 31, 2026, after nearly a decade leading the institution.

Kubatzke, who has served as president since 2017, notified the Board of Trustees this week, giving the college more than a year to

Continued on page 6



Debbie
Ramirez
Senior Director of
Impact & Volunteer
Engagement,
United Way of
Southwest Michigan

Help Southwest Michigan Seniors During 'Rake a Difference'

On **Thursday, November 13**, over a thousand volunteers across Berrien, Cass, and Van Buren Counties will take part in one of Southwest Michigan's largest volunteer calls to action each year: **Rake a Difference**, now in its 15th year of impact!

Now is the time to assemble your team and visit RakeADifference.com to register.

You'll head out to houses across your local community and help senior citizens with leaf cleanup & bagging, and gutter cleaning. The need for volunteers is greater than ever, as we expect to serve nearly 400 seniors with this integral free service.

Before late fall and winter, raking leaves

Continued on page 2



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and cleaning out gutters becomes an important part of keeping snow melt and ice dams from causing water damage to seniors' homes or lawns. Many area seniors try to accomplish this work themselves which can put them at risk for injury. United Way of Southwest Michigan is proud to mobilize the community to make sure our seniors are well-cared for while you and your team have some fun!

Because every volunteer and their time is valuable to our seniors, we will take anyone, anywhere in Berrien, Cass, and Van Buren counties willing to help. Our United Way staff will match senior needs with available volunteers when and where you're available, so there's no obligation to do more work than you can or are able to do. And if you need supplies, we've got the rakes, gloves and more!

Just visit RakeADifference.com and select your county of choice. If you're willing to travel outside your area, let us know in your sign-up form. Volunteer teams must register by October 17.

Perhaps you're reading this and know of

or are a senior in need of this service. Seniors, 60 and older, who cannot physically perform yard work and can't afford to pay for lawn service are eligible to register for the event on November 13 on a first come, first served basis, and service is dependent on the number of volunteers available. Seniors or their friends & family may call **269-932-3554** to register over the phone. If we aren't available to answer, just leave a message and we'll call you back by the next business day.

The 15th Annual Rake a Difference event is made possible with support from the AEP Foundation, Gast Manufacturing, French Paper Company, Midwest Energy & Communications, Invenergy, Whirlpool Corporation, Michigan Works! Berrien, Cass, Van Buren, Silver Beach Pizza, BluCat Consulting, Comcast NBC Universal, Hungerford CPAs, Niles Precision Company, Invenergy, and Vail Rubber Works.

Tell your friends and neighbors about this important service and help get a team together so seniors in Southwest Michigan can rest easy this winter knowing the community cares for them. Go to RakeADifference.com and join the fun and impact!



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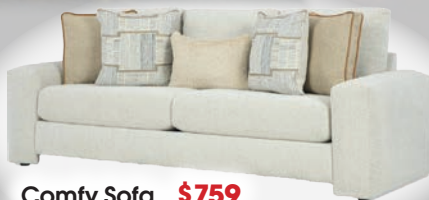
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Revamping Your Bathroom: A Smart
Splash That Boosts Home Value

In today's competitive real estate market, homeowners are always looking for ways to increase their property's appeal and worth. A bathroom remodel stands out as one of the most effective upgrades. Whether it's a simple refresh or a complete overhaul, updating this vital space can significantly enhance a home's resale value, often recovering a large portion of the investment. As housing trends evolve in 2025, experts highlight that a well-executed bathroom renovation not only modernizes a home but also attracts buyers seeking move-in-ready comfort.

A midrange bathroom remodel, which typically includes updates to fixtures, tiles, and vanities, offers a strong return on investment. These projects provide a fresh, modern look without excessive costs. In contrast, upscale remodels with luxury features like heated floors or frameless glass showers appeal to high-end buyers but may not yield as high a return in more modest markets. The scope of the project matters: minor cosmetic changes, such as painting cabinets or updating hardware, deliver excellent value for budget-conscious sellers. Adding a new bathroom entirely, while more costly, can be a game-changer for homes lacking sufficient facilities, making them more appealing to families or larger households.

The impact of a remodel depends on several factors. Location plays a significant role, with urban or high-demand areas often seeing greater returns due to buyer preferences for modern amenities. The bathroom's condition is equally critical—outdated features like cracked tiles or poor lighting can turn off potential buyers, potentially lowering offers. Upgrading to practical elements, such as double-sink vanities or walk-in showers, improves functionality and broadens appeal. However, experts caution against removing all tubs, as families often prefer them for children.

To maximize value, focus on timeless, neutral designs. Light colors, like soft blues, can make a space feel larger and more inviting, often leading to higher sale prices. Opt for durable, waterproof materials like ceramic tiles and consider energy-efficient features to attract eco-conscious buyers. Home improvement experts suggest choosing reliable, cost-effective brands over luxury ones to keep expenses in check. For those comfortable with DIY, tasks like painting or installing fixtures can reduce labor costs, but complex work like plumbing or electrical should be left to professionals to ensure quality and compliance. Consulting a real estate agent beforehand is wise to ensure the remodel aligns with local market demands, as updated bathrooms significantly boost buyer interest.

Ultimately, a bathroom remodel is more than a cosmetic upgrade; it's a strategic investment. It can elevate a home's market position, particularly in an era where buyers prioritize personal, comfortable spaces. As one realtor noted, a refreshed bathroom signals a well-maintained home. Whether planning to sell or simply seeking greater enjoyment, a bathroom renovation proves its value, over and over again.



Zeb
Deitrich

Investment
Officer

Real Estate Vs Stock Market

When people think about building wealth, two options often rise to the top: **real estate** and **stocks**. Both can play a role in a sound financial strategy, but if you're aiming for **long-term growth, flexibility, and accessibility**, the stock market stands out as the preferred choice for most investors.

The numbers don't lie. Over the past 50 years, the **S&P 500 has returned an average of about 10% per year**, even through downturns, recessions, and volatility. With the power of **compounding, dividend reinvestment**, and consistent contributions, stock investing has shown to build more wealth than any other asset class.

Compare that with **real estate**, where historical appreciation typically falls in the **3-4% range**, before factoring in ongoing expenses like maintenance, taxes, insurance, and property management. While rental income can provide cash flow, the **capital, effort, and risk required** often outweigh the rewards — especially in today's high-interest-rate environment.

Want proof of where the smart money goes? According to recent data from the Federal Reserve and global wealth reports:

- The wealthiest Americans (top 1%) hold **over 30% of their net worth in stocks** and publicly traded securities.
- In contrast, they hold **less than 15% in real estate**, excluding their primary residence.

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Why? Because the stock market offers **liquidity, diversification, and scalability** — key traits for anyone aiming to grow and safeguard wealth. Stocks allow you to invest in hundreds or even thousands of companies through ETFs and mutual funds. You can start with a few dollars, rebalance as needed, and access your money without waiting on buyers or paying closing fees.

