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Moody on The Market

Pat
Moody

St. Joseph to look at increasing density to ease housing shortage

As they seek to encourage more housing development, St. Joseph City Commissioners have directed the Planning Commission to investigate allowing more accessory dwelling units in the community.

Accessory dwelling units, or ADUs, are small, secondary living spaces located on the same lot as a primary home. Speaking at Monday's regular meeting, Commissioner Tess Ulrey said asking the Planning Commission to consider increasing density in some neighborhoods -- with a priority on ADUs -- could create a new option to address the housing shortage.

"As we think about how our community demographics change and whether people have adult children living with them at home or parents are aging in place and staying in that spot, accessory dwelling units gives quite a bit of flexibility there," Ulrey said.

Ulrey said she doesn't think allowing some ADUs in neighborhoods would drastically change the area's character, adding that it's all about creating options. Commissioner Michael Sarola agreed.

"The footprint of the city is actually quite small and density is really the only way we can grow our tax base, and this is a great example of that," Sarola said.

Ulrey noted that communities like Traverse City have allowed more accessory units, and it has worked out well for them. She added that such units are locally regulated, allowing the city to ensure ADUs meet community needs.

A 2024 Benton Harbor-St. Joseph Housing Market Analysis by Cornerstone Alliance identified a need for 525 residential rental units and 375 residential dwelling units in the area by 2028.

After approving its directive to the Planning Commission Monday, commissioners asked that the body provide a progress report within a few months.

Retired Sheriff Paul Bailey backing LMC millage renewal

Retired Berrien County Sheriff Paul Bailey is speaking out in support of the Lake

Continued on page 6



Arthur
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SMRC Endorses LMC Millage Renewals

The Southwest Michigan Regional Chamber has endorsed Lake Michigan College's two millage renewal proposals appearing on the November 4th ballot. Why? Because our economy depends on skilled workers, and Lake Michigan College produces them.

Ask any local employer, and they'll tell you the same story: finding qualified workers is their single biggest challenge. It's not about wages or benefits or workplace culture, though those matter. It's about finding candidates with the technical skills, industry certifications, and hands-on training that modern jobs demand.

Continued on page 2

Inserts & Promotions

- Dollar General
- Family Fare
- Martin's Super Markets

Inserts may vary by zip code

Havlicek *Continued from cover*

For nearly 80 years, LMC has been our region's foremost solution to that problem. When law enforcement faced mass retirements, LMC revived its Police Academy and graduated 27 new officers in ten months. When the pandemic exposed healthcare shortages, its nursing program achieved a 100% national exam pass rate. When manufacturers needed technicians immediately, LMC launched five-week accelerated programs serving over 40 employers. When Berrien County needed career training but lacked a tech center, LMC partnered with Berrien RESA and saved taxpayers millions.

That same spirit of collaboration extends beyond the classroom. Together with the Chamber, Berrien RESA, and local employers, LMC helped launch the Berrien Talent Collaborative—Michigan's first countywide youth apprenticeship program. This groundbreaking initiative connects high school students directly with employers, offering paid experience, industry credentials, and a clear pathway to local employment.

We appreciate LMC because it doesn't wait for directives from Lansing or Washington. Instead, it listens to employers, identifies gaps, and acts on local needs. That kind of agility is exactly what our region needs to remain competitive, and the results speak for themselves. SmartAsset ranks LMC among the top 15 community colleges in America and #1 in Michigan for two consecutive years.

This November, LMC is asking voters to renew two critical millages:

- **Operational Millage (0.665 mills):** Unchanged since 2006, this millage funds operations, faculty, student services, and programs, and represents 20% of LMC's budget.
 - **Capital Millage (0.24 mills):** Reduced from 0.48 mills, this millage funds facility maintenance, technology, and equipment aligned with industry standards.
- In an era of rising costs, this represents extraordinary fiscal stewardship. LMC is doing more with less, delivering measurable outcomes while reducing its tax burden on property owners.
- Yet, despite the proposed reduction, there are some who argue it's better to vote no for additional savings. The mathematics of decline disagree.

Without skilled workers, the region's economy will stagnate. Jobs will leave our community or never arrive. Personal incomes and property values suffer. Our quality of life will begin to erode. LMC prevents this cycle, producing over 1,000 graduates each year who fill local jobs, earn strong wages, buy homes, and reinvest in our community at an estimated social and economic impact of \$426 million per year.

Economies don't run on scenery or sentiment—they run on skilled workers. Simply put, that means the pathway to regional prosperity runs through Lake Michigan College.

On November 4th, I encourage you to join our Chamber's leadership—and hundreds of business leaders across Southwest Michigan—in voting **YES** on both LMC millage renewals.



*Dr. Grady
Hilge*

Audiologist

The Fear of Hearing Aids

The idea of wearing hearing aids can be challenging for some. The types of concerns people express can range from visual appearance to ease of use and everything in between. The reality of wearing modern hearing aids is far different from what most would expect, and in fact there has never been an easier time to be a hearing aid user.

There are a great deal of misconceptions surrounding hearing aids. Many people assume they just take in sound, amplify it, and put it directly into the ear. As a result, some patients worry they will "hear too much" of the world around them. This is far from the truth, however, as modern, prescription-grade hearing devices can make millions of automatic programming adjustments for the world around them. This means that the crowd at your favorite restaurant is not going to be amplified in the same way the voices of your friends and family are. These advancements in technology, combined with the expertise of a hearing care professional, help ensure patients are comfortable and connected with the world around them.

Another common worry about hearing aids concerns their appearance. Many people still picture analog hearing devices from 40 years ago when they think about hearing aids. Modern devices are drastically different; many are nearly invisible under normal circumstances. Seeking help from a hearing health professional – instead of an over-the-counter device – can give patients significantly more options to fit their lifestyle and aesthetic needs.

