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Moody on The Market

*Pat
Moody*

**Jim DeLapa Collegiate
golf tournament starts this
weekend at Point O' Woods**

The Point O' Woods Golf and Country Club will welcome some of the nation's top collegiate golfers this weekend for the Jim DeLapa Collegiate, a premier men's Division I college golf championship. The tournament, set for September 27-29, will feature 13 programs from across the United States competing for both team and individual honors.

Matt Flaherty, general manager at Point O' Woods, said the tournament is designed to attract elite programs while providing a competitive and fair environment for student-athletes. "Our goal is to bring in the best men's Division I programs in the country," Flaherty said. "They'll play 54 holes—36 on Sunday and 18 on Monday—with both team and individual championships awarded at the conclusion."

Each team consists of five players, with the top four scores counting toward the team total for each 18-hole round. Flaherty emphasized that the depth of a team often determines success: while the top one or two players may carry strong scores, it's the contributions of the third, fourth, and fifth players that often separate the leaders from the middle of the pack. "These are top 30 programs," Flaherty explained. "Their depth is remarkable. A third or fourth player could be on tour in a few years without it being a surprise."

The 13 teams competing this year represent some of the strongest programs in collegiate golf, and Flaherty said the number could expand to 15 in the coming years. "We hope to grow the field over the next two years," he said. "This is a great opportunity for these athletes to compete in a highly competitive environment, while our members and the community enjoy watching elite golf."

The Jim DeLapa Collegiate follows the tradition of historic tournaments like the Western Amateur, which has a storied legacy at Point O' Woods.

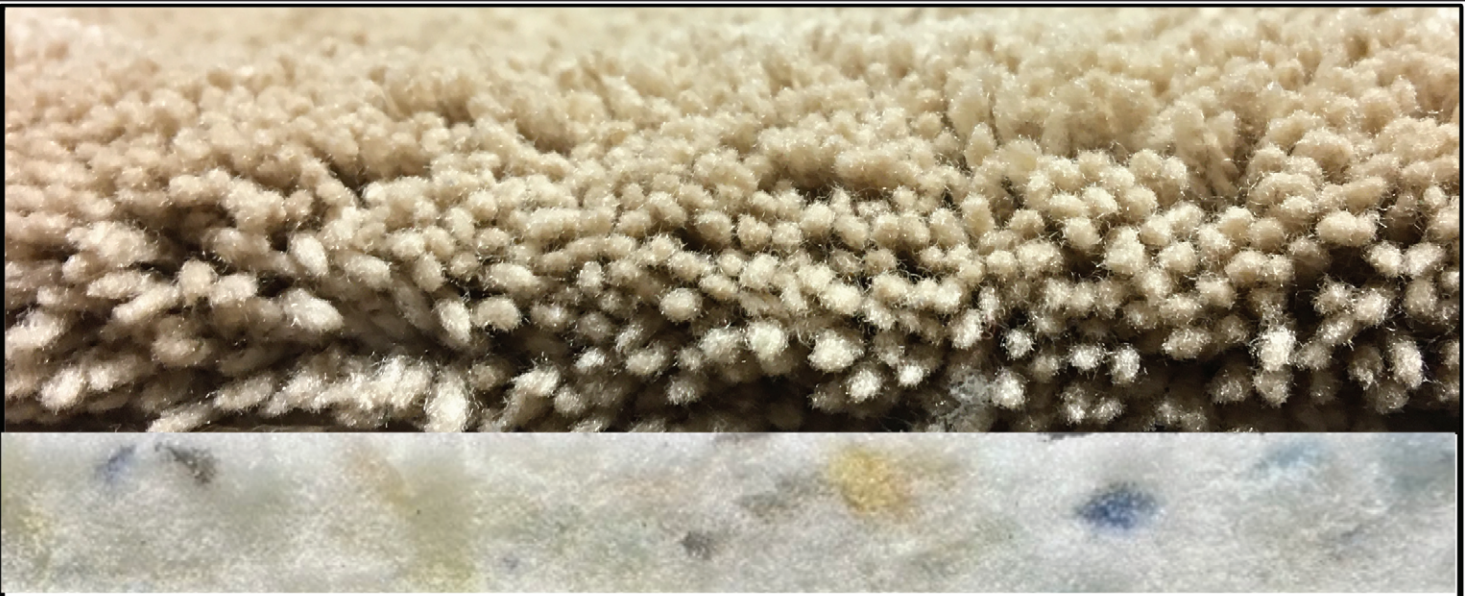
"The Western Amateur was one of the most prestigious amateur events in the country," Flaherty said. "Many players who competed here went on to professional careers. Our tournament is a smaller, more manageable

Continued on page 14



Paul Knapp

*Executive
Director,
St. Joseph Today*



A carpet can feel *luxurious...* only if you get the right pad.

The right carpet pad is called "white pad" though (as above) some have scattered light colors. The 3/8" to 7/16" thick memory foam bounces back from traffic, cuts energy loss and dampens traffic noise.

The best is hypoallergenic and has a spill-guard coating to keep wine, soda or pet problems from penetrating for two weeks. (Who never spills anything on carpet?) FloorArt stocks three levels of this 8-pound density white pad. (Not light, re-bonded pad of "who-knows-what".)

White pad lets carpet roll-ends fulfill their luxury wear promise. A roll-end is the last 40 to 50 feet of a carpet run. At FloorArt that's the best of Shaw carpets. Strong low pattern loops, cushy plushes, and tight weaves for traffic in colors and neutrals to fit our dunes and forests.

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Get Ready for October in Downtown St. Joe

The air is getting crisp, the leaves are starting to turn, and our downtown is transforming into a vibrant hub of fall festivities. This month, we have a calendar packed with events that are perfect for families, friends, and everyone who loves our charming city. We've worked hard to create a mix of classic favorites and brand-new experiences. Both St. Joe Today and the City of St. Joseph are working hard to plan events to make October a magical month to remember!

Mark your calendars for Saturday, October 18th, because St. Joe Today will be hosting the first annual *Downtown Spooktacular!* We've got a full day of Halloween fun planned for you and your family. The day kicks off with a Costume Parade down State St., where every-

Continued on page 2

Inserts & Promotions

- Family Fare
- Jets Pizza
- Martins Super Markets

Inserts may vary by zip code

Knapp *Continued from cover*

one gets to show off their spooky, silly, and creative outfits. Following the parade, hop on the Downtown Hayride for a tour of the city, taking in all the autumn sights.

If you're feeling brave, you won't want to miss the Spooky Lighthouse Tours. This is a rare opportunity to explore our historic lighthouse with a Halloween twist. For the little ones, our Pumpkin Patch and Decorating Station will be the perfect place to pick out a pumpkin and get creative. Our Halloween Market will be full of unique crafts and seasonal goodies from local vendors, and to top it all off, we'll have a professional pumpkin carving display. You'll be amazed by the incredible artistry on display!

The spooky fun doesn't end with Spooktacular! The day itself is a highlight, but we've got activities happening all month long to get you in the Halloween spirit. First up, the most classic Halloween tradition of all: *Downtown Trick-or-Treating!* Join us on October 31st from 4:30pm to 6:00pm for a safe and fun way to gather candy from our amazing downtown businesses. It's an open invitation to everyone in the community to come and enjoy the festive atmosphere.