The market also puts you in a position to benefit from **global innovation and economic growth** — whether it's tech, clean energy, healthcare, or AI. You're not just a saver. You're an owner.

To be clear, real estate can be a valuable part of a portfolio — especially for income or diversification. But for investors seeking growth without the headaches of property management, the **stock market offers an efficient and effective path** to seeking long-term growth.

As a financial advisor with LPL Financial, I help clients build personalized, diversified strategies that align with their goals — whether they're just getting started or seeking to optimize a mature portfolio.

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Josh
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We also make daily decisions to follow God's will or not. Will I respond in patience and grace or in anger and malice? Will I choose words that cut or words that heal? Will I choose indifference toward God's word or choose to follow what he commands? Inaction is still a choice. These are choices that can lead to harming others and ourselves, as sin can only cause harm.

Moses was speaking to a group of believers who struggled with making the right choices. He witnessed them choose to worship an idol instead of the true God. He heard them choose to grumble rather than be grateful. He heard the cries of the afflicted when someone chose to dishonor God.

Now he pleads with the people: **Choose life so that you and your descendants may live by loving the Lord your God, by listening to his voice, and by clinging to him, because that means life for you** (Deuteronomy 30:19-20).

This is not the choice to be a believer. Moses was instructing a group who were already believers. Biblically, the decision to believe does not exist in human will but in God alone. A dead person can't choose to become alive (Ephesians 2:1). Becoming a believer lies completely in the will and choice of God. That's grace (Ephesians 2:8-9). God chose to give me life and redeem me from my poor choices. Daily, God chooses to forgive me of my sins, even those I forget or don't comprehend. That's the Lord loving me. If becoming a believer were my choice,

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then my salvation would rest on me, not on God. God can choose much better than I ever can. He chose me. His choice now frees me to make choices for him simply because I want to, rather than because I have to.

Like a muscle, your will needs exercise. Tools are much more helpful at training me than trusting myself. We all know what happens when the chocolate is out and no one is watching. The tool that Moses pulled out of the box was the ROTER: **Reflect on the End Result**. When confronted with a choice, I am more prone to reflect on the immediate result. "I want that now." "I want to be angry now." "This feels good now." This can lead to short-term pleasure but long-term pain.

Moses taught that reflecting on the long-term result is helpful. Choosing to cling to God and listen to his voice leads to life. Some of these choices have short-term pain but long-term pleasure. Like exercise, there's mental and physical pain for the short time of working out and for the muscle rebuilding that follows. But the long-term benefits far outweigh the short-term pain.

Choose to get help from a fellow Christian rather than think you can do it yourself. Choose honesty and confess a sin to someone who you know will respond with the forgiveness Jesus won for you. Choose to say "no" to the sin now, and you will not bear the consequences of it later.

Here's the greatest choice of all: Choose to rest in the ultimate choice God already made before time began. God chose to send his Son to die for you. God chose that Jesus would rise from the dead three days later. God chose to redeem you. Choosing what is right is a hard task. You don't have to choose to believe—that's God's choice. Rest in that and be ready to start the next new day with a clean slate because of Jesus.

The ultimate choice to save you has already been made. How does that influence the choices you make today?

Prayer: *Thank you, Jesus, for choosing the cross for me. You made every right choice, and I benefit from those choices. Influence me and my choices to follow you every day. Amen.*

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

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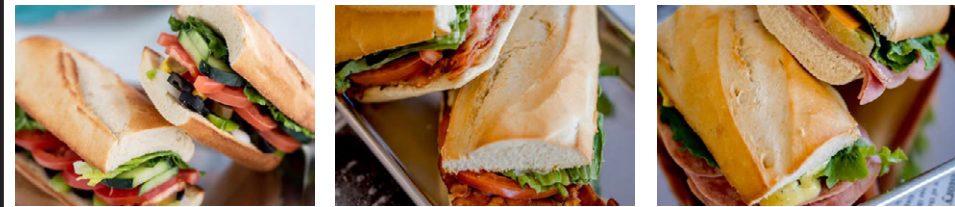


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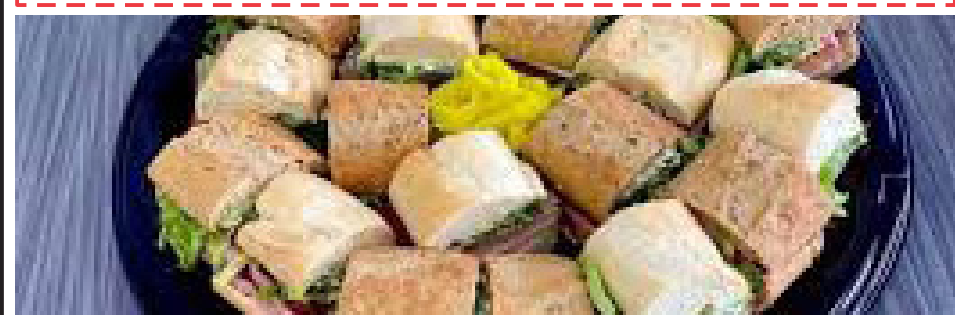
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Moody *Continued from cover*

plan for his successor. The board has retained The Pauly Group of Chicago, a national academic search consulting firm, to guide the process.

Board Chair Joan Smith said Kubatzke's early notice reflects his commitment to ensuring a smooth transition. "We are committed to conducting a thorough and inclusive search process to find the next leader who will continue building upon Lake Michigan College's strong foundation," she said in a statement.

During his tenure, Kubatzke oversaw initiatives to strengthen regional partnerships, expand dual enrollment programs, and build apprenticeships with area employers. He led campus modernization projects, introduced new academic pathways, and guided the college through the COVID-19 pandemic while maintaining educational continuity.

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Kubatzke said his most meaningful moments were found in personal connections with students and faculty rather than statistics or milestones. "They have been found in the laughter echoing through the halls during Welcome Week, the determination in the eyes of a returning adult learner, the heartfelt conversations with faculty about teaching and learning, and the triumphs of students walking across the stage at commencement," he wrote in his retirement letter.

Lake Michigan College, founded in 1946 as Benton Harbor Junior College, serves Berrien and Van Buren counties with campuses in Benton Harbor, Niles, South Haven and Allegan. The school offers associate degrees, certificates and transfer programs in more than 80 fields, along with on-campus housing and intercollegiate athletics.

Kubatzke said he plans to remain connected to community college education after retirement. "While I look forward to retirement and the new adventures that await, I will never be far from the mission that has defined my career," he wrote.

Historic McCollum building reborn as The Grant Hotel and McCollum's in Buchanan

A historic landmark in downtown Buchanan has taken on new life as The Grant Hotel and McCollum's, a boutique hotel and restaurant opened this spring by local business partners Cami Bowling and Michael Reed.