Another concern for some patients is the ease of use of hearing devices. The fear is that they will be "too complicated" or require constant input and maintenance from the patient themselves. While servicing and maintaining hearing aids is important for their long-term use, the purpose of modern hearing aids is to be as easy and convenient as possible. In the past, many people needed to constantly monitor the volume and settings of their hearing aids for their surroundings. Nowadays, however, hearing aids can handle a vast majority of situations without any input from the user, allowing patients to put their devices in each morning and forget about them. This has allowed many more people to receive the hearing help they need without fear of being overwhelmed with controls and adjustments on their own.

Many people feel some anxiety and tension when they realize they may need help with their hearing. This is where the anxiety should end, however. Seeking professional help for hearing healthcare can alleviate many of the common issues and headaches people worry about with hearing aids. Taking the first step is the most important part of the process, so call us



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Furry Feline Found a Forgotten Ford
Photo by Sandi Brueck

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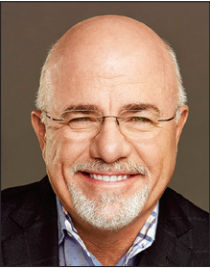


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Dave Ramsey
Financial Expert
The Ramsey Show

Dave Says
Eating Out? You're Spending More Than You Think

Dear Dave,

What's one unique step you took at any point in your life to save money that anyone is capable of doing if they put their mind to it?

Jeff

Dear Jeff,

As I always say, living on a written, monthly budget is a key factor in getting out of debt, staying out of debt and saving money. As for a "unique" step we took to save money – maybe it wasn't that unique – but after going broke, we stopped eating out at restaurants. I mean completely. No pizza nights and no drive-thrus. Not even little things off the value menu. During the work week, we ate breakfast and dinner at home, and for lunch, I brown-bagged it. Every. Single. Day. On weekends, we ate all three meals at home both days. Nothing fancy, just good, simple food.

And it made a huge difference. Most folks don't realize how much money they spend eating out. A quick breakfast here, a fast-food lunch there ... it'll drain your

bank account fast if you're not careful. But when you're broke, you're broke. You've got to look at that person you see in the mirror every morning and admit it. Then, you have to start living like it.

In other words, stop acting rich when you're broke. That means doing basic, common sense things like I said earlier. Cut down on your spending, and learn to live on a written, monthly budget – one where every dollar is accounted for and has a job to do – before the month begins. Otherwise, you're just digging yourself deeper and deeper into a financial hole.

Anybody can take control of their finances once they become intentional about changing their behavior with money and motivated about changing their lives. Then, when you've gotten control of your money, you can go out and celebrate with a really nice steak dinner. But until then, if you're struggling financially, the only time you should see the inside of a restaurant is if you're working there.

To make money.
To get out of debt.
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****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 Mornings," the "Today" show, 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.***



Tyler Allen
Comfort Advisor
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The Silent Threat: Understanding Carbon Monoxide and the Vital Role of Low-Level Monitors

Carbon monoxide, often dubbed the silent killer, poses a significant risk in everyday environments. This colorless, odorless gas arises from the incomplete burning of fuels such as natural gas, propane, oil, wood, and gasoline. Common household sources include malfunctioning furnaces, water heaters, stoves, fireplaces, and even vehicles idling in attached garages. Without proper ventilation or maintenance, these appliances can release CO into living spaces, where it accumulates unnoticed until it reaches harmful concentrations.

The dangers of carbon monoxide exposure are profound and multifaceted. At high levels, it binds to hemoglobin in the blood, preventing oxygen from reaching vital organs and tissues. Initial symptoms mimic those of common ailments: headaches, dizziness, weakness, nausea, vomiting, and shortness of breath. As exposure intensifies, individuals may experience confusion, blurred vision, chest pain, and loss of consciousness. Prolonged or severe poisoning can result in permanent neurological damage, heart complications, or even fatality. Vulnerable populations, including older adults, young children, pregnant individuals, and those with preexisting respiratory or cardiovascular conditions, face heightened risks from even moderate exposure.

Standard carbon monoxide detectors, mandated in many building codes, are designed to alert at elevated thresholds—typically activating alarms after sustained exposure to 70 parts per million (ppm) or more. While effective against acute, life-threatening incidents, these devices often fail to

detect lower concentrations that build up over time. Chronic low-level exposure, ranging from 5 to 50 ppm, may not trigger traditional alarms but can still cause insidious health effects. Studies indicate that ongoing contact at these subtler levels contributes to fatigue, cognitive impairment, and exacerbated chronic illnesses, eroding well-being without immediate warning.

This gap underscores the importance of low-level CO monitors, which provide early detection and continuous monitoring. Unlike conventional models, these advanced devices sense CO starting at around 5 ppm, offering real-time digital displays of concentration levels. They activate visual alerts, such as flashing lights, at 9 ppm and audible alarms at 15 ppm, allowing users to address sources before symptoms emerge. By facilitating prompt intervention—like improving ventilation or servicing appliances—these monitors prevent the cumulative damage from prolonged exposure. Health experts emphasize their value in maintaining indoor air quality, particularly in homes with fuel-burning equipment.

One exemplary option is the Defender low-level CO monitor, engineered for precision and reliability. Powered by sealed lithium batteries with a five-year lifespan, it requires no wiring or frequent replacements. The device continuously tracks CO from 5 ppm upward, with a clear LCD screen showing current readings. At 9 ppm, a red LED flashes as a subtle warning, escalating to a full alarm at 15 ppm to ensure timely action. Its compact design suits tabletop or wall mounting, and a three-year warranty backs its durability. Benefits extend beyond immediate safety; regular use helps identify intermittent leaks from aging systems, promoting long-term household health.

Incorporating a low-level monitor like the Defender represents a proactive step toward safeguarding against this invisible hazard. Regular testing of appliances, combined with such technology, can avert potential crises. As awareness grows, these tools empower individuals to breathe easier, knowing subtle threats are under vigilant watch. In an era where indoor air quality directly impacts daily life, investing in advanced detection is not just prudent—it's essential for peace of mind.



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Moody *Continued from cover*

Michigan College millage renewals set to be on the ballot next month.

Bailey says with the current leadership of the Berrien County Republican Party vocal-ly opposing the LMC millage, he wants it known the current group does not speak for him and many other Republicans around the county.