We're also bringing back a fall favorite that adds a special charm to our city streets. Starting October 20th, our *Pumpkins on Parade* will be on display throughout downtown. Local businesses and community members have decorated pumpkins, and you'll get to vote for your favorite on the St. Joe Today website. It's a fun way to celebrate the season and show off the talent in our community.

Looking for a scavenger hunt? We've got you covered with *Where's the Witch?* Starting October 1st, there will be witches hidden all over downtown. Come to the St. Joe Today

Welcome Center to get your passport and see if you can find them all. It's a fantastic activity that will get you exploring every corner of our beautiful downtown.

I also want to highlight the work the City of St. Joseph is doing to add to the fun! They are hosting several events that will amplify the October excitement. First, the City is putting together a brand new busking event called *Play St. Joseph* on Saturday, October 4th. Come on down and enjoy a day full of live music and entertainment from talented street performers. It's a wonderful way to experience the downtown area and discover some new artists.

Following our Spooktacular event, the City will be hosting a special *Scary Movie Night* on the evening of October 18th. Bring a blanket and your favorite snacks and get comfortable in the open grass lot at the corner of Lake Boulevard and Pleasant Street. They'll be showing the classic comedy, *Young Frankenstein*, a perfect choice to round out a day of Halloween festivities.

And finally, a beloved annual event is making a big move downtown! The City is relocating its *Truck or Treat* event to the heart of St. Joe on October 25th. Starting at 4:00pm, our downtown streets will be filled with public works, public safety, and other specialty vehicles. Each one will be decorated and full of candy, ready to spread some joy to all the trick-or-treaters. It's a fantastic way to see some cool vehicles up close and get even more candy!

We can't wait to see you all downtown this October. The City and St. Joe Today has been working hard to create a month full of fun, community, and unforgettable memories. See you soon!



50,314 Weekly Readers!

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Twilight Toast

Photo by Jim Harris

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Melissa Kantor, PA-C

Stacked Therapeutics: Science-Backed Rejuvenation That Works

Injectable Platelet-Rich Fibrin (PRF), laser resurfacing with HALO/BBL, and regenerative peptides represent three powerful modalities in aesthetic and restorative medicine. When combined, they create a synergistic approach that amplifies tissue repair, skin rejuvenation, and overall healing.

PRF is derived from the patient's own blood, offering a concentrated source of platelets, growth factors, and a fibrin matrix. Unlike traditional platelet-rich plasma (PRP), PRF releases bioactive molecules more slowly, sustaining regeneration and stimulating collagen, elastin, and angiogenesis. This leads to firmer, healthier skin, improved healing, and long-lasting results—most noticeable when performed in a series of 2–3 sessions.

Peptides such as GHK-Cu, BPC-157, and TB-500 enhance these results on a cellular level.

- GHK-Cu remodels tissue, stimulates collagen, promotes angiogenesis, and reduces inflammation—making it a potent anti-aging and healing peptide.

- BPC-157, derived from gastric proteins, accelerates wound healing, decreases systemic inflammation, and supports tendon, ligament, and muscle repair.

- TB-500, a synthetic version of thymosin beta-4, promotes angiogenesis, cell migration, and rapid tissue regeneration.

Together, PRF and peptides create a regenerative environment that supports both structural and functional repair. PRF provides the natural scaffold and growth factors to improve skin quality and restore volume, while peptides enhance cellular communication and accelerate repair. The result: faster healing, reduced downtime, and superior outcomes in both aesthetic rejuvenation and musculoskeletal recovery.

When combined with advanced laser technology, results go even further. HALO resurfaces the skin by targeting both the epidermis and dermis, stimulating collagen and improving tone, texture, and pore size. BBL (broadband light) addresses pigmentation, redness, and vascular lesions. Used together, HALO and BBL deliver comprehensive skin renewal and even reset gene expression linked to aging.

Adding the peptide trio to HALO/BBL amplifies collagen synthesis, accelerates healing, and reduces inflammation. This high-performance combination dramatically improves skin tone, elasticity, and recovery times.

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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
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Fall Events

Antiques on the Bluff | Farmers Market
Pumpkins on Parade | Downtown Spooktacular
Halloween Trick-Or-Treat

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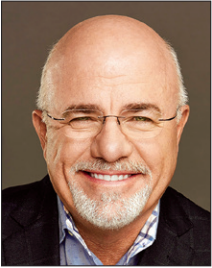
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Dave Ramsey

Financial Expert

The Ramsey Show

Dave Says

There's Nothing Wrong with an Inexpensive Starter Ring

Dear Dave,

I'm 24, and I would like to buy an engagement ring. I plan on asking my girlfriend to marry me within a month, and I was wondering how much I should spend on the ring. I make \$85,000 a year, and I have no debt. In terms of savings and retirement, I've got about \$40,000 in a high-yield account, plus \$10,000 in a 401(k).

Hayden

Dear Hayden,

That's awesome! You've got a great start in life too based on the figures you gave me. Congratulations on all your success.

Now, let's get down to the business of buying a ring. How much should you spend? Folks in the jewelry stores will tell you three months' income. Don't listen to them. One month's income is plenty. There's nothing wrong with a less expensive ring when you two are just starting out. And more importantly, there's no correlation between the size of the ring and the probability of the marriage being a success. High-quality marriages aren't based on the size and price of the engagement ring.

The day I asked my wife to marry me, the diamond I put on her finger was just a speck. You practically had to squint to see it. We've upgraded that one substantially since, but we're in much better shape financially. Now she's got a headlight she can wear on her finger. That's what you get when you're willing to put up with me for 43 years.

Last thing, make sure you shop around before you buy. Learn a little bit about diamonds first. And don't fall for the old line about diamonds being an "investment." They're not. Most diamonds, especially standard mined diamonds bought at retail, do not go up in value and often lose significant value as soon as you buy them. Now, truly rare, high-quality, and natural fancy-colored diamonds can appreciate over time due to their high demand and limited supply. But that's a different story.

Best of luck, Hayden. I hope the young lady in your life says yes, and I hope you have long, happy lives together!

— Dave

* Dave Ramsey is a nine-time national bestselling author, personal finance expert and host of "The Ramsey Show." He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.





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In Berrien, Cass & Van Buren counties

On Thursday, November 13, thousands of volunteers across Berrien, Cass, and Van Buren counties will come together to help local seniors by raking leaves, bagging them, and cleaning gutters. Rake A Difference is a day dedicated to serving seniors age 60 and older who are physically unable to do their own yard work and cannot afford paid services.

Volunteer teams sign up by October 17

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The Furnace Isn't Free

In the world of home heating and cooling, few promotions sound as enticing as “Buy an air conditioner, get a free furnace.” Advertised heavily during off-seasons, this deal promises significant savings for homeowners facing aging HVAC systems. With energy costs rising and extreme weather becoming more common, replacing both units at once seems practical. But beneath the surface, this popular offer is often not the bargain it appears to be, leaving many consumers paying more in the long run.

The promotion typically works like this: When you purchase a qualifying air conditioning (AC) unit—often one of the pricier, high-efficiency models—the company throws in a furnace at no extra charge for the unit itself. This has been a staple in the HVAC industry for decades, particularly in regions like ours where winters drive heating needs. Companies use it to boost sales during slow periods, such as early spring or late fall, when demand dips and installers need work. On paper, it can shave hundreds or even thousands off your bill, making it appealing for budget-conscious families.