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The venture breathes new energy into the 1800s-era McCollum building on Days Avenue, a structure that once served as a livery and later a firehouse. After months of renovations supported in part by a grant from the Michigan Economic Development Corporation, the owners launched the project in May.

In an interview during WSJM's Morning Show with Ken & Friends, the co-owners explained The Grant Hotel combines historic charm with modern amenities, offering a fully digital check-in system that allows guests to access their rooms without a traditional front desk. Bowling said occupancy has been steady since opening, with weekends consistently sold out and weekday bookings growing as word spreads. Visitors have come from across Michigan as well as the Chicago area, drawn by both the hotel's unique setting and Buchanan's emerging reputation as a regional destination.

"Being able to welcome guests to Buchanan in a building with this much history has been incredibly rewarding," Bowling said. "We've worked to preserve its character while making it a place people want to stay."

Attached to the hotel is McCollum's, a full-service restaurant headed by Chef Chase Molica. According to the co-owners, the menu blends comfort food and creativity, with dishes ranging from Wagyu burgers – already the top seller – to rotating specials that highlight house-made egg rolls with inventive fillings such as shrimp Rangoon, Reuben, and jalapeño mac and cheese rolled in hot Cheeto dust. Sunday brunch has also quickly become popular, and both indoor and patio seating are available year-round.

Bowling and Reed said they wanted McCollum's to feel approachable to both visitors and locals. Early feedback shows the restaurant is serving as a community gathering spot as well as an attraction for travelers.

The opening comes as Buchanan undergoes major infrastructure improvements, including roadwork that has reshaped much of the downtown. The owners see their project as part of the city's broader revitalization and hope it encourages more investment in the central business district.

"Our vision is to create a destination that honors Buchanan's past while contributing to its future," Bowling said.

The Grant Hotel and McCollum's is located at 206 Days Avenue in Buchanan and is open to both overnight guests and the public.

Pat Moody

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\$7⁵⁰ Senior Specials
(M-F All Day, 60+)

\$10⁵⁰ Lunch Specials

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SPECIAL OFFER:
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For this offer to be valid, you must be able to provide the competitors' detailed proposal for our review. The competitor must be licensed and insured.



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FREE Gutter Cleaning w/Purchase of New Roof
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**2025 FORD ESCAPE
ACTIVE ALL WHEEL DRIVE**
Rapid Red Metallic, Power Liftgate, Remote Start,
Heated Steering Wheel, Heated Front Seats, Mini
Spare Wheel/Tire, and Much More! F25167

MSRP.....	\$34,740
SIEMANS DISCOUNT.....	- 745
BONUS CUSTOMER CASH**.....	- 3,500

SALE PRICE FOR EVERYONE \$30,495
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$29,995

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY



**2025 FORD MAVERICK
LOBO ALL WHEEL DRIVE**
Carbonized Gray Metallic, 2.0 Ecoboost Engine, 19
Inch Black Aluminum Wheels, 13 Inch Touchscreen,
ActiveX Seats, and Much More! F25188

MSRP.....	\$37,860
SIEMANS DISCOUNT.....	- 865
RETAIL CUSTOMER CASH.....	- 1,000
RETAIL CUSTOMER CASH**.....	- 1,000

SALE PRICE FOR EVERYONE \$34,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$34,495

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY



**2025 FORD BRONCO
SPORT BIG BEND 4X4**
Shadow Black, Black Appearance Group, Floor
Liners, 17 Inch Matte Black Wheels, Matte Black
Hood Graphics, 13 Inch Touchscreen, and Much
More! F25201

MSRP.....	\$34,790
SIEMANS DISCOUNT.....	- 395
RETAIL BONUS CASH**.....	- 500
TRADE-IN ASSISTANCE BONUS CASH**.....	- 1,000

SALE PRICE FOR EVERYONE \$32,895
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$32,395

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY
**MUST TRADE-IN QUALIFYING FORD VEHICLE



**2025 FORD EXPLORER
ACTIVE 4 WHEEL DRIVE**
Carbonized Gray Metallic, 2ND Row Captain's Chairs,
20 Inch 10-Spoke Wheels, Remote Start, Heated
Steering Wheel, Heated Front Seats, 8-Way Power
Passenger Seat, Trailer Tow Package, Power Lift-
gate, 13 Inch Touchscreen, Trailer Tow Package, and
Much More! F25175

MSRP.....	\$48,660
SIEMANS DISCOUNT.....	- 1,165
BONUS CUSTOMER CASH**.....	- 1,500

SALE PRICE FOR EVERYONE \$45,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$45,495
**PLUS 1.9% FOR 36 MONTHS,
2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS,
OR 4.9% FOR 72 MONTHS***

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



**2025 FORD
F-250 PICKUP 4X4**
Race Red, Cloth Seat, Locking Rear Axle, Chrome
Package, Fog Lamps, Roof Clearance Lights, Plat-
form Running Boards, Snow Plow Prep Package,
Dual Battery, 410 AMP Alternator, and Much More!
F25033

MSRP.....	\$51,995
SIEMANS DISCOUNT.....	- 2,000
RETAIL CUSTOMER CASH**.....	- 1,500
RETAIL CUSTOMER CASH.....	- 1,000

SALE PRICE FOR EVERYONE \$47,495
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$46,995

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY



**2024 FORD BRONCO
BADLANDS 4 DOOR 4X4**
Eruption Green, 2.7 V6 Ecoboost Engine, Soft Top,
Navigation, Remote Start, 360 Degree Camera,
Heated Front Seats, Adaptive Cruise Control,
Heated Steering Wheel, Wireless Charging Pad,
Sasquatch Package, and Much More! F24227

MSRP.....	\$66,235
SIEMANS DISCOUNT.....	- 2,740
BONUS CASH**.....	- 3,000
MODEL YEAR CLOSE-OUT BONUS CASH**.....	- 8,500
TRADE-IN ASSISTANCE BONUS CASH**.....	- 750

SALE PRICE FOR EVERYONE \$51,245
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$50,745

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY
**MUST TRADE-IN QUALIFYING FORD VEHICLE



**2024 FORD
TRANSIT BOX TRUCK**
Oxford White, Cloth Seats, Power Outlet, Trailer
Brake Controller, Dual Batteries, Long Arm Power
Heated Mirrors, SYNC 3, Rockport 12 Foot Box, and
Much More! F24127

MSRP.....	\$49,255
ADD FOR ROCKPORT BOX.....	+14,000
SUBTOTAL.....	\$63,255
SIEMANS DISCOUNT.....	- 4,260
MODEL YEAR CLOSEOUT BONUS CASH**.....	- 7,000

SALE PRICE FOR EVERYONE \$51,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$51,495

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY



**2025 FORD
F-150 LIGHTNING**
Carbonized Gray, 20 Inch Alloy Wheels, Mobile
Power Cord, Power Seat, Heated Steering Wheel,
360 Degree Camera, B&B 8-Speaker Sound System,
Adaptive Cruise Control, 15 Inch Touchscreen, and
Much More! F25096