Bailey tells us he attended LMC back in the 1970s and has always seen it as a benefi-cial institution to the community.

“It helps train police, fire, EMS, nurses,” Bailey said. “So those are good things. Plus, it helps train people that want to go into busi-ness. So I think it’s important and I’ve always voted for the millage, and I will continue to vote for the millage.”

LMC is seeking a renewal of its operating millage and a renewal of its capital millage at

50% of its current rate. Bailey says he thinks the request from the college is reasonable.

“We’re blessed to live in this great county of Berrien County with so many people that work hard and that we have the opportunity to have a great community college here amongst us if we choose to send our children to it.”

Bailey says Lake Michigan College has been a trusted partner in the community for nearly 80 years. He adds the region needs a trained and educated workforce in the county, and LMC is one way that can be achieved.

Hagar Township opposing Axe MI Tax initiative

The Hagar Township Board of Trustees has formally come out against a proposal to eliminate property taxes in Michigan.

Supporters of the Ax MI Tax initiative are collecting signatures to place the measure on the ballot next year, but Hagar Township Supervisor Izzy DiMaggio tells us it would be a disaster. He says allowing for property taxes via things like millages gives the residents of communities local control over their government.

“If a community wants a police depart-ment, a full-time police department, if they want water or sewer, they present that to their residents,” DiMaggio said. “The residents will say either yes or no, by voting for no, you’re not.”

Don’t like something? DiMaggio says you

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can always talk face to face with the leaders of your township or village and have a voice.

DiMaggio says if Ax MI Tax becomes law, the state government would take over the funding of cities, townships, villages, schools, and libraries. From experience, he says the state can’t be counted on.

“There’s no guarantee that the state leg-islature will provide the critical revenue for it. The state government, over the years, has proven that they’ve taken away local control. They’ve reduced statutory revenue sharing. They implemented costly, unfunded man-dates.”

DiMaggio points to the most recent state budget battle in which lawmakers failed to approve a spending plan by their deadline.

Hagar Township Trustees approved a res-olution opposing Ax MI Tax on Monday night. DiMaggio says he’s going to send copies of it to every local government in Berrien County, as well as the county commission and state lawmakers. He says maybe this will start a movement to oppose the ballot initiative.

Present Pillars honors dads making a difference in Benton Harbor

Present Pillars in Benton Harbor has honored several men who have helped make the community a better place in the past year with its fourth annual Pillar Awards Gala, held last Saturday at the Four Winds Casino.

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Present Pillars seeks to support fathers in the community, and communications coordinator Nick Gunn tells us the annual celebration featured food, music, dancing, a review of the past year, and the awards.

"It was an amazing event," Gunn said. "There was well over 200 people that attended the event. It was packed."

Gunn says the Pillar of the Year Award went to Charlie Patterson, who works at the Berrien County Health Department as a case manager for teen parents.

"He's an amazing person. He's been in a community for a long time. He's a mentor to many and he truly just supports many fathers in this community with even the work that he does where he's currently employed."

Patterson says he just enjoys being a servant, and something he likes to tell young

dads he's working with is, "Dollars Don't Make Dads."

Present Pillars also gave its Legendary Pillar Awards to the Reverend Leamon Terrell, Donald Pearson, and Glenn Yarbrough. Trevin Alexander received a Mentor award, Sergeant Reginald Gee of the Benton Harbor Department of Public Safety was given the Community Impact Award, and the Sports Dad of the Year is John Sams.

Gunn says Present Pillars Director James Gunter also gave an address at the awards, announcing that the organization has found a new building. Present Pillars will release details soon.

Pat Moody
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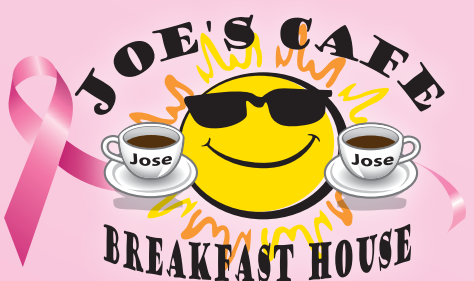
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**2025 FORD ESCAPE
ACTIVE ALL WHEEL DRIVE**

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.....- 755
TRADE-IN ASSISTANCE BONUS CASH** - 5,000
SALE PRICE FOR EVERYONE \$27,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$27,495

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



**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



**2025 FORD RANGER 4X4
CREW CAB**

Carbonized Gray Metallic, STX Appearance Package, 17 Inch Aluminum Wheels, Fog Lamps, Locking Differential, Rear View Camera, Wireless Keypad, and Much More! F25313

MSRP.....\$39,250
SIEMANS DISCOUNT.....- 755
BONUS CUSTOMER CASH**.....- 2,000
SALE PRICE FOR EVERYONE \$36,495
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$35,995

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY



**2025 FORD BRONCO
SPORT HERITAGE 4X4**

Azure Gray Metallic Tri-Coat, Cargo Mat, Cargo Management System, 17 Inch Oxford White Wheels, Convenience Package, 13 Inch Touchscreen, Power Seat, Heated Front Seats, and Much More! F25070

MSRP.....\$37,725
SIEMANS DISCOUNT.....- 730
RETAIL BONUS CASH**.....- 500
TRADE-IN ASSISTANCE BONUS 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
**MUST TRADE-IN QUALIFYING FORD VEHICLE



**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.....- 1,165
BONUS CASH**.....- 1,500
SALE PRICE FOR EVERYONE \$45,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$45,495
**PLUS 0.9% FOR 36 MONTHS,
1.9% FOR 48 MONTHS, 2.9% FOR 60 MONTHS,
OR 3.9% FOR 72 MONTHS***

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY



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

Iconic Silver Metallic, 20 Inch Dark Gray Aluminum Wheels, Blind Spot Information System, 12 Inch Touchscreen, Reverse Sensing System, Fog Lamps, 36 Gallon Fuel Tank, and Much More! F25062

MSRP.....\$52,230
SIEMANS DISCOUNT.....- 2,985
RETAIL BONUS CASH**.....- 750
SALE PRICE FOR EVERYONE \$48,495
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$47,995
**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