However, experts and consumer experiences reveal that the “free” furnace is rarely truly free. Instead, the cost is cleverly bundled elsewhere. For starters, the AC unit required to qualify is usually marked up significantly compared to standalone purchases. HVAC companies offset the furnace's price by inflating the AC's cost, sometimes by 20-30% or more. This means you're essentially paying for the furnace through the overpriced AC, without realizing it. Installa-

tion fees are another common hidden expense. While the furnace itself might be gratis, labor, permits, and “installation kits” can add up to thousands, far exceeding standard rates. Homeowners have reported that a “free furnace” deal still tacked on hefty setup charges, turning what seemed like a steal into a modest 10% overall discount.

Quality is another red flag. The complimentary furnace is often a basic, entry-level model with lower efficiency ratings, shorter warranties, and a higher likelihood of breakdowns. These units might save money upfront but lead to elevated energy bills and repair costs down the line. For instance, a standard 80% efficient furnace could be included, but upgrading to a 95% model—better suited for most homes—requires extra payment, pushing you toward upsells. Sales tactics exacerbate the issue: High-pressure pitches create urgency, claiming the deal expires soon or inventory is limited, even when that's not true. Bait-and-switch methods are common, where the promotion is dangled briefly before steering you to more expensive packages.

So, what should homeowners do? First, shop around and obtain multiple quotes, ensuring comparisons are apples-to-apples—same brands, models, and efficiencies. Ask for specifics on what you are being quoted. Ask about all potential fees upfront, including installation and any mandatory add-ons like service plans. Ask if the quote is the total price or if thighs will be added at the end of the job. Check for rebates from utilities, which can provide real savings without gimmicks. Consider the long-term value: Investing in quality, matched systems might cost more initially but pay off through lower utility bills and fewer repairs.

Ultimately, while the “free furnace” promotion isn't always a scam, it's designed to lure you in with illusions of savings. By understanding the fine print, homeowners can avoid overpaying and make informed decisions that truly benefit their wallets and comfort. Just remember, if it sounds too good to be true, it probably is.

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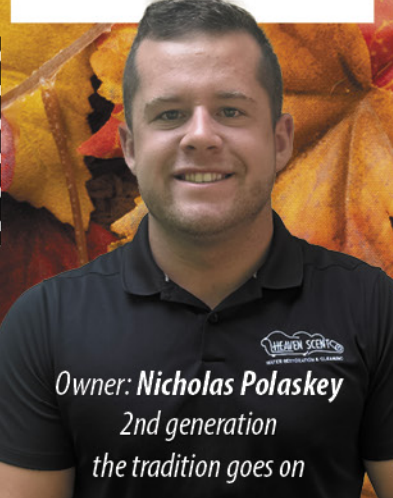
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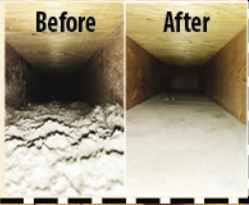
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Josh
Bishop

Pastor

Living for an audience of one

The Lord is with me. I will not be afraid. What can people do to me? The Lord, who is with me, is my helper (Psalm 118:6-7).
Why did he have to say it twice? Wouldn't once be good enough? "The Lord is with me," the author of Psalm 118 says. Almost as if he needs the repetition for his own sake, he says again, "The Lord, who is with me."

God's presence makes all the difference in the world. He is the one who makes me unafraid. He is my helper.
Whoever you live for is probably someone you fear the most. Or, to put it another way, if you didn't have the approval of _____, your day would be ruined. You could receive ten positive comments, but then one negative word from him or her would plummet your mood.
The fear of people comes from a lack of understanding that God is the only one I need approval from, and the one whose approval I already have. "What can people do to me?" I will not be afraid of what others say. "This is meeting defiance with defiance" (Martin Luther).
When you live for the audience of one (God alone), then you don't need to fear what people can do to you. As my mom used to ask

me when I was upset about what someone said to me, "What are they going to do? Take away your birthday?" What can people do to me? I have the Lord.
The Lord is with me. He is with me with his gracious presence. People's negative comments can make us feel like failures, and then we think people are up against us. But that is a lie. The Lord is with me. Sure, I may have sin. I may have done something wrong. But that is taken to the cross in Jesus. The Lord is with me by my side. He will never leave me or forsake me.
The Lord is my helper. He not only stands by my side but also helps. He reaffirms his approval of me. He calls out my identity as his dearly loved child, bought by the blood of Jesus and baptized into his name. Since my salvation is a finished fact in God's eyes, I don't need to do anything to win his approv-

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al. Jesus has already done that. His words are not just ink on a page but real help. He brings joy back to my worried heart. You already have the approval of God.
I will not be afraid. You don't need to face today with fear. You can be confident and joyful because the Lord is on your side.
You have the approval won for you in Jesus. You have the Lord. The Lord is with me. I will not be afraid. What can people do to me? The Lord, who is with me, is my helper (Psalm 118:6-7).
Whose approval are you seeking today?
Prayer: Dear Lord, your approval is what I need and what I have. Cast out my fear of people, because no one can touch my salvation in you. Amen.

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



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When: Saturday, October 18, 2025
Time: Sign-in starts 7:00 AM | Race starts 8:00 AM
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Register: Online by October 1st



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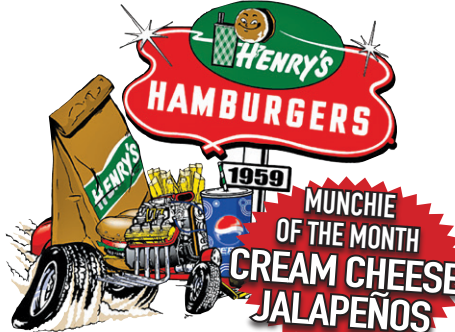


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WORD SEARCH

Find the words hidden vertically, horizontally, diagonally, and backwards.

H	D	F	S	C	I	O	W	F	L	E	A	V	E	S	H	V	B	N	K
M	R	E	W	C	B	R	G	F	M	N	P	A	E	P	S	I	R	C	V
R	E	D	I	C	E	M	F	A	L	L	U	I	C	R	W	V	G	C	V
G	F	E	I	W	G	F	O	K	F	M	G	M	O	Y	T	G	O	D	V
V	N	M	L	B	V	K	W	E	P	C	A	I	R	I	S	R	K	R	Y
Y	L	I	D	N	B	W	H	K	H	G	W	O	N	S	N	N	M	H	U
T	S	E	V	R	A	B	I	A	T	O	O	I	K	U	K	L	E	E	D
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E	I	G	D	N	B	W	N	B	F	V	T	V	R	M	P	D	C	D	G
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N	O	B	H	L	L	D	M	U	U	E	F	W	M	H	A	M	U	G	U
R	G	F	P	E	T	I	V	W	A	S	R	I	R	U	N	C	D	S	N

FALL DAYS WORD SEARCH

ACORN	CRISP	LEAVES
APPLE	FALL	MAPLE
AUTUMN	FOLIAGE	PUMPKIN
BONFIRE	GOURD	SCARECROW
CIDER	HARVEST	SPICE
CINNAMON	HAYRIDE	SWEATER
CORNUCOPIA	HEARTH	THANKSGIVING