MSRP.....	\$70,790
SIEMANS DISCOUNT.....	- 2,795

SALE PRICE FOR EVERYONE \$67,995
TESLA COMPETITIVE CONQUEST BONUS CASH* - 1,000
FEDERAL EV TAX CREDIT*..... - 7,500
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$58,995
PLUS 0.0% FOR 72 MONTHS*

*MUST QUALIFY
**MUST FINANCE THRU FORD MOTOR CREDIT



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Fall Event



2025 JEEP COMPASS

LATITUDE 4X4

Diamond Black Crystal, Altitude Special Edition, 10 Inch Touchscreen, 18 Inch Gloss Black Aluminum Wheels, and Much More! C25022

MSRP.....\$32,355
SIEMANS DISCOUNT.....- 360
MIDWEST BC BONUS CASH**.....- 500
NATIONAL RETAIL BONUS CASH...- 1,500
NATIONAL SELECT INVENTORY BONUS CASH - 500
SALE PRICE FOR EVERYONE \$29,495
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$27,495

*MUST QUALIFY
*MUST FINANCE THROUGH CHRYSLER CAPITAL
**RESIDENCY RESTRICTIONS MAY APPLY



2025 JEEP

GRAND CHEROKEE

LAREDO 4X4

Baltic Gray, Power Sunroof, Power Seat, 8 Inch Touchscreen, Blind Spot and Cross Path Detection, Adaptive Cruise Control, Active Lane Management, and Much More! C25125

MSRP.....\$42,375
SIEMANS DISCOUNT.....- 430
NATIONAL RETAIL BONUS CASH...- 2,250
NATIONAL GRAND CHEROKEE LOYALTY RETAIL BONUS CASH* - 1,000
SALE PRICE FOR EVERYONE \$38,695
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$36,195

*MUST QUALIFY
*MUST FINANCE THROUGH CHRYSLER CAPITAL



2026 CHRYSLER

VOYAGER

Bright White, Power Liftgate, Power Sliding Doors, Heated Front Seats, Heated Steering Wheel, 10 Inch Touchscreen, Blind Spot and Cross Path Detection, Lane Departure Warning Plus, and Much More! C26009

MSRP.....\$41,990
SIEMANS DISCOUNT.....- 995
NATIONAL BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE \$39,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$39,495

*MUST QUALIFY



2025 JEEP

GRAND CHEROKEE L

LIMITED 4X4

Diamond Black Crystal, Black Appearance Package, 20 Inch Black Aluminum Wheels, 3RD Row Seating, Navigation, Heated Steering Wheel, Power Liftgate, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Heated Front Seats, 2ND Row Bucket Seats, Heated 2ND Row Seats, and Much More! C25023

MSRP.....\$52,020
SIEMANS DISCOUNT.....- 1,525
NATIONAL RETAIL BONUS CASH...- 2,500
NATIONAL GRAND CHEROKEE LOYALTY RETAIL BONUS CASH* - 1,000
SALE PRICE FOR EVERYONE \$45,995
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$43,495

*MUST QUALIFY
*MUST FINANCE THROUGH CHRYSLER CAPITAL



2025 RAM 1500

CREW CAB 4X4

Granite Crystal, Night Edition, Bucket Seats, 20 Inch Wheels, Anti-Spin Rear Axle, Heated Front Seats, Power Seat, Navigation with 12 Inch Touchscreen, Power Adjustable Pedals, Rear Power Sliding Window, Heated Steering Wheel, Power Tailgate Release, and Much More! C25052

MSRP.....\$59,385
SIEMANS DISCOUNT.....- 3,451
MIDWEST BC SFS BONUS CASH* ** - 1,250
MIDWEST BC REGIONAL BONUS CASH** - 750
NATIONAL 10% BELOW MSRP RETAIL CASH - 5,939
SALE PRICE FOR EVERYONE \$47,995
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$45,495

*MUST QUALIFY
*MUST FINANCE THROUGH CHRYSLER CAPITAL
**RESIDENCY RESTRICTIONS MAY APPLY



2025 RAM

PROMASTER 2500

HIGH ROOF CARGO VAN

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
SIEMANS DISCOUNT.....- 1,320
NATIONAL BONUS CASH.....- 2,500
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** - 1,000
RAM DEALER CASH COUPON PROGRAM - 2,000
SALE PRICE FOR EVERYONE \$47,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$47,495

*MUST QUALIFY
***BUSINESS OWNERS ONLY



2025 JEEP WRANGLER

UNLIMITED SAHARA 4X4

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

MSRP.....\$57,955
SIEMANS DISCOUNT.....- 1,960
NATIONAL RETAIL BONUS CASH - 2,500
SALE PRICE FOR EVERYONE \$53,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$52,995

*MUST QUALIFY



2024 RAM 4500 DUMP

BODY WITH BACKPACK

Bright White, 6.7 Cummins DIESEL, Trailer Brake Controller, Rear Back-Up Camera, Power Windows and Locks, Remote Keyless Entry, Cloth 40/20/40 Seat, 9 Foot Steel Rugby Eliminator Dump Body, Tarp, Steel Backpack Toolbox, and Much More! C24126

MSRP.....\$69,580
ADD FOR RUGBY STEEL DUMP BODY WITH BACKPACK +22,348
SUBTOTAL.....\$91,928
SIEMANS DISCOUNT.....- 8,183
BONUS CASH.....- 3,750
RAM DEALER CASH COUPON PROGRAM - 4,000
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** - 1,000
SALE PRICE FOR EVERYONE \$74,995

NATIONAL STELLANTIS LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$72,995

*MUST QUALIFY
***BUSINESS OWNERS ONLY

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WAS \$28,999



2022 FORD EDGE SEL AWD
NOW \$27,833

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 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! Iconic Silver, U25057

WAS \$28,901



2022 FORD EDGE SEL AWD
NOW \$27,973

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, SYNC 4, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Wireless Charging 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, U25056

WAS \$82,467



2023 JEEP WRANGLER RUBICON 392 4X4
NOW \$75,629

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, Remote Keyless Entry System, Jeep Certified! Hydro Blue Pearlcoat, F23222A

WAS \$15,995



2008 DODGE CHARGER
NOW \$15,995

6.1 V8 SRT HEMI Engine, 5 Speed Automatic, 31K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Power Sunroof, Harman International Performance Audio Group, Remote Keyless Entry System, Dodge Certified! Performance White, U25055

MANAGER'S SPECIALS

WAS \$49,746



2022 RAM 3500 TRADESMAN CREW CAB 4X4
NOW \$48,850

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

WAS \$62,818



2018 CHEVROLET CAMARO ZL1 CONVERTIBLE
NOW \$59,824

6.2 V8 Engine, 10 Speed Automatic, Aluminum Wheels, Only 10K Miles! Remote Start, Memory Power Leather-Suede Heated/AC Front Seats, Heated Steering Wheel, Power Convertible Top, Climate Control, CD-Player, Blind Spot Monitor, Cross-Traffic Alert, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Arctic Blue, Very Nice! Must See! F24225A