**2025 FORD MUSTANG GT
CONVERTIBLE**

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

MSRP.....\$64,150
SIEMANS DISCOUNT.....- 2,655
RETAIL CUSTOMER CASH**.....- 3,500
SALE PRICE FOR EVERYONE \$57,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$57,495
**REBATES OR 3.9% FOR 36 MONTHS,
4.9% FOR 48 MONTHS, 5.9% FOR 60 MONTHS,
OR 6.9% FOR 72 MONTHS***

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



**2025 FORD TRANSIT T-350
XLT AWD PASSENGER VAN**

Carbonized Gray Metallic, 3.5 Ecoboost V6 Engine, 15 Passenger Seating, Running Board, Privacy Glass, Power Seat, Keyless Entry Pad, Navigation, and Much More! F25264

MSRP.....\$72,395
SIEMANS DISCOUNT.....- 2,400
SALE PRICE FOR EVERYONE \$69,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$69,495

*MUST QUALIFY



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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.....	- 860
MIDWEST BC BONUS CASH**.....	500
NATIONAL RETAIL BONUS CASH..-	1,500
NATIONAL SELECT INVENTORY BONUS CASH -	2,000
NATIONAL SELECT INVENTORY BONUS CASH -	500
SALE PRICE FOR EVERYONE \$26,995	
NATIONAL SFS LEASE LOYALTY BONUS CASH* -	1,500
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS \$24,995	

*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.....	- 130
MIDWEST BC SELECT INVENTORY RETAIL BONUS CASH** -	2,000
NATIONAL RETAIL BONUS CASH -	1,750
NATIONAL JEEP MONOPOLY MONEY BONUS CASH -	500
SALE PRICE FOR EVERYONE \$37,995	
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 \$34,495	

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



2025 JEEP GRAND CHEROKEE LIMITED 4X4

Diamond Black Crystal, Leatherette Seats, Power Driver and Passenger Seats, Heated Front and Second Row Seats, Navigation, Heated Steering Wheel, 10 Inch Touchscreen, Remote Start, Power Liftgate, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Full Speed Forward Collision Warning, and Much More! C25126

MSRP.....	\$47,495
SIEMANS DISCOUNT.....	- 750
MIDWEST BC SELECT INVENTORY RETAIL BONUS CASH** -	2,000
NATIONAL RETAIL BONUS CASH..-	1,750
NATIONAL JEEP MONOPOLY MONEY BONUS CASH -	500
SALE PRICE FOR EVERYONE \$42,495	
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 \$38,995	

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



2025 CHRYSLER PACIFICA SELECT

Bright White, Leatherette Seating, FAV Package, Power Liftgate, Power Sliding Door, 18 Inch Wheels, Heated Front Seats, Heated Steering Wheel, 10 Inch Touchscreen, Blind Spot and Cross Path Detection, Full Speed Forward Collision Warning, and Much More! C25119

MSRP.....	\$46,370
SIEMANS DISCOUNT.....	- 875
NATIONAL RETAIL BONUS CASH..-	3,500
NATIONAL SELECT INVENTORY BONUS CASH -	2,000
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

Silver Zynith, Leatherette Seats, Black Appearance Package, 20 Inch Gloss Black Aluminum Wheels, 3RD Seats, 2ND Row Bucket Seats, Heated First and Second Row Seats, Heated Steering Wheel, Navigation, 10 Inch Touchscreen, Power Liftgate, Remote Start, Blind Spot and Cross Path Detection, Adaptive Cruise Control, and Much More! C25094

MSRP.....	\$52,220
SIEMANS DISCOUNT.....	- 725
NATIONAL RETAIL BONUS CASH..-	2,000
NATIONAL JEEP MONOPOLY MONEY BONUS CASH -	500
NATIONAL SELECT INVENTORY BONUS CASH -	2,000
SALE PRICE FOR EVERYONE \$46,995	
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 \$43,495	

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



2025 RAM PROMASTER 2500 HIGH ROOF

Black, Storage Group, Power Windows and Locks, 7 Inch Touchscreen, Remote Keyless Entry, and Much More! C25106

MSRP.....	\$53,250
SIEMANS DISCOUNT.....	- 1,755
RAM DEALER CASH COUPONS.....	2,000
NATIONAL BONUS CASH.....	2,500
NATIONAL SELECT INVENTORY BONUS CASH -	2,000
SALE PRICE FOR EVERYONE \$44,995	
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS \$44,495	

*MUST QUALIFY



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.....	- 3,460
NATIONAL SELECT INVENTORY BONUS CASH -	2,000
NATIONAL RETAIL BONUS CASH..-	2,500
SALE PRICE FOR EVERYONE \$49,995	
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS \$49,495	

*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.....	- 13,183
BONUS CASH.....	- 3,750
RAM DEALER CASH COUPON PROGRAM -	5,000
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** -	1,000
SALE PRICE FOR EVERYONE \$68,995	
NATIONAL STELLANTIS LOYALTY BONUS CASH* -	1,500
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS \$66,995	

*MUST QUALIFY
*MUST FINANCE THROUGH CHRYSLER CAPITAL
***BUSINESS OWNERS ONLY



WAS \$30,943

2021 JEEP GRAND CHEROKEE 80TH ANNIVERSARY EDITION 4X4

NOW \$29,800

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



WAS \$49,636

2024 FORD F-150 XLT SUPERCREW 4X4

NOW \$48,376

2.7 V6 EcoBoost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 600 Miles! Bedliner, Running Boards, Remote Start, Navigation, SYNC4, Power Heated Front Seats, Power Slide Rear Window, 36 Gallon Fuel Tank, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Aerial View Display System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Carbonized Gray Metallic, C25096A



WAS \$48,995

2022 GMC SIERRA 1500 DENALI CREW CAB 4X4

NOW \$47,957

5.3 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 58K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Warning and Mitigation, Front and Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Summit White, F24260A