Answers can be found on Page 17

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**2025 FORD ESCAPE
ACTIVE ALL WHEEL DRIVE**
Vapor Blue Metallic, Heated Steering Wheel, Heated Front Seats, 1.5 Ecoboost Engine, 17 Inch Aluminum Wheels, Remote Start, and Much More! F25174

MSRP.....	\$33,750
SIEMANS DISCOUNT.....	- 255
BONUS CUSTOMER CASH**.....	- 3,500
SALE PRICE FOR EVERYONE \$29,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* -	500
AS LOW AS \$29,495	

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY
BASED UPON REBATES THROUGH 09/30/2025



**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.....	- 365
RETAIL CUSTOMER CASH.....	- 1,000
RETAIL CUSTOMER CASH**.....	- 1,000
SALE PRICE FOR EVERYONE \$35,495	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* -	500
AS LOW AS \$34,995	

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY
BASED UPON REBATES THROUGH 09/30/2025



**2025 FORD BRONCO
SPORT HERITAGE 4X4**
Ruby Red Metallic, Convenience Package, Power Moonroof, Oxford White Aluminum Wheels, White Roof, and Much More! F25057

MSRP.....	\$38,210
SIEMANS DISCOUNT.....	- 715
RETAIL BONUS CASH**.....	- 500
TRADE-IN ASSISTANCE BONUS CASH** -	1,000
SALE PRICE FOR EVERYONE \$35,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* -	500
AS LOW AS \$35,495	

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY
**MUST TRADE-IN QUALIFYING FORD VEHICLE
BASED UPON REBATES THROUGH 09/30/2025



**2025 FORD EXPLORER
ACTIVE 4WD**
Carbonized Gray, 20 Inch 10 Spoke Wheels, ActiveX Seats, Remote Start, Heated Steering Wheel, 8-Way Power Passenger Seat, Power Liftgate, and Much More! F25217

MSRP.....	\$48,660
SIEMANS DISCOUNT.....	- 865
BONUS CASH.....	- 1,500
SALE PRICE FOR EVERYONE \$46,295	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* -	500
AS LOW AS \$45,795	

PLUS 1.9% FOR 36 MONTHS,
2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS,
OR 4.9% FOR 72 MONTHS*
*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY
BASED UPON REBATES THROUGH 09/30/2025



**2025 FORD BRONCO
BIG BEND 4-DOOR 4X4**
Ruby Red Metallic, Hard Top, Side Step, Sound Deadening Headliner, Remote Start, 12 Inch Touchscreen, and Much More! F25298

MSRP.....	\$50,340
SIEMANS DISCOUNT.....	- 845
RETAIL BONUS CASH**.....	- 1,000
SALE PRICE FOR EVERYONE \$48,495	
TRADE-IN ASSISTANCE BONUS CASH** -	750
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* -	500
AS LOW AS \$47,245	

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY
**MUST TRADE-IN QUALIFYING FORD VEHICLE
BASED UPON REBATES THROUGH 09/30/2025



**2025 FORD F-150
SUPERCREW XLT 4X4**
Rapid Red, 3.5 PowerBoost Full Hybrid V6 Engine, ActiveX Seats, Wireless Charging Pad, Power Sliding Rear Window, B&O 8-Speaker Sound System, XLT Black Appearance Package, 20 Inch Gloss Black Painted Aluminum Wheels, Twin Panel Moonroof, Tailgate Step and Work Surface, Tow/Haul Package, and Much More! F25076

MSRP.....	\$71,205
SIEMANS DISCOUNT.....	- 3,210
RETAIL BONUS CASH**.....	- 1,250
TRADE-IN ASSISTANCE BONUS CASH** -	2,250
SALE PRICE FOR EVERYONE \$64,495	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* -	500
AS LOW AS \$63,995	

PLUS 1.9% FOR 36 MONTHS,
2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS,
OR 4.9% FOR 72 MONTHS*
*MUST QUALIFY
**MUST FINANCE THRU FORD MOTOR CREDIT
**RESIDENCY RESTRICTIONS MAY APPLY
**MUST TRADE-IN QUALIFYING FORD VEHICLE
BASED UPON REBATES THROUGH 09/30/2025



**2024 FORD E-350
SERVICE BODY CSV**
Oxford White, 7.3 V8 Engine, Limited Slip Rear Axle, Power Windows and Locks, Rear View Camera, Trailer Tow Package, Power Mirrors, Remote Entry, READING Aluminum Service Body, and Much More! F24001

MSRP.....	\$41,220
ADD FOR READING SERVICE BODY +	41,141
SUBTOTAL.....	\$82,361
SIEMANS DISCOUNT.....	- 14,366
SALE PRICE FOR EVERYONE \$67,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* -	500
AS LOW AS \$67,495	

*MUST QUALIFY



**2024 FORD EXPEDITION
MAX KING RANCH 4X4**
Star White Metallic Tri-Coat, Java Del Rio Leather Seats, 3.5 Ecoboost V6 Engine, 10 Speed Automatic Transmission, Heavy Duty Trailer Tow Package, ControlTrac with 3.73 ELSD, Rear Seat Entertainment System, and Much More! F24129

MSRP.....	\$93,640
SIEMANS DISCOUNT.....	- 3,645
MODEL YEAR CLOSE-OUT BONUS CASH -	9,000
SALE PRICE FOR EVERYONE \$80,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* -	500
AS LOW AS \$80,495	

*MUST QUALIFY
BASED UPON REBATES THROUGH 09/30/2025



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2025 JEEP GRAND CHEROKEE LIMITED 4X4
Velvet Red Pearlcoat, Leatherette Seats, Power 8-Way Adjustable Driver and Passenger Seats, Heated Front and Rear Seats, Heated Steering Wheel, Navigation with 10 Inch Screen, Blind Spot and Cross Path Detection, Remote Start, Power Liftgate, Adaptive Cruise Control, and Much More! C25118
MSRP.....\$47,495
SIEMANS DISCOUNT.....- 750
MIDWEST BC SELECT INVENTORY RETAIL BONUS CASH** - 3,000
NATIONAL RETAIL BONUS CASH..- 2,250
SALE PRICE FOR EVERYONE \$41,495
NATIONAL GRAND CHEROKEE LOYALTY RETAIL BONUS CASH* - 1,000
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$37,995
*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY
BASED UPON REBATES THROUGH 09/30/2025



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.....- 1,025
MIDWEST BC SELECT INVENTORY RETAIL BONUS CASH** - 3,000
NATIONAL RETAIL BONUS CASH..- 2,500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$43,495
NATIONAL GRAND CHEROKEE LOYALTY RETAIL BONUS CASH* - 1,000
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$39,995
*MUST QUALIFY
**FINANCE THROUGH CHRYSLER CAPITAL
**RESIDENCY RESTRICTIONS MAY APPLY
BASED UPON REBATES THROUGH 09/30/2025



2025 CHRYSLER PACIFICA
Red Hot Pearl, Uconnect Theatre Family Group, Hands Free Power Sliding Doors, Hands Free Power Liftgate, Power Driver and Passenger Seats, Navigation, 13 Alpine Speakers, Seatback Video Screens, FamCam Interior Camera, Stow 'N Vac Vacuum, Blue Ray DVD Player, Leatherette Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot and Cross Path Detection, and Much More! C25108
MSRP.....\$49,585
SIEMANS DISCOUNT.....- 1,394
NATIONAL RETAIL BONUS CASH..- 2,250
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$43,941
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$43,441
*MUST QUALIFY
BASED UPON REBATES THROUGH 09/30/2025