WAS \$28,523



2022 FORD MAVERICK XLT SUPERCREW
NOW \$25,505

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

JUST A SHORT DRIVE TO BRIDGMAN
SEE OUR ENTIRE INVENTORY
WWW.SIEMANS

WAS \$65,561



2025 FORD BRONCO BADLANDS 4-DOOR 4X4
NOW \$63,572

2.7 Ecoboost V6 Engine, 10 Speed Automatic, Less 2,000 Miles! Remote Start, Navigation, Raptor-Style Running Boards, Soft Convertible Top and 2-Piece Black Hardtop, Black Appearance Package, Climate Control, Adaptive Cruise Control, Front Collision Mitigation, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Marsh Gray, C24120A

WAS \$25,995



2021 DODGE CHARGER STX
NOW \$24,658

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 Wheel, 2nd Row Heated Seats, 6 Premium Alpine Speakers, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Go Mango, Dodge Certified!, C23230A

WAS \$46,754



2019 FORD F-250 LARIAT CREW CAB 4X4
NOW \$44,870

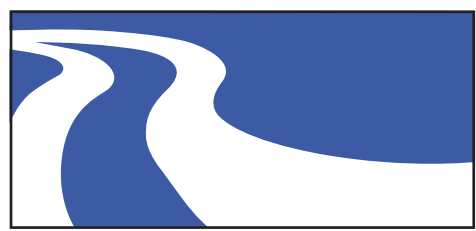
6.7 V8 Power Stroke DIESEL Engine, 6 Speed Automatic, Chrome PVD Aluminum Wheels, 122K Miles, FX4 Off Road Package, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Sunroof, Back-Up Camera, Uplifter Switches, Trailer Sway Control, Trailer Brake Controller, Remote Keyless Entry System, Race Red, F24339A

WAS \$26,470



2020 FORD RANGER XL
NOW \$24,995

2.3 Ecoboost Engine, 10 Speed Automatic, 31K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Power Sunroof, Harman International Performance Audio Group, Remote Keyless Entry System, Dodge Certified! Performance White, U25055



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CHARGER SRT8
14,600

atic, Aluminum Wheels, 145K Miles, Super
avigation, Power Leather-Trimmed Heated
Kardon 13 Speaker Kicker SRT High
s Entry System, Blue Pearlcoat, C23185B



2022 FORD EDGE SEL AWD
NOW \$26,788

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 38K Miles, Remote Start, SYNC 4,
Power 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, U25048



**2024 TOYOTA RAV4
LIMITED HYBRID AWD**
NOW \$43,164

2.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, Less Than 7K Miles! Power Leather Heated/AC Front
Seats, Heated Steering Wheel, 2nd Row Heated Seats, Adaptive Cruise Control, Blind Spot Monitor, Cross-
Traffic Alert, Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Hands Free Power
Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Midnight Black Metallic, F25105A



**2022 RAM 1500 BIG HORN
CREW CAB 4X4**
NOW \$36,929

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

MANAGER'S SPECIALS



2022 FORD ESCAPE AWD
NOW \$26,923

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



**2022 FORD F-150 LARIAT
SUPERCREW HYBRID 4X4**
NOW \$32,593

3.6 PowerBoost Full Hybrid Engine, 10 Speed Automatic, Alloy Wheels, 107K Miles, FX4 Off-Road Package, Security
Cover, Bedliner, Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust
Pedals, 2nd 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, F25098A



**2020 FORD F-150 LARIAT
SUPERCREW 4X4**
NOW \$36,737

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, 2nd 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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**FORD
SUPERCAB**
25,344

c, Aluminum Wheels, 22K Miles, Bedliner,
arance Package, Remote Start, Navigation,
Warning, Back-Up Camera, Trailer Tow
Ford Certified! Lightning Blue, U25043A



**2022 RAM 2500 BIG HORN
CREW CAB 4X4**
NOW \$42,898

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



**2021 JEEP GRAND CHEROKEE
80TH ANNIVERSARY EDITION 4X4**
NOW \$29,471

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



**2021 RAM PROMASTER CITY
TRADESMAN CARGO VAN**
NOW \$25,852

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

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Bob Betker
Alisha Danneffel
Jonathan Ingels
Martin Siemans
Mike Ferguson
Jeff Miller



Plus Tax, Title, Plates, Rebates Included. Must Qualify for Credit.





**2022 RAM 1500 BIG HORN
SPORT CREW CAB 4X4**

NOW \$38,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, ONLY 13,000 MILES! Security Cover, Running Boards, Remote Start, Navigation, Sport Appearance Package, Power Driver's Seat, Power Adjust Pedals, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Bright White Clearcoat, F25116A



**2022 FORD
EXPLORER LIMITED 4WD**

NOW \$32,995

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Wireless Charging Pad, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Balance of Factory Powertrain Warranty, Jewel Red Metallic, M25053



**2013 FORD F-150
STX SUPERCAB 4X4**

NOW \$11,968

5.0 V8 Engine, 6 Speed Automatic, Aluminum Wheels, 141K Miles, Running Boards, Black Vinyl Floor Covering, Power Windows and Locks, Climate Control, CD-Player, Trailer Tow Package, Remote Keyless Entry System, Ingot Silver Metallic, F24328B

SEE OUR ENTIRE INVENTORY PRE-OWNED VEHICLES
AT WWW.SIEMANS.NET



**2021 FORD F-150
XLT SUPERCREW 4X4**

NOW \$36,501

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Alloy Wheels, 75K Miles, Running Boards, FX4 Off-Road Package, Remote Start, Navigation, Power Heated Front Seats, Twin Panel Sunroof, Power Slide Rear Window, Interior Work Surface, Blind Spot and Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Post Collision Braking, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Carbonized Gray Metallic, F25227A



**2021 JEEP GRAND
CHEROKEE L LIMITED 4X4**

NOW \$25,892

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 104K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 7 Passenger Seating! 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, Velvet Red Pearlcoat, C25033A



**2019 TOYOTA RAV4
XLE PREMIUM AWD**

NOW \$26,995

2.5 Engine, 8 Speed Automatic, Aluminum Wheels, 76K Miles, Power Leather Driver's Seat, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Super White, F25152B



**2021 JEEP GRAND CHEROKEE
80TH ANNIVERSARY EDITION 4X4**
NOW \$30,943

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal Pearlcoat, U25071



**2022 FORD
EXPLORER XLT AWD**
NOW \$29,995

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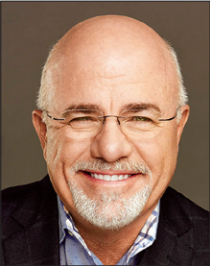
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Dave Says
Don't Blur the Lines

Dear Dave,
I'm 29, and I'm about to buy my first home. My plan is to buy a duplex, and rent out the other side to help pay down the mortgage quickly. A good friend, who is like a brother to me, wants to be my renter. But I'm worried this might jeopardize our friendship at some point in the future. What do you think?
Justin
Dear Justin,
Congratulations! Believe it or not, I can still remember how exciting it is when you're finally able to buy your very first home. I hope the process moves quickly and smoothly for you.
Now, let's get to the real question, and how your friend plays into things. The kind of arrangement you're talking about can work.