WAS \$49,746

2022 RAM 3500 TRADESMAN CREW CAB 4X4

NOW \$45,822

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 \$42,796

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

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WAS \$65,561

2025 FORD BRONCO BADLANDS 4-DOOR 4X4

NOW \$60,309

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 \$27,996

2021 RAM PROMASTER CITY TRADESMAN CARGO VAN

NOW \$23,341

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

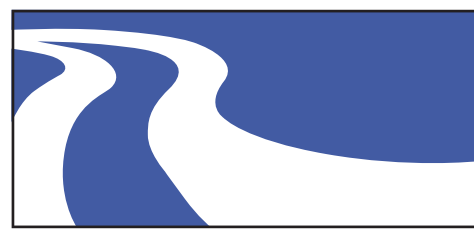


WAS \$46,737

2022 RAM 2500 CREW CAB

NOW \$

6.4 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, Power Running Boards, Off-Road Package, Power Driver's Seat, Heated Front Seats, Remote Keyless Entry System, Balance of



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WAS \$27,926



**2022 FORD
ESCAPE TITANIUM AWD**

NOW \$26,985

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, U23058

WAS \$34,749



**2022 FORD
EXPLORER XLT AWD**

NOW \$33,185

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, F23202A

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, M23040A

GER'S
ALS

WAS \$69,409



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

NOW \$65,323

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

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

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**2022 FORD F-150 BIG HORN
CAB 4X4**

NOW \$41,118

Aluminum Wheels, 37K Miles, Spray-In Bedliner, Sport Appearance Package, Remote Start, Heated Steering Wheel, Back-Up Camera, 5 Year/60,000 Mile Factory Warranty, Bright White, F24234A

WAS \$82,467



**2023 JEEP WRANGLER
RUBICON 392 4X4**

NOW \$71,497

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 \$28,901



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

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2021 JEEP GRAND CHEROKEE LIMITED X 4X4
NOW \$33,989

3.6 V6 Engine, 8 Speed Automatic, 20X8 Gloss Black Aluminum Wheels, Only 32K Miles! Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise Control with Stop, Blind Spot Monitor and Cross Path Detection, Lane Departure Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Bright White, U25078



2023 MAZDA CX-50 PREMIUM PLUS TURBO AWD
NOW \$27,995

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 81K Miles, Navigation, Power Black Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Twin Panel Moonroof, Blind Spot Monitor, Cross-Traffic Alert, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Polymetal Gray Metallic, ONE OWNER! M25141A



2024 GMC SIERRA 3500HD DENALI CREW CAB 4X4
NOW \$78,894

6.6 V8 Turbo DIESEL Engine, 10 Speed Automatic, Aluminum Wheels, 49K Miles, Security Cover, Bedliner, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Front Collision Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Onyx Black, F26002A



2023 FORD ESCAPE ACTIVE AWD
NOW \$25,944

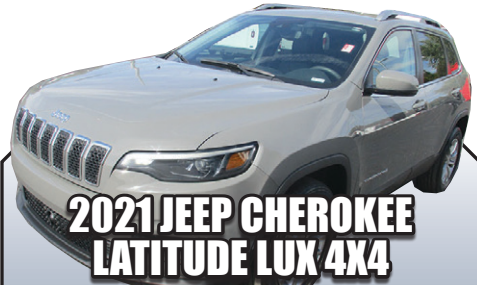
1.5 Ecoboost Engine, 8 Speed Automatic, Shadow Silver Painted Aluminum Wheels, 29K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Vapor Blue Metallic, U25082

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2024 FORD MAVERICK XLT
NOW \$28,713

2.0 Engine, 6 Speed Automatic, Mash-Face Ebony Aluminum Wheels, 21K Miles, Security Cover, Bedliner, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Climate Control, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Cactus Gray, F25206H



2021 JEEP CHEROKEE LATITUDE LUX 4X4
NOW \$25,995

3.2 V6 Engine, 9 Speed Automatic, Aluminum Wheels, Only 37K Miles! Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Sting-Gray Clearcoat, U25079



2022 CHEVROLET EQUINOX RS AWD
NOW \$27,843

1.5 Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Warning, Front Collision Mitigation, Bag Sensor, Telematics, Requires Subscription, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty, Iron Gray Metallic, U25077



2024 FORD MAVERICK LARIAT SUPERCREW AWD
NOW \$37,500

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, Less than 4,000 Miles! Security Cover, Bedliner, Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Driver Monitoring, Evasion Assist, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Hot Pepper Red Metallic, U25080



2020 FORD EXPLORER ST 4WD
NOW \$25,885

3.0 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 116K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row Seats, Twin Panel Moonroof, 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, Atlas Blue Metallic, F25216A



2021 CHEVROLET EQUINOX LT AWD
NOW \$23,699

1.5 Turbo Charged Engine, 6 Speed Automatic, Aluminum Wheels, Only 37K Miles! Power Driver's Seat, Heated Front Seats, Lane Change Alert with Side Blind Zone Alert, Rear Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Warning with Mitigation, Power Liftgate, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Midnight Blue Metallic, F25235A



2023 DODGE DURANGO GT PREMIUM AWD
NOW \$33,985

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 41K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Captain's Chairs, 3rd Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Dodge Certified! DB Black, C25117A



2020 TOYOTA RAV4 LE AWD
NOW \$24,879

2.5 Engine, 8 Speed Automatic, Styled Steel Wheels, 48K Miles, Power Windows and Locks, CD-Player, Adaptive Cruise Control, Back-Up Camera, Remote Keyless Entry System, Ruby Flare Pearl, Very Nice! F25190A

**2021 FORD
EDGE TITANIUM AWD**
NOW \$27,210

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, Only 39K Miles, Remote Start, Navigation, SYNC4, Memory Power Leather Heated/VC Front Seats, 2nd Row Heated Seats, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified Aqua Black Metallic, F2525B

**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

**2022 FORD
EXPLORER XLT 4X4**
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, 9th 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, F25265A

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NOW \$27,964

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 48K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sunroof, 3rd Row Seating, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Destroyer Gray, C26010A

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**2019 TOYOTA RAV4
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NOW \$26,995