2025 JEEP GRAND CHEROKEE L LIMITED 4X4
Diamond Black Crystal, Trailer Tow Package, Black Appearance Package, 2ND Row Bench Seat, 20 Inch Black Chrome Wheels, 7 Passenger Seating, Heated Steering Wheel, Heated First and Second Row Seats, Power Liftgate, Adaptive Cruise Control, Navigation, and Much More! C25087
MSRP.....\$53,965
SIEMANS DISCOUNT.....- 2,532
NATIONAL RETAIL BONUS CASH..- 2,500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$46,933
NATIONAL GRAND CHEROKEE LOYALTY RETAIL BONUS CASH* - 1,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$45,433
*MUST QUALIFY
BASED UPON REBATES THROUGH 09/30/2025



2025 RAM 1500 CREW CAB LARAMIE 4X4
Forge Blue Metallic, Navigation, 14 Inch Touchscreen, Anti-Spin Differential, Sport Appearance Package, Sport Performance Hood, 19 Speaker Harman Kardon Premium Sound, 20 Inch Premium Wheels, Heated Steering Wheel, Heated Seats, 3.0 Hurricane Engine, Leather Seats, and Much More! C25103
MSRP.....\$71,505
SIEMANS DISCOUNT.....- 4,859
NATIONAL 10% BELOW MSRP.....- 7,151
SALE PRICE FOR EVERYONE \$59,495
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$56,995
*MUST QUALIFY
BASED UPON REBATES THROUGH 09/30/2025



2025 RAM 1500 CREW CAB 4X4 REBEL
Diamond Black Crystal, Leather Seats, 3.0 Hurricane Twin Turbo Engine, Dual-Pane Panoramic Sunroof, 4-Corner Air Suspension, Heated Seats, Navigation, 14 Inch Touchscreen, Spray-In Bedliner, Heads Up Display, Power Adjustable Pedals, 19 Speaker Harman Kardon Premium Sound, Dual Wireless Charging Pad, Front Passenger Interactive Display, and Much More! C25101
MSRP.....\$76,105
SIEMANS DISCOUNT.....- 4,000
NATIONAL 10% BELOW MSRP.....- 7,610
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$62,495
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$59,995
*MUST QUALIFY
BASED UPON REBATES THROUGH 09/30/2025



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.....- 11,183
BONUS CASH.....- 3,750
RAM DEALER CASH COUPON PROGRAM - 5,000
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** - 1,000
SALE PRICE FOR EVERYONE \$70,995
NATIONAL STELLANTIS LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$68,995
*MUST QUALIFY
***BUSINESS OWNERS ONLY
BASED UPON REBATES THROUGH 09/30/2025



2025 RAM 3500 LIMITED MEGA CAB 4X4
Diamond Black Crystal, 6.7 Cummins High Output DIESEL, Tow Technology Plus Group, 5TH Wheel/Gooseneck Towing Prep Group, 20 Inch Wheels, Ultra-Premium Leather Seats, Surround View Camera System, Spray-In Bedliner, Power Deployable Running Boards, Trailer Reverse Guidance, Power Sunroof, Transfer Case Shield, Active Lane Management System, Heated Seats, Heated Steering Wheel, Ventilated Front Seats, Navigation, 14 Inch Touchscreen, Ram Box Cargo Management System, and Much More! C25064
MSRP.....\$102,335
SIEMANS DISCOUNT.....- 6,340
NATIONAL BONUS CASH.....- 2,000
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$91,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$91,495
*MUST QUALIFY
BASED UPON REBATES THROUGH 09/30/2025

WAS \$40,995

September 27, 2025



**2024 RAM 2500
TRADESMAN REGULAR CAB 4X4
NOW \$39,995**

6.4 V8 Heavy Duty HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 27K Miles, Running Boards, Chrome Appearance Group, Touchscreen Display, Rear Sliding Window, Anti-Spin Differential Rear Axle, Trailer Brake Control, Remote Keyless Entry System, Ram Certified! Billet Silver Metallic, C25112A

WAS \$34,749



**2022 FORD
EXPLORER XLT AWD
NOW \$33,892**

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, SYNC3, Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasive Steering Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Atlas Blue Metallic, F25202A

WAS \$29,995



**2022 FORD
EXPLORER XLT AWD
NOW \$28,995**

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Class IV Trailer Tow Package, Remote Keyless Entry System, Carbonized Gray Metallic, M25040A

MANAGER'S SPECIALS

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WAS \$49,746



**2022 RAM 3500
TRADESMAN CREW CAB 4X4
NOW \$46,549**

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 \$46,500



**2021 FORD F-150 LARIAT
SUPERCREW 4X4
NOW \$43,675**

3.5 PowerBoost Hybrid Engine, 10 Speed Automatic, Alloy Wheels, 59K Miles, Power Running Boards, FX4 Off-Road Package, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Moonroof, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Iconic Silver Metallic, Balance of factory warranty! F25165A

WAS \$69,409



**2021 FORD F-150
SUPERCREW 4X4
NOW \$64,995**

3.5 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 40K Miles, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Power Windows and Door Locks, Rear Cargo Door Window Insert Panel with Window Grate, Back-Up Camera, Remote Keyless Entry System, Package, Tow Technology Package, Remote Keyless Entry System

WAS \$65,561



**2025 FORD BRONCO
BADLANDS 4-DOOR 4X4
NOW \$61,995**

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 \$23,368**

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, 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 \$27,996



**2021 RAM PROMASTER CITY
TRADESMAN CARGO VAN
NOW \$23,814**

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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**2022 FORD
ESCAPE TITANIUM AWD
NOW \$27,515**

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 Liftgate, Class II Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Stone Blue Metallic, U25058

WAS \$82,467



**2023 JEEP WRANGLER
RUBICON 392 4X4
NOW \$72,778**

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 \$28,546



**2022 FORD ESCAPE AWD
NOW \$26,355**

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

September 27, 2025 Page 11

MANAGER'S SPECIALS

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**2015 RAPTOR
CREW 4X4
NOW \$66,515**

Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Adjust Pedals, Twin Panel Moonroof, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, 360 Degree Camera, Balance of Factory Warranty! Code Orange Metallic, F24175A

WAS \$28,500



**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

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 \$46,737



**2022 RAM 2500 BIG HORN
CREW CAB 4X4
NOW \$41,731**

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

WAS \$15,995



**2008 DODGE CHARGER SRT8
NOW \$14,600**

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

WAS \$37,513



**2022 RAM 1500 BIG HORN
CREW CAB 4X4
NOW \$35,738**

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

gman, MI

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Greg Kantauskas



Jon Weber



Tim Place



Bob Betker



Alisha Danneffel



Jonathan Ingels



Martin Siemens



Mike Ferguson



Jeff Miller





**2024 FORD F-150 XLT
SUPERCREW 4X4**
NOW \$49,636

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NOW \$33,220

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Navigation, SYNC3, Power Leather Heated Front Seats, Heated Steering Wheel, 3rd Row Seating, Twin Panel Moonroof, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Star White Metallic, F25263A



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CHEROKEE LAREDO 4X4**
NOW \$32,724

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Touchscreen Display, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Baltic Grey Metallic, U25076