But to be honest, I'm afraid the odds aren't in your favor. No matter how long you've known each other, or how well you get along, you always face the risk of running into a situation that can damage the relationship when you do business with friends.
Listen to this next part very carefully. Does what I just said mean you can never do business with friends? Nope. I do lots of business with friends. But before anything happens, I always make sure the specific requirements and expectations of our relationship are laid out very clearly. In writing. And in your case, I'd start making sure the ground rules are completely understood now. Ensure that he understands he absolutely must come talk to you ahead of time if there's even a chance he might be late with the rent. Most problems between a renter and landlord can be worked out if both parties are mature and reasonable. But you're not running a charity here. This needs to be emphasized in a very firm, but very kind, manner.
The truth is friends sometimes have unrealistic expectations of each other. The friend who is renting may think he'll get some slack on the payments. The friend who's the landlord may assume the renter will be a perfect tenant. These are both dangerous assumptions that need to be addressed before anything is signed.

You can make this work, Justin. Just be straightforward and fair. Make sure the rules are completely understood by everyone involved. Then, if you ever have to enforce the rules, do it gently—but firmly.
— Dave
* Dave Ramsey is a nine-time national best-selling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.



Don Stuart
Humorist

Can't Get En-Ephesus of This!

Is anyone keeping track – is this my 13th column about my Mediterranean travels with my wife's fam? Whatever, today we reach Turkey, and I promise, we're nearing the travelogue's end. Only 14 or 15 columns about Turkey.
We begin in Kusadasi. Which you've just mispronounced in your mind. Or with your mouth, if you're reading this column out loud. Our Kusadasi tour guide taught us that it's "Koosh-a-dosh-ee." It means Bird Island, which is a feature at the mouth of the city's port: A small island supposedly "resembling a bird" when viewed from the sea. I personally couldn't conjure any avian shape while staring at it, although there were a few birds (the human kind, in British slang) walking around on it. (Note to author's wife: I wasn't bird-watching THEM, promise!!!)
Many visitors to Kusadasi are drawn by the nearby UNESCO World Heritage site, the ancient city of Ephesus. Which I bet you've also just mispronounced. Did you try Uh-FEE-suss? That was my first choice. Wayyyyy wrong-o! Maybe you went with EFF-uh-suss. Bzzzzzt! Incorrect. It's actually Uh-FESS-uss. Well, according to our guide. Although I suppose even he could be mistaken, because he occasionally said things such as, when explaining he had MANY facts to share, "There is a lot of things to speak."
There are so many things to speak because Ephesus was first inhabited by humans around

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6,000 B.C. This was the Neolithic Age, which for all the fancy-schmancy connotations of "Neo," as in New, was still a Stone Age. (Researching "neolithic" led me to discover that "paleolithic" means "Old Stone Age." Which I can picture Neolithic elders spending lots of time telling their kids and grandkids about.)
The history of Ephesus is almost all about Greeks and Romans, who each ruled over it at certain times. The ruins that remain are from the Roman period, during which Ephesus reached its pinnacle, particularly from the years 1 through 300.
The preservation of Ephesus is a massive, ongoing, and super-impressive effort. The most splendid ruins are multi-story and multi-family dwellings called Terrace Houses. Preservationists have unearthed an impressive complex of distinct domiciles, revivifying mosaics, murals, and in one case, graffiti. This graffiti depicts gladiators, cartoons of loved (or maybe not-so-loved) ones, animals, and a group of what are apparently grocery lists, containing messages like, "Eggs – the BROWN ones, you KNOW I like those better!"
A notable, though not at all ancient, sighting at Ephesus was of a bird. Yes, I prattle on a bit much about my enthusiasm for birding, but this particular bird enabled me to show off a bit in an Ephe-ort to impress all those in-laws.
The bird was a White Stork, and here's the showing off bit: None of our party besides me knew that a White Stork was found in Germany in 1822 (or the early 19th century if you prefer) with an African spear jutting out of its neck.
Suddenly, people realized – birds can migrate! Whereas they had previously supposed that during winter they hibernated underwater, or flew to the moon. I shared this factoid multiple times because we weren't all gathered together. But my wife heard it every time. She finally said, "Birdboy! That's quite en-Ephesus of THAT!"
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Spotlighting Anytime Fitness & the SMSO's 75th!

This is where I challenge those who say "there's nothing to do here" because if you look at our events calendar, specifically just the member events, you'll notice that there are TONS of things to do in Southwest Michigan!

Two great examples include **Anytime Fitness Stevensville**, hosting its first **Fall Fit Fest** on **Tuesday, September 9 from 4:00 to 7:00 p.m.** This free, family-friendly event is designed to celebrate health, fitness, and community while offering fun activities for all ages at their gym.

The Fall Fit Fest will feature:

- A live DJ and food trucks;
- Group Fitness Demos – Try out classes led by their expert trainers;
- Fitness Challenges – Compete in fun, family friendly contests for prizes;
- Family Fun Activities – Games, a bounce house, and fire truck fun for the kids;
- Wellness Booths – Local vendors and health resources;
- Giveaways & Raffles – Keepsakes, membership giveaways, red light therapy raffle, and more!

"We wanted to create an event that brings the community together to celebrate health and fitness in a fun and accessible way," said **Joy Bradley, manager at Anytime Fitness**. "Fall Fit Fest is for everyone—whether you're already active, just starting your fitness journey, or simply looking for a fun way to spend the day with family and friends."

The event is **open to the public**, and admission is free. Attendees will have the opportunity to connect with local businesses, enjoy fitness challenges, utilize event-only membership specials, and experience the supportive atmosphere that makes Anytime Fitness Stevensville a leader in the Stevensville community.

From fitness to the fine arts - this spring the **Southwest Michigan Symphony Orchestra** announced the organization would celebrate its **75th anniversary in the 2025-2026 season**. To

honor the occasion and continue to fundraise toward a sustainable symphony, the SMSO will host a **Regency Ball on Saturday, October 11, 2025**.

The ball will be held at the **Aria at The Whitcomb** in downtown St. Joseph, MI and will begin with cocktail hour at 5:00 p.m. for VIPs, followed by general admission at 6:00 p.m. Guests are encouraged to come in costume (grab your Bridgerton best!), information about the time period and sources for attire can be found on the event's website— smso.org, along with VIPs, debutantes, and general admission tickets.