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**2020 FORD F-150
XLT SUPERCREW 4X4**
NOW \$32,542

2.7 V6 EcoBoost, 10 Speed Automatic, Chrome-Like PVD Wheels, 67K Miles, Running Boards, Navigation, SYNC3, Power Heated Front Seats, Power Adjust Pedals, Power Side Rear Windows, Front Collision Mitigation, Back-Up Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Magnetic, F25200A

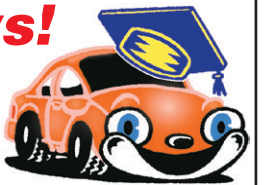
**2021 JEEP WRANGLER
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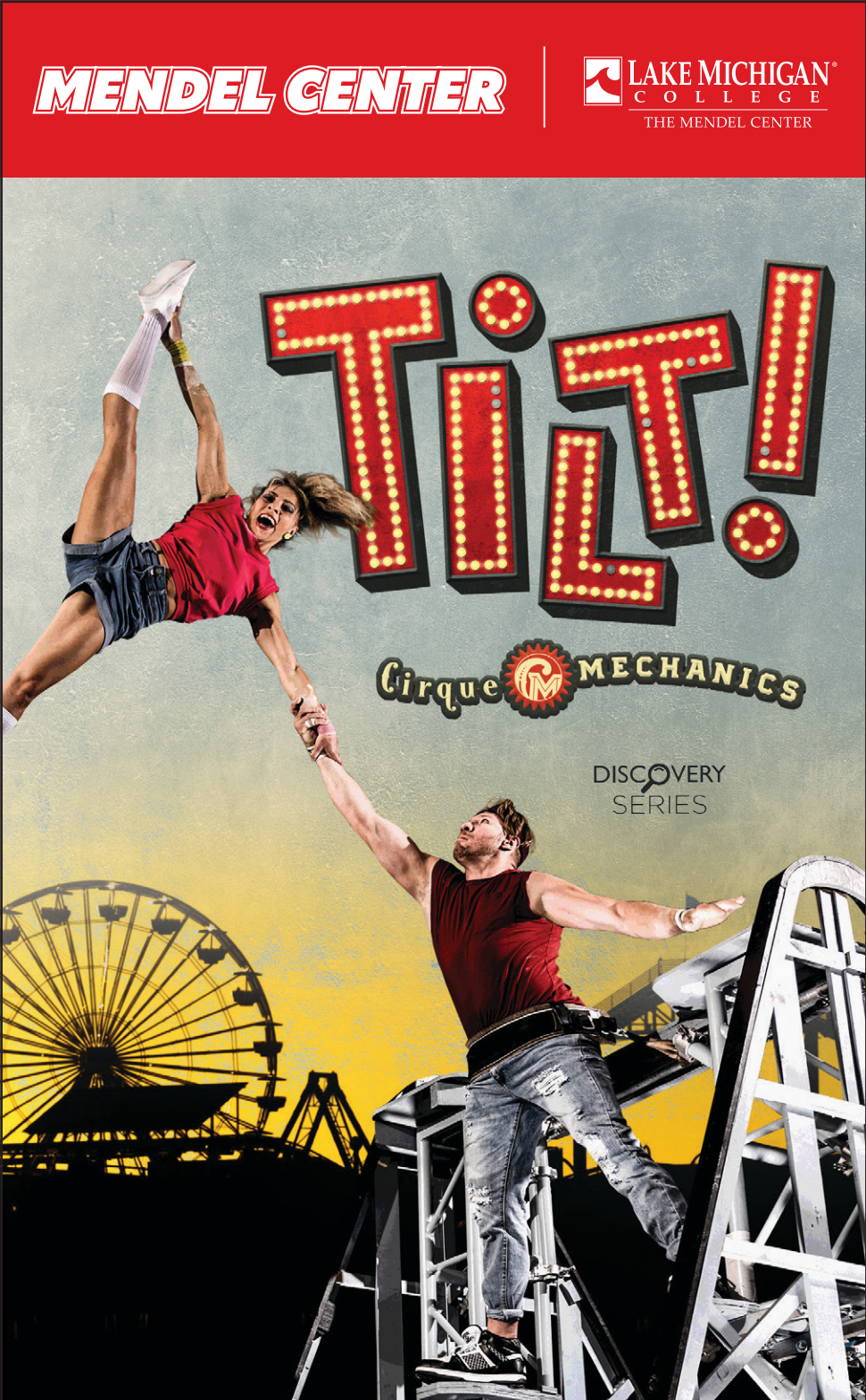
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**Josh
Bishop**

Pastor

God Hears You

"I don't think you heard a word that I said!" The words seemed to bounce off, as if some impenetrable force field was up. The audible signal was sent from the mouth to the recipient, but the sound waves didn't translate from eardrums to brain.

Have you ever experienced that? You speak, and the response is completely different from the words you delivered. "Are you even listening?"

Do your prayers land on deaf ears? When you pour your heart out to God, have you ever felt like you've experienced silence? I have. A scream for help is returned with only an echo. I perceive silence when I often expect from God what he never promised.

He did promise to hear us, and our prayers never fall on deaf ears:

"This is the confidence that we have before him: that if we ask anything according to his will, he hears us." (1 John 5:14)

He hears you. He hears every word. With eyes locked and full attention given, he listens to you like there is no one else in the universe he would rather listen to. He notices the tone of voice you use and the breathing between sobs. He hears when there is so much joy and excitement that you can't even string a coherent sentence together. He hears you.

There is confidence to approach God. The confidence is not in how God will answer our prayers—or at least how we think God should answer our prayers.

God heard the cries of Jesus in a garden. Jesus asked for the pending suffering to be taken away. He pleaded for any other way to save people other than the cross. The silence was his answer. There was no other way.

But silence then meant everything for us. God heard Jesus ask for the cross to be removed, but he didn't take it away. He gave his Son over to the cross so you could be given life. God denied the request of Jesus so he could grant you yours. The one true need we have is all taken care of in Jesus.

So every prayer will be answered in line with that one need: What will it take to get you to heaven?