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UNLIMITED SAHARA 4X4**
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2.0 Engine, 8 Speed Automatic, Aluminum Wheels, 32K Miles, Remote Start, Navigation, Heated Front Seats, Heated Steering Wheel, Leather Premium McKinley Trimmed Seats, Sky One-Touch Power Top, Touchscreen Display, Safety Group, Blind Spot and Cross Path Detection, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Bright White, F25213A

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**2013 FORD F-150
XLT SUPERCREW 4X4**
NOW \$14,995

3.5 V6 Ecoboost Engine, 6 Speed Automatic, Chrome-Clad Wheels, 134K Miles, Bedliner, Running Boards, XLT Convenience Package, Power Driver's Seat, Power Adjust Pedals, CD-Player, SYNC, Trailer Tow Package, Remote Keyless Entry System, Blue Flame Metallic, F25227B



**2023 FORD EXPLORER
LIMITED HYBRID 4WD**
NOW \$41,523

3.3 HYBRID Engine, 10 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Folding 3rd Row Seats, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Ford Certified Star White Metallic, F25237A



**2018 FORD
EXPLORER LIMITED 4WD**
NOW \$14,995

3.5 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 124K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Folding 3rd Row Seats, CD-Player, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Shadow Black, M25077A



**2023 JEEP
COMPASS LIMITED 4X4**
NOW \$26,995

2.0 Turbo Engine, 8 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Climate Control, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Billet Silver Metallic, C24094A

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**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 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, Eosion Assist, Back-Up Camera, Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Balance of Factory Powertrain Warranty, Jewel Red Metallic, M25033



**2017 JEEP WRANGLER
UNLIMITED SAHARA 4X4**
NOW \$23,822

3.6 V6 Engine, 5 Speed Automatic, Aluminum Wheels, Only 67K Miles! Remote Start, Black 3-Piece Hardtop, Heated Front Seats, Alpine 9-Speakers with All Weather Subwoofer, CD-Player, Trailer Tow Group, Remote Keyless Entry System, Granite Crystal Metallic, U25072



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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



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Moody *Continued from cover*

version at a time of year when the golf course can accommodate these top programs.”

In addition to the main championship rounds, the tournament offers a unique practice and fundraising opportunity on Saturday. Players will participate in a practice round in the morning, followed by a special event in which one player from each team partners with three sponsors or club members. The event helps raise funds for the Point O’ Woods Foundation, which awards scholarships to employees and supports local educational initiatives.

“Our foundation awards scholarships for employees pursuing higher education,” Flaherty said. “About a month ago, we awarded 15 scholarships for the upcoming school year. The net profits from this tournament go directly to the foundation, which is really what this is all about—helping young people further their education and invest in their future.”

The Point O’ Woods Foundation is not limited to traditional caddie scholarships like the Evans Scholars program associated with the Western Golf Association. Instead, scholarships are available to employees across the club, including those working in dining, maintenance, and other service roles. Flaherty emphasized the importance of giving back to those who work hard to support the club’s operations.

“Whether someone is raking bunkers, serving in the dining room, or working in the kitchen, we want to help them continue their education,” he said. “It’s about giving these kids a future. We’re very fortunate to be in a position to help.”

Flaherty also highlighted support from community and national sponsors and Point O’ Woods members who help fund the tournament and foundation.

www.MailMaxOnline.com

“We could not host an event of this caliber without our sponsors,” Flaherty said. “Their support is crucial not only to the tournament’s success but to the scholarships and opportunities we can provide through our foundation.”

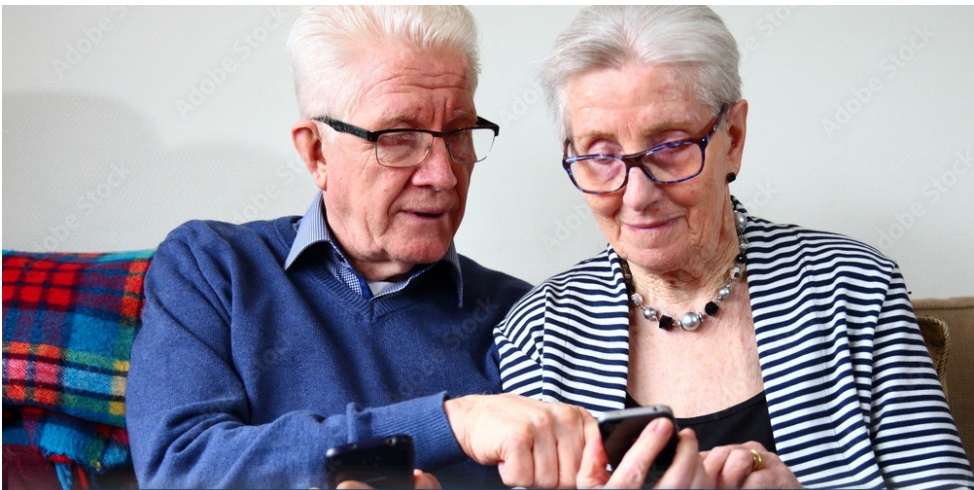
The tournament format ensures a competitive balance while keeping the event manageable for the club and its membership. Each team’s five players will rotate through groups, and scoring will reflect the best four of five players for each round. “It’s amazing to see how the balance of a team contributes to overall success,” Flaherty said. “A team might have the best individual player, but it’s the consistency across all five players that often determines the winner.”

While the focus is on competition, Flaherty said the tournament is also an opportunity to engage the community and showcase the region’s hospitality. “We’re excited for local golf fans, families, and visitors to see these top athletes in action,” he said. “It’s a great way to bring the community together around a shared love of golf while supporting a good cause.”

Flaherty himself has a long history in golf management and development, which has contributed to the tournament’s growth and success. Under his leadership, Point O’ Woods has strengthened ties with collegiate programs and national sponsors, creating a model for combining elite competition with community impact.

“Hosting an event like this requires collaboration across many layers—from staff to sponsors to our members,” he said. “It’s a team effort, just like golf. We all come together to provide a great experience for these athletes and to raise funds that support education and opportunities.”

The Jim DeLapa Collegiate also provides exposure for golfers aiming to continue into professional ranks. Many athletes competing in the tournament are on track to play profes-



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sionally, with some already ranked among the top collegiate golfers in the country. "It's incredible to see that talent level," Flaherty said. "For some, this event is a stepping stone to a career in professional golf."

In addition to the competition, Saturday's sponsor-player event provides a unique opportunity for interaction between collegiate athletes and local supporters. "It's a fun way for our sponsors and members to engage with the players," Flaherty said. "It adds a layer of excitement and helps raise additional funds for our foundation."

With 13 college programs competing this year, including teams from across the nation, the tournament promises high-level competition. Flaherty anticipates close scores and impressive individual performances. "These are the best of the best in men's collegiate golf," he said. "We expect tight competition, but also sportsmanship and camaraderie among the athletes."

"Whether you're a fan of the sport, a supporter of education, or just enjoy seeing talented athletes perform at a high level, this tournament has something for everyone," Flaherty said. "We're proud to continue this tradition at Point O' Woods."

All of the weekend event's activities are open to the public to view for free. There is a charge for food and beverages. For more information on the tournament, schedules, participating teams, and ways to watch or attend, visit the Point O' Woods Golf and Country Club website at pointowoods.com.