The SMSO is pulling inspiration from the hit series, *Bridgerton* for its 75th Diamond Anniversary and fundraising gala theme. For those unfamiliar, this is Shondaland's first scripted show for Netflix. "It follows the close-knit siblings of the noble and influential Bridgerton family as they navigate the highly competitive social season, where young marriageable nobility and gentry are introduced into society. It is an alternative London Regency era history in which King George III established racial equality and granted many people of African descent aristocratic titles in honor of the African heritage of his wife, Queen Charlotte." The show incorporates classical style reinterpretations of today's popular pop songs.

The SMSO has partnered with local legend and **Benton Harbor Commissioner, Mamie Yarbrough** to be the evening's queen, joyfully embodying both the show's alternative history and the symphony's mission of *Transforming ALL Lives Through Music*.

Guests are in for a magical evening of signature cocktails in the adjacent garden, a silhouette creating portraits, and it wouldn't be an evening in the "TON" without a mysterious gossip columnist publishing an issue or two during the affair. With a nod to the theme, the SMSO's Queen will select a "diamond" (or favored debutante) of the season from a small group of VIP guests, who will then open the dancing for the evening following a live auction.

Last fall, the SMSO issued a call seeking immediate financial assistance from the community to "Save the Symphony" through a \$150,000 match challenge. Thanks to the community's generous support, the campaign successfully exceeded the necessary funds to prepare for the upcoming 75th season. More information can be found on their website at <https://smso.org/sos/>.

Visit smrchamber.com to view our full list of upcoming fun! Have questions - contact me directly at sspoonholtz@smrchamber.com or 269-932-4040.