God hears. Because he was silent with Jesus doesn't mean he didn't hear or didn't care. God cared too much. He cares for you when you need him most.

You have the ear of the almighty God. Take advantage of that. Pound down his door. He hears you. He is listening. Plead your case—or the case of another.

How does hearing this give you more courage to pray?

Prayer: *Dear Lord, what a friend I have in Jesus. All our sins and griefs you bear for me. What a privilege to carry everything to you in prayer. Help me take advantage of this precious gift and give me confidence to bring everything before you, good and bad. Amen.*

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



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Don
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Humorist

An H of a Lot of Plenishment

No. 3 son, my wife and I wheeled through Pittsburgh, Western New York, Eastern New York, and Washington, D.C. recently, visiting family and friends. And broadening our intellectual horizons at a few museums. Which – surprise! – replenished my trove of nearly useless tidbits, factoids and trivia!

(Author’s note: Sadly, I did not learn why people routinely use the word “replenish,” yet you never hear anyone use the word “plenish.” If you have used “plenish” or have heard someone else use it, please let me know.)

A highlight of our brief stay in Pittsburgh was touring the Senator John Heinz History Center. This facility is not strictly about the history of Senator John Heinz – it covers a lot more ground. Although it’s all Pittsburgh ground.

Things that caught my eye in the museum:

- A collection of postcards from the early 1900s, featuring sights in Pittsburgh and Pittsburg. No, I haven’t committed one of my famous typos; the two variations ARE the same place.

Why the different spellings? Well, did you know?: In 1891, if you lived in a place that ended in “burgh” your place was required by the United States Board on Geographic Names to drop that infernal “h.” However, in 1911, the United States Board on Geographic Names evidently rethought (sic) this requirement. Whereupon Pittsburgh immediately and officially took back its “h.”

- The Heinz Museum collections are wide-ranging, and in a section devoted to Pittsburgh TV and radio history, there’s a business card on display for a fella named Porky Chedwick. Porky, whose actual first name was George, was a big deal in Western Pennsylvania music history as a longtime radio disc jockey. Why is he worth a paragraph in this column? – Thanks to his wacky on-air nicknames! Besides Porky, he also was known as “The Daddio of the Raddio,” “Pork the Tork,” “The Platter-Pushin’ Papa,” and “The Boss Hoss with the Hot Sauce.” (He was known by this last one up until he was required to replace “Hoss” with “Horse,” by the United States Board on Radio DJ Names.)

- One of Pittsburgh’s most famous cultural icons was/is Fred Rogers, of TVs “Mister Rogers’ Neighborhood.” I often wondered, where was Mister Rogers coming from when he entered his “house” at the beginning of the show?: Basically, he was clocking in for work, arriving at his “television house” from his real-life house. I understand that he explained this to his audience, made up of kids who then demanded that their parents get them their own television houses.

- I also wonder: Did Mister Rogers ever teach viewers the correct pronunciation of the show? Phonetically, it’s “Mister Rogers-izz Neighborhood.” Do you ever say it with that “izz” bit at the end of Rogers? – I sure don’t.

Skipping ahead now, to the National Gallery of Art in Washington, D.C. Here, I plenished my knowledge of art esoterica. Specifically, I learned why a painting from 1516, of a Cardinal Sauli and some underlings, features a grungy little housefly on the Cardinal’s otherwise pristine white robe. Evidence suggests the artist, Sebastiani del Piombo, was ticked at Sauli for requiring him to remove the “h” that used to be at the end of his last name! Doh! (Note: “Doh” requires an “h,” per the United States Board on Onomatopioeia.)



Lucy
Kubash

Pet Lover

The Pet Corner

October is a fun month for many reasons, but did you know this is Pitbull Awareness Month? One of the most misunderstood dog breeds, many pitties and pitty-mixes are waiting in shelters for new homes, maybe more than any other breed. To help find homes for them, Berrien County Animal Services has lowered the adoption fee for pitties to \$31 for the month. A number of sweet pups have already found new families, but wouldn’t it be nice if the shelter was emptied of all pitties by October 31st? Pass the word to someone you know who is looking for a new friend.

Animal Aid will now hold their Sunday adoption days at Fuzzybutz Pet Bakery in downtown St. Joseph from 1-3pm. Visit them to meet adoptable dogs, cats, and kittens on October 26th. Adoption applications are available online at the website animalaidswmi.com. Also, thanks to Fuzzybutz for sponsoring Dog Day at the Fountain earlier this month. It was a perfect day and a great community event. What a fun time for so many dogs!

Halloween is fast approaching, and this year it falls on a Friday. Celebrations will probably go on all weekend, so plan ahead how to keep pets safe. There is really no such thing as being too careful. Keep all candy and sweet treats out of reach. Our kitty Zombie liked to eat candy, so that meant no dishes left on the table when he was with us. Be

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careful with lit candles, even in your jack-o-lantern. Pets can easily knock one over and cause a fire. Take care with decorations and costumes, yours as well as theirs. Puppies and kittens especially, but sometimes adult pets, like to chew and can become entangled in what they might think are toys for them. Small parts can pose a choking hazard for the chewers in your house. Plan on Halloween night to keep pets in a safe room to avoid any escapees when the door opens frequently. Maybe with a new toy or treat of their own to keep them occupied. Playing music or leaving a TV on could help cover the noise. If your dog truly enjoys dressing up and making the trick or treat rounds, keep him or her on a short, reflective leash and make sure they have proper identification on them. No one wants to search for a lost pet on Halloween. Check out the ASPCA’s website for more helpful tips and <https://tinyurl.com/mun3cpkn>

Whether or not tales of cats being used for nefarious purposes on Halloween are true, keeping kitties safe in the house or at least in an enclosed shelter is a good idea. I have to hope we’ve gotten past the crazy notion that black cats are bad luck or related to anything evil. They are just as much in need of love and care as any other cat, but the old adage “better safe than sorry” certainly applies.