Pat Moody

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**Don
Stuart**
Humorist

Washy-Washing Away Vacation Flotsam/Jetsam

Forgive me for experimenting on you, because it perhaps cannot be done, but I am going to try to cobble together an interesting column out of assorted flotsam and jetsam that I collected on my Mediterranean vacation that just didn't fit into all the seemingly endless columns about my Mediterranean vacation. (This IS the LAST ONE, promise!!)

Barcelona flotsam: We visited Casa Mila, a confection of a building designed by Antonin Gaudi, and learned key scenes from the movie "Vicky Cristina Barcelona" were filmed there. I haven't seen this movie, but I think I'll have to check it out, just to confirm my belief that my feet trod upon exactly the same spots trod upon by the feet of its stars, Penelope Cruz and Scarlett Johansson. It's quite a bit more than six degrees of separation, but still.

Norwegian Sky jetsam: Our cruise ship cabin featured a telephone connected to a wall outlet. This got me to wondering: Is a corded phone in a ship's cabin a landline?

Norwegian Sky jetsam #2: Every day, day in and day out, while passing through one of the entrances to the huge buffet dining area, we'd be subjected to some version of the "Washy Washy" song, promoting a sanitizing spray spritz for our hands. But I couldn't always comply – because I was clapping along with the songs! I mean, can you blame me? – they set their washy lyrics to tunes such as "Mad About You," by Belinda Carlisle, "Ob-la-di, Ob-la-da," by The Beatles, and Queen's "We Will Rock You"!

Monaco flotsam: Robin, our tour guide on our day trip to Monaco, made a potentially controversial observation. The French border with Italy is fewer than 10 miles from Monte Carlo, and though we didn't enter Italy that day, Robin said we would definitely know if we had, because – please, my Italian friends and acqui-

antances, these are Robin's words, not mine! – "Cross into Italy and everything is very rundown compared to France and Monaco!"

Monaco flotsam #2: A statue we viewed in Monte Carlo carries signage that Robin translated as "A Tribute from the Foreign Colonies of Monaco." But then he said he's checked the internet carefully and found there have never been any foreign colonies of Monaco.

Florence, Italy, jetsam: There's a note I wrote to myself while in Florence that reads "Are there names for all the different ways or positions for crossing your legs?," and all I can say is, why in the heck did I write that down?

Sorrento/Pompeii flotsam: Another note I wrote to myself while in Southern Italy – how's come no one ever asks "What is your second memory?"

At Sea jetsam: This never was an issue for our, umm, mature group of travelers, but I wonder -- do cruise ships ever have to ask for ID when serving drinks at sea?

Istanbul flotsam: We rode a hill-climbing conveyance called a funicular to reach one of Istanbul's hills (one of seven maybe!?) and I couldn't resist taking a photo of a sign: It featured one of those "circle-with-a-slash" graphics overlaid on a simple drawing of a male figure "manspreading."

And with that, my incessant blathering about this vacation gets its own, perhaps a little overdue, "circle-with-a-slash"! The END!

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Upcoming Events

The weeks are going by in a blur! This last week we hosted the ribbon cutting for **Wendy's in St. Joseph** and **Benton Charter Township's infrastructure completion**, and **Business After Hours at The Aesthetics Lounge & Spa**. Our calendar and team show no signs of slowing down anytime soon, with another busy week full of more events through the community.

Some of those for the week of September 29th include **Project T Groundbreaking on Tuesday, September 30th at 10:00 a.m.** This transformative community development led by **Harbor Habitat for Humanity** and **Renovare Development** is located on the former Mercy Hospital in Benton Harbor. A visionary project, when complete it creates a self-sustaining neighborhood designed to lift families into financial independence, featuring a mix of housing options, commercial space, and child-care, rolled out over three phases.

A true collaboration of public and private partners, including **Whirlpool Corporation**, **MSHDA**, **The Michigan Growth Office**, and the **City of Benton Harbor**; it blends sustainable design, specialty financing, and community engagement to help families build equity, stability, and generational wealth.

Later that afternoon, we're partnering with **Child Care Back Office (CCBO)** for a **webinar for local childcare providers at 1:30 p.m.** Attendees will gain valuable insight into how they can benefit from services to make their business sustainable for success! Services include end-of-year tax preparation, payroll, technology, licensing and other essential back-office strategies that help child care businesses stay strong and sustainable. Family providers and center-based leaders are encouraged to attend! Don't miss this opportunity to learn how CCBO can support your success and reduce stress & workload. A calendar invite will be sent after registration.

On **Wednesday, October 1st at 8:30 a.m.**, the **Greater Niles Chamber** is hosting their **Chamber Buzz** breakfast presented by **Everwise Credit Union** at **Gallery 1245** located at 1245 S. 11th Street in Niles. This month the organizational spotlight is on our **Discover Southwest Michigan** program, a talent attraction initiative designed to help local employers attract and retain new talent and help new employees find a home and community in Southwest Michigan.

Breakfast is complimentary but register to reserve your spot at GreaterNilesChamber.com!

Later that evening we're off to Bridgman for the **Greater Bridgman Area CGA Business Unwind** from **5:30 p.m. to 7:00 p.m.** at **United Federal Credit Union** at 4509 Lake Street. This casual gathering is a great opportunity for Bridgman and Lake Charter Township businesses to connect, exchange ideas, and relax after the workday. Plus, this is your opportunity to meet new **Branch Manager Lisa Hansen**, and **Natalie Polaskey, Senior Market Development Manager**, learn more about their team!

Thursday October 2nd brings us **Business After Hours** with **Budget Blinds of St. Joseph** from **5:00-7:00 p.m.** at the **LakeHouse Restaurant and Bar**. Connect with fellow professionals and the Budget Blinds team from St. Joseph for an evening of networking, light refreshments, stimulating conversation and the start of a beautiful sunset. Budget Blinds is committed to offering style and service to create the best solutions for your windows from beginning to end!

Our final event for the week is the ribbon cutting and open house celebration for **Niles Charter Township Hall** on **Friday, October 3rd from 10:00 a.m. to 2:00 p.m.** at 320 Bell Rd. Speaking engagements will begin at 10:30am, featuring remarks from the Township & their Board, **Wightman**, and **DJ Construction**, plus tours of the finished project. The team nearly doubled the size of the Hall, creating a welcoming and accessible space for all.

Whew - that was a LOT to cover for just one week! You can RSVP and learn more by visiting bridgmancga.org, smrchamber.com, and greateenileschamber.com to RSVP! Have questions? Feel free to reach out to me directly at sspoonholtz@smrchamber.com or 269-932-4040.

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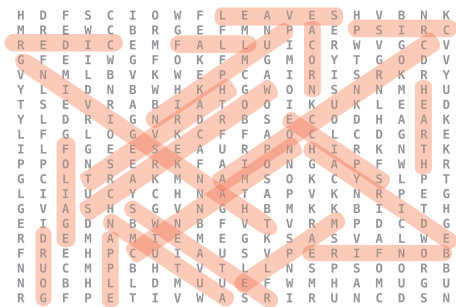
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READERS**

SUDOKU ANSWERS FROM PAGE 7

SUDOKU ANSWERS:

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

WORD SEARCH ANSWERS:



ANNOUNCEMENTS

A chicken dinner will be held at Trinity Lutheran Church, 1733 W. Glendora Rd. on Wednesday, Oct., 15th. Dine in and carry out. Tickets are \$15.00 for adults, \$8.00 for children 4-10. Children three and under eat free. Call Ginny Hischke at 269-876-9834 for tickets. Advance sales only. Last day to purchase tickets Sunday, October 12, 2025. Dinner being sponsored by Trinity's Ladies League and Thrivent.