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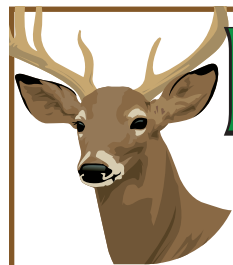
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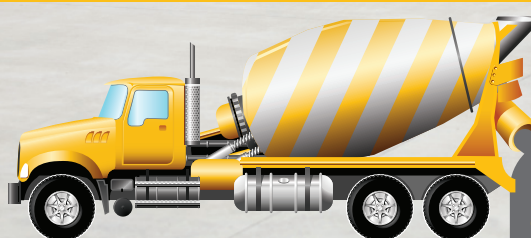
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<div>2022 Ram 1500 Warlock Quad Cab 4x4</div> <div></div> <div>NOW \$25,991 or \$397mo</div> <div>Black Out Pkg for grille, wheels, bumpers and badging, remote start, dual climate control, Uconnect 5 with 8.4" touch screen, wireless Apple CarPlay, anti-spin rear axle, rear park assist, warranty!</div>	<div>2022 Ram Promaster City Cargo Van</div> <div></div> <div>NOW \$15,000 or \$236mo</div> <div>navigation, window cargo partition, remote keyless entry, blue tooth, power windows, power locks, warranty!</div>	<div>2020 Hyundai Elantra GT</div> <div></div> <div>NOW \$15,000 or \$232mo</div> <div>"Style" package, panoramic power sunroof, power heated leather bucket seat, dual zone climate control, 8" touch screen infotainment with Apple CarPlay & Bluetooth, aluminum wheels, warranty!</div>	<div>2025 Dodge Durango GT Plus 4x4</div> <div></div> <div>NOW \$43,991 or \$668mo</div> <div>7K Miles, Sold with a nationwide LIFETIME powertrain warranty! Power Sunroof, Memory seat, dual power leather ventilated / heated seats, 3 rows of seating, 2nd row heated bucket seats, Power Liftgate, Alpine Sound group w/ har and 500 watt amp, Adaptive Cruise, Lane Departure, Blind Spot,</div>	<div>2024 Ram 2500 Crew Cab Laramie Night Edition 4x4</div> <div></div> <div>NOW \$62,991 or \$964mo</div> <div>Sold with a nationwide lifetime powertrain warranty! 6.4L V8 HEMI, Power sunroof, 12" touch screen, Navigation, ventilated / heated leather power front bucket seats, Memory seat, radio / mirrors / pedals, heated steering wheel, 11 speaker Harmon International, 40" class aluminum wheels, Performance hood, Strain in leather, 360° Surround view camera, Trailer Surround-view camera system, rear cross traffic alert, suspension, side steps, rain sense wipers, adaptive cruise, blind spot, lane keep assist</div>	<div>2023 Kia Soul LX</div> <div></div> <div>NOW \$18,991 or \$288mo</div> <div>Sold with a nationwide lifetime powertrain warranty! Blind spot monitoring, Rear cross path, Detection, Forward collision avoidance, Lane following / keep assist, High beam assist, Aluminum Wheels, 6-way adjustable driver's seat, 8" touch screen, Apple CarPlay</div>
<div>2021 Dodge Durango R/T AWD</div> <div></div> <div>NOW \$40,991 or \$636mo</div> <div>lifetime powertrain warranty power sunroof, navigation with 10.1" display, 2nd row bucket seats, dual power heated leather seats with drivers memory, power tilt / telescope steering, power liftgate, 9 speaker group, 500 watt amplifier, rain sense wipers, blind spot, cross path, adaptive cruise, rear park assist, warranty!</div>	<div>2022 Ford Escape SE AWD</div> <div></div> <div>NOW \$21,491 or \$311mo</div> <div>sold with a nationwide lifetime powertrain warranty! power liftgate, dual zone climate control, 8 way power driver's seat, heated steering wheel, remote start, heated seats, blind spot monitoring, cross traffic alert, 8" touch screen infotainment</div>	<div>2020 Cadillac XT5 Luxury AWD</div> <div></div> <div>NOW \$24,491 or \$372mo</div> <div>ultraview power sunroof, dual power heated leather seats, memory drivers seat, heated steering wheel, heads up display, tri-zone climate control, power tilt / telescope steering wheel, 3.6i V-6, apple carplay / android auto, blind zone alert, forward collision alert, front pedestrian detection, lane departure warning / keep assist, navigation, warranty!</div>	<div>2023 Hyundai Kona SEL AWD</div> <div></div> <div>NOW \$20,000 or \$304mo</div> <div>power seat, cruise control w/steering wheel controls, Blind-spot monitoring, forward collision-avoidance assist w/pedestrian detection, Rear cross-traffic collision, warranty!</div>	<div>2023 GMC Acadia SLE AWD</div> <div></div> <div>NOW \$33,991 or \$512mo</div> <div>8K miles, Sold with lifetime Nationwide Powertrain Warranty! Dual Skyyscape sunroof, Denon Edition, 20" Black wheels, Power driver's seat, Heated front bucket seats, 2nd row bucket seats, Trailer package, All weather floor liners, Auto emergency braking, Forward collision warning, Lane keep assist with lane departure warning, Front pedestrian braking, Rear cross traffic alert, Side blind zone alert</div>	<div>2021 Chevy 1500 Silverado Trail Boss 4x4</div> <div></div> <div>NOW \$31,991 or \$485mo</div> <div>5.3L V-8, 271 pkg, auto 4x4, cloth split seating for 6, 7" touch screen, blue tooth, satellite radio, 20" wheels, tow pkg, spray in bed liner, black out package, warranty!</div>
<div>2021 Jeep Gladiator Willys 4x4</div> <div></div> <div>NOW \$33,491 or \$524mo</div> <div>sold with a nationwide lifetime powertrain warranty! 3.6i V6 engine, 8spd automatic, 8.4" touch screen, navigation, alpine speaker group, heated seats, heated steering wheel, remote start, auto temp air conditioning, trailer tow package, anti-spin axle, hard top</div>	<div>2022 Honda Pilot Touring AWD</div> <div></div> <div>NOW \$32,991 or \$497mo</div> <div>moonroof, 8 passenger seating, dual power leather front bucket seats, heated front seats, navigation, power liftgate, lane departure assist, adaptive cruise control, front & rear park assist, 3.5i V-6 engine, 8spd automatic transmission, warranty!</div>	<div>2022 Dodge Durango GT Plus AWD</div> <div></div> <div>NOW \$27,491 or \$419mo</div> <div>Power roof, nav w/ 10.1" display, 2nd row buckets, dual power heated leather seats w/driver's memory, power liftgate, 9 speaker group, 500 watt amplifier, rain sense wipers, blind spot, cross path, adaptive cruise, rear park assist, warranty!</div>	<div>2021 Ram 1500 Crew Cab 4x4 SLT</div> <div></div> <div>NOW \$25,991 or \$232mo</div> <div>5.7L V8 HEMI, 20" ALUMINUM Wheels, Power seat, LUXURY GROUP, HEATED SEATS, HEATED STEERING WHEEL, REMOTE START, Tow pkg, 8.4" DISPLAY Infotainment, PARKSENSE REAR PARK ASSIST SYSTEM</div>	<div>2021 Ram 1500 Regular Cab SLT 4x4</div> <div></div> <div>NOW \$24,491 or \$372mo</div> <div>50K miles, 5.7L V-8 engine, 8spd automatic transmission, power windows, locks and mirrors, cruise control, 40/20/40 split cloth bench seat, chrome bumpers and grille, blue tooth, keyless remote entry, warranty!</div>	<div>2022 Hyundai Santa Fe Ultimate Calligraphy AWD</div> <div></div> <div>NOW \$31,491 or \$494mo</div> <div>Sold with a nationwide lifetime powertrain warranty, 1st and 2nd Row Sunroof, Dual power ventilated / heated quilted leather front bucket seats, Drivers and passenger power seat, Memory seat, Dual Zone Air Conditioning, Heads-Up Display, Forward Collision-Avoidance, Surround View Camera, 20" wheels, Harmon Kardon premium audio system</div>
<div>2021 Nissan Kicks SV</div> <div></div> <div>NOW \$15,991 or \$245mo</div> <div>Remote Start, 6 way seat, 8" touch screen, Apple CarPlay / Android Auto, Bluetooth Wireless Phone Connectivity, Blind Spot Warning, Lane Departure Warning, Automatic Emergency Braking with Pedestrian Detection, Rear Cross Traffic Alert, Automatic Climate Control, warranty!</div>	<div>2023 Lincoln Corsair Reserve II AWD</div> <div></div> <div>NOW \$36,991 or \$559mo</div> <div>sold with nationwide lifetime powertrain warranty! panoramic vista power sunroof, 20" bright aluminum wheels, power heated / ventilated leather bucket seats, drivers memory seat and mirrors, 360 degree view camera system, 13.2" infotainment touch screen, adaptive cruise control, lane keep system, blind spot cross traffic alert, front & rear park assist, rain sensing wipers</div>	<div>2022 Ram 1500 Laramie Crew Cab 4x4</div> <div></div> <div>NOW \$38,491 or \$579mo</div> <div>5.7L V8 HEMI, Trailer Tow Package, Dual Power Seats, Heated / Ventilated seats, Remote Start / Keyless enter and go, Navigation, Blind Spot, Collision Warning Plus, Park Sense front and rear, Rain Sense Wipers, 20" wheels, Factory warranty!</div>	<div>2020 Jeep Gladiator Rubicon 4x4</div> <div></div> <div>NOW \$36,991 or \$557mo</div> <div>sold with a nationwide lifetime powertrain warranty! 8-speed automatic, leather heated front seats, heated steering wheel, remote start, keyless enter and go, 8.4" touch screen, 9 alpine speakers, navigation, blind spot monitoring, rear park assist, led lighting group, Trailer tow package, 3-piece freedom hardtop, side front bumper, spray in bedliner</div>	<div>2022 Chevrolet Blazer LT AWD</div> <div></div> <div>NOW \$26,291 or \$417mo</div> <div>Sold with a nationwide lifetime powertrain warranty! 9 speed automatic transmission, Power seat, Heated seats, Remote start, Power lift gate, Rear cross traffic alert, Auto emergency braking with forward collision alert, Lane change / blind zone alert, Black bowtie emblems</div>	<div>2024 Jeep Wagoneer L Series II Carbide Edition 4x4</div> <div></div> <div>NOW \$67,991 or \$1039mo</div> <div>Sold with a Nationwide Lifetime Powertrain Warranty! Carbide Appearance group, Tri-pane panoramic sunroof, Power Ventilated / heated leather front bucket seats, heated second row bucket seats, 3rd row split bench, Heads up display, Driveway threat detection, collision assist, Traffic sign recognition, Adaptive cruise control, 360 surround view camera, 22" gloss black wheels, HD trailer tow package</div>

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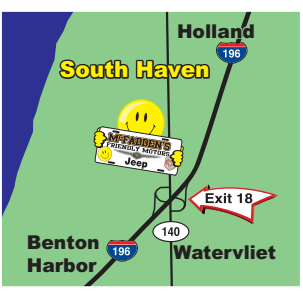


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 <p>2020 JEEP GLADIATOR RUBICON Every option, low miles!</p>	 <p>2020 JEEP WRANGLER SAHARA Mint condition, hard to find, matching white top, extra low miles!</p>	 <p>2023 CHEVY CANYON AT4 Over 56k new save \$12k</p>	 <p>2020 GMC SIERRA DENALI Just in! Dominion Deals on Denali's</p>	 <p>2021 RAM 3500 CHASSIS 4X4 Cummins H.O. Diesel, Allison transmission, dually</p>	 <p>2024 CHEVY TRAVERSE Z-71 All the toys!</p>	 <p>2022 CHEVY HD3500 DUMP TRUCK Need to take a dump?</p>
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