Berrien County Animal Services will hold its Trunk or Treat event on October 25th, from 11am to 2pm, on the shelter grounds. Adoptable dogs will be in costume, but they ask that you leave your own pets at home. Candy and treat donations are appreciated and may be dropped off beforehand, during regular business hours. Check their Facebook page for more information.

Have a safe and Happy Halloween!



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Saturday, November 1, 2025,
10:00 am – 2:00 pm

Chapel Hill United Methodist Church,
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Blue Star Mothers Support our veterans and active-duty military personnel, stateside and overseas. Drop-off locations for item donations needed by Wednesday, October 22nd.

Stevensville American Legion Post 568

3093 Johnson Road, Stevensville

Coloma American Legion Post 362

6505 Red Arrow Highway, Coloma

Coloma Public Library

151 W. Center Street, Coloma

Bridgman American Legion Post 0331

4241 Legion Road, Bridgman

Buchanan American Legion Post 51

403 E. Front Street, Buchanan

Galien American Legion Post 344

402 N. Cleveland, Galien

Suggested items: Christmas stockings, wet wipes, foot powder, black/white crew socks, tuna or chicken pouches, beef jerky, Slim Jims, instant drink mixes, hot chocolate packets, gum, mints, nuts, popcorn, granola & cereal bars, crackers, cookies, or hard candy.

You may also make a monetary donation to:
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Member please contact:

Marie: 269-519-8974

Jane: 269-468-5182

Email: CharlesBaldwinBSM@yahoo.com

AUCTIONS

Public Auction

Saturday, October 25, 2025 at 10 am

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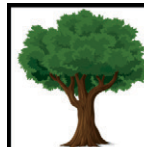
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LEGALS

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The City of Bridgman Board of Review has one (1) position available for a two-year term ending December 2027.

Interested parties wanting to serve on a board can pick up an application at City Hall, 9765 Maple Street, Bridgman, MI or visit the city's website: www.bridgman.org. Under "Forms", click on "Boards and Commission Applications". Applications will be received until November 10, 2025. If you have any questions, please contact the City Clerk, Christine Fisher at (269)465-5144 or cfisher@bridgman.org.

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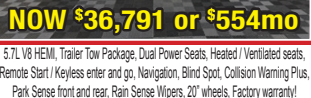
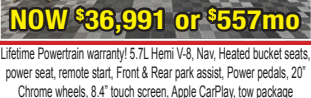
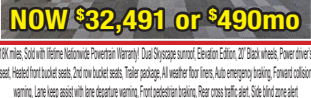
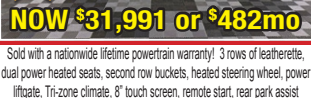
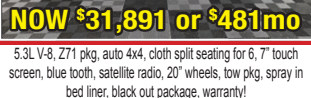
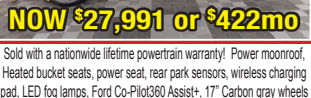
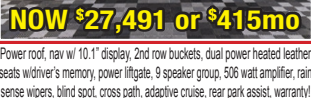
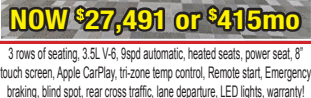
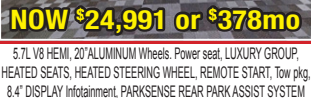
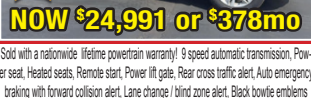
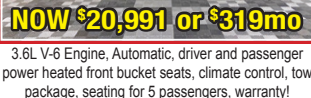
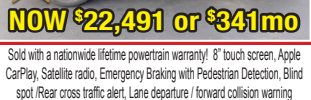
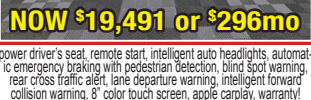
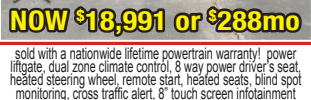
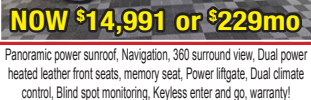
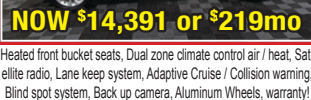


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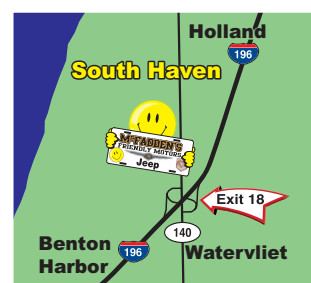
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\$269 Per Mo.²

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-or- 3.99% APR for 60 Mos.³

-or- 4.99% APR for 72 Mos.³

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1. Based on manufacturers' sales data for mid-size truck (Tacoma), small SUVs (RAV4) and mid-size passenger cars (Camry), CY 2024. 2. New 2025 Tacoma SR5 Double Cab 4x4 Model 7540. Lease based on net cap cost of \$37,093. Lease end purchase option \$32,482. 3. New 2025 Tacoma (includes Hybrid, but excludes TRD Pro & Trailhunter). 2.99% APR financing for 48 months with \$22.13 per \$1,000 borrowed OR 3.99% APR financing for 60 months with \$18.41 per \$1,000 borrowed OR 4.99% APR for 72 months with \$16.10 per \$1,000 borrowed. 4. \$500 TFS Standard APR Cash on new 2025 Tacoma SR & SR5 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. 5. New 2025 RAV4 LE FWD Model 4430. Lease based on net cap cost of \$27,528. Lease end purchase option \$21,304. 6. Toyota vehicles and components are built using U.S. and globally sourced parts. 7. 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. 8. New 2025 RAV4 Hybrid (excludes Gas Model & RAV4 PHEV) 5.75% APR financing for 60 months with \$19.22 per \$1,000 borrowed. 9. New 2026 Camry LE FWD Model 2559. Lease based on net cap cost of \$26,040. Lease end purchase option \$21,055. 10. 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 USA, 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. 11. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. 12. 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). 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, 3, 4, 5, 7, 8, 9, 10 & 11: Must take retail delivery from new 2025 and new 2026 models in dealer stock while supply lasts between 10/1/25 and 11/3/25. 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 11/3/25.

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