AUCTIONS

Fall Equipment Consignment Auction in Gaylord, 10 a.m., 10-4-25. Fleet vehicles, tractors, farm, recreational, shop, lawn/garden items, more! Multiple auction rings. Visit MichiganAuction.com for complete listing, directions. Leist Auctioneers, 833-323-2243.

Black Estate Online Auction, bidding until 10/15/25. Featuring Snapper zero-turn mower, rototiller, snowblower, tools, furniture, lamps, decor, much more! Visit Bid.SherwoodAuction-ServiceLLC.com to bid, full listing, other auctions. Questions? Call Joe, 1-800-835-0495.

Classic Car Collectible Online Auction. Bidding open @JohnPeckAuctions.com. 1964 Ford Galaxie 500XL, 1997 Dodge Ram SS/T, firearms, ammo, silver eagles, restored gas pump, collector toys, Galaxie parts. Need an auction? Call John Peck 989-345-4866.

AUCTIONS

October Coins & Collectables Auction, Oct. 9-13. Hundreds of lots: featuring vintage toys, retro gaming, mid-century barware, gun safe, vintage guitar amp, more. Visit NarhiAuctions.com for photos and to bid. 810-266-6474.

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LEGAL

Please note that in accordance with MCL 168.761b the Clerk's office will be open from 7:00 a.m. to 3:00 pm on Saturday, November 1, 2025, for the purpose of issuing and receiving absent voter ballots.
Christine Fisher
Bridgman City Clerk

What is a Parks & Recreation 5-Year Master Plan?

The Parks & Recreation Department develops a 5-Year Master Plan as a guiding document that outlines future goals, projects, and improvements for parks, facilities, and recreational opportunities within the community. This plan helps identify priorities, guides funding decisions, and ensures that our parks system continues to meet the needs of residents and visitors. Having an approved master plan also makes the City eligible to apply for grant funding through the Michigan Department of Natural Resources.

Why a 30-Day Public Review?

As part of the planning process, the State of Michigan requires that the draft plan be made available for a 30-day public review period. This allows community members to review the proposed goals and projects and provide feedback. Public input is an important part of shaping the future of our parks and ensures the plan reflects the community's needs and vision.

How to Share Your Comments

We encourage all residents and park users to review the draft plan and submit comments. Feedback can be emailed directly to: sball@bridgman.org or cfisher@bridgman.org. Your input will be reviewed and considered before the plan is finalized and presented to City Council for adoption on November 10, 2025 at 6:00pm at a regular scheduled council meeting.

To view the draft of the Parks and Recreation 5-Year Master Plan, please visit bridgman.org.

CORRIDOR IMPROVEMENT AUTHORITY APPOINTMENT

The City of Bridgman Corridor Improvement Authority has one (1) position open with term ending October 2028. Interested parties wanting to serve on the board can pick up an application at City Hall, 9765 Maple Street, Bridgman, MI or visit the city's website: www.bridgman.org. The application can be found under "Forms." The deadline for applying for the open position is October 17, 2025. If you have any questions, please contact the City Clerk at (269) 465-5144 or email at cfisher@bridgman.org.

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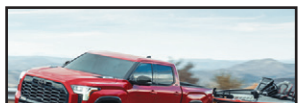
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¹ Tundra - Full-size Pickup Class. Vehicle's projected resale value is specific to the 2025 model year. For more information, visit Kelley Blue Book's KBB.com. Kelley Blue Book is a registered trademark of Kelley Blue Book Co., Inc. ² New 2025 Tundra SR CrewMax 4x4 Model 8348. Lease based on net cap cost of \$42,460. Lease end purchase option \$32,026. ³ Toyota vehicles and components are built using U.S. and globally sourced parts. ⁴ New 2025 Tundra Gas and Hybrid Models (excludes TRD Pro). 1.75% APR financing for 72 months with \$14.64 per \$1,000 borrowed. ⁵ \$1,000 TFS Standard APR Cash on new 2025 Tundra Limited and 1794 Hybrid Models Only. Subject to approved credit when financed through Toyota Financial Services. APR Cash must be applied to deal. Not all customers will qualify - see dealer for details. ⁶ New 2025 Tundra (includes Hybrid, but excludes TRD Pro) \$3,000 Customer Cash. Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. May not be combined with APR or lease offers. ⁷ EPA-estimated 57 city/56 hwy/57 combined mpg rating for 2025-2026 Prius LE FWD. Use for comparison purposes only. Your mileage will vary for many reasons, including your vehicle's condition and how/where you drive. See www.fueleconomy.gov. ⁸ New 2026 Prius LE Model 1223. Lease based on net cap cost of \$26,568. Lease end purchase option \$20,467. ⁹ New 2026 Prius (excludes Prius PHEV). 4.99% APR financing for 60 months with \$18.87 per \$1,000 borrowed. ¹⁰ New 2025 Prius (excludes Prius PHEV), new 2025 RAV4 Gas (excludes Hybrid & RAV4 PHEV), and new 2025 Camry. 4.75% APR financing for 60 months with \$18.76 per \$1,000 OR 5.75% APR financing for 72 months with \$16.46 per \$1,000 borrowed. ¹¹ Based on manufacturers' sales data for small SUVs (RAV4) and mid-size passenger cars (Camry), CY 2024. ¹² New 2025 RAV4 LE FWD Model 4430. Lease based on net cap cost of \$27,023. Lease end purchase option \$21,100. ¹³ New 2025 RAV4 Hybrid (excludes Gas Model & RAV4 PHEV) 5.75% APR financing for 60 months with \$19.22 per \$1,000 borrowed. ¹⁴ New 2025 Camry LE FWD Model 2559. Lease based on net cap cost of \$26,028. Lease end purchase option \$19,935. ¹⁵ 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 veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U.S. military personnel (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales, U.S.A., Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. ¹⁶ The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. ¹⁷ ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first, and 24-hour Roadside Assistance is included for two years, unlimited mileage (NOTE: b24x, Mirai, Prius and Prius Prime include enhanced ToyotaCare and/or Roadside Assistance). Roadside assistance limits towing distances and locations and does not include parts and fluids, except emergency fuel delivery for certain vehicles. Excludes rental company fleet sale vehicles. See your Toyota dealer for additional restrictions and exclusions. Valid only in the continental U.S. *NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier 1 PLUS customers ONLY. Excludes state and local taxes, license, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 miles at the rate of \$0.15 per mile (10K low mileage leases) for 2025 Tundra, RAV4 & Camry, and 36,000 miles at the rate of \$0.15 per mile (12K low mileage lease) for 2026 Prius. A \$350 Disposition Fee is due at lease termination. **Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. ², ⁴, ⁵, ⁶, ⁸, ⁹, ¹⁰, ¹², ¹⁴, ¹⁵ & ¹⁶: Must take retail delivery from new 2025 and 2026 models in dealer stock while supply lasts between 9/3/25 and 9/30/25. Offers may vary by region. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. Supply limited. See participating dealer for complete details. Individual dealer prices and document fees may vary. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 9/30/25.

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