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**Moody on
The Market**

*Pat
Moody*

Marquette on Lake Boulevard gets big boost from St. Joseph Commissioners

A \$57.4 million mixed use residential and commercial development proposed for downtown St. Joseph has received a big boost from city commissioners.

At their regular meeting on Monday, commissioners approved a special use permit for The Marquette on Lake Boulevard to stand 25 feet taller than the current rules allow. They also approved a brownfield plan for the project.

Following the actions, the seven-story Marquette will now be allowed to stand at 80 feet tall and will contain 68 apartments, 32 condos, a rooftop deck, commercial space on the ground, and two stories of underground parking with 180 spaces.

City commissioners warmly received the Marquette proposal when it was introduced in June, and the plan has since been adjusted to meet concerns. Speaking to the commission, Peter Rienks of the Rienks Group said the project came about when he was looking at goals laid out in the city's master plan.

"How's the progress been made on the city's master plan? What is happening with these lots? Who's working on this? And there was no one," Reinks said.

Reinks said this development will bring year-round residents of varying income levels to the downtown, noting it will reserve 31 units for residents at 100% of the area median income, which is \$78,000.

Commissioner Michael Sarola said the Marquette will be a major boost to the area, and he praised the Reinks Group for its focus on serving the community's needs.

"Every ask that the city's had of these developers they've come through, whether it was the affordable rents, they've done that," Sarola said. "That caused the need for the additional height of the building. That caused the need for an additional lower level of parking. So they've done that."

The brownfield plan will enable Reinks to recoup some of its development cost by capturing the growth in taxable value over time.

Continued on page 4

As Republican and Democratic concerned citizens in Berrien County, we strongly support the millage renewal and millage reduction ballot proposals for Lake Michigan College.

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**Debbie
Ramirez**

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

Let 2-1-1 Be Your First Call For Resources & Assistance

When the heat goes out in the middle of a Michigan winter, or when a single parent has to choose between groceries and rent, there's one number that can offer hope: **2-1-1**. Right now, as federal and state budgets tighten and uncertainty spreads, calls to Michigan 2-1-1 are rising – a reminder that even in challenging times, the need for help never stops, and neither does the community's response.

Michigan 2-1-1 is a free, confidential information and referral service provided by United Way of Southwest Michigan that connects people to thousands of local programs and agencies – covering everything from

Continued on page 2

Inserts & Promotions

- Family Fare
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Inserts may vary by zip code

Ramirez *Continued from cover*
food and housing to utility assistance, child care, transportation, and mental health support. In times of crisis or financial stress, it's the clearinghouse for real-time help, linking people with community resources they might never have known existed. The goal is simple but powerful: help people get the right help, right now.

2-1-1 specialists handle tens of thousands of requests each year. Each call represents someone in our region looking for stability – a senior who needs help paying for prescriptions, a family searching for affordable child care, or a veteran trying to find transportation to medical appointments. For many, 2-1-1 becomes the first step toward hope and recovery.

The beauty of the 2-1-1 system is that it works for everyone. You don't have to qualify for benefits, and you don't have to know what agency to call – you just explain your situation, and trained resource navigators connect you to the right programs. Their statewide database includes nearly 30,000 services, continually updated to reflect what's available in every Michigan county.

To use this free service, you can dial 2-1-1 on your phone from anywhere in Michigan, and you'll be connected directly to a live, local specialist. If your phone system doesn't recognize the three-digit number, you can

call 1-844-875-9211. For those who prefer to text instead, you can text your ZIP code to 898211 to chat with a trained professional, or use the online chat and searchable directory at mi211.org to find resources anytime, day or night. The service operates 24 hours a day, 365 days a year, and every option is free and confidential – no fees, no hidden costs, no judgment.

Locally, United Way of Southwest Michigan manages the service for Berrien, Cass, and Van Buren counties, ensuring that every call for help in our region is met with a local response. 211 is about connecting people to what they need, when they need it. When you donate to United Way, you are directly helping to keep this vital service alive for anyone in need of information.

With funding pressures at both the federal and state levels, many essential programs are facing uncertainty. But thanks to the coordination of nonprofit, faith-based, and community partners, 2-1-1 continues to be a steady, reliable bridge between need and assistance.

Even if you may not need resources and information yourself, a struggling neighbor or family just might. **Share 2-1-1** or mi211.org on your social media to remind those around you there's help available. If you'd like to assist in keeping 2-1-1 and other critical community resources going, head to uwsu.org/donate.



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Josh Bishop

Pastor

In the presence of God

Churches are little pictures of heaven. Not that they are full of perfect people or perfect buildings, but they are special places where you can go to be with God. Sure, God is everywhere—as Jesus declared before he ascended into heaven, *"Surely I am with you always"* (Matthew 28:20). But when there's a specific place dedicated to being with God, we understand that this is special.

Long ago, God used a tent called the tabernacle to communicate that this was special. The articles inside were unique and richly ornamented. This was not just any place—it was God's place. God chose to be with his people. He positioned his tent to be in the center of the community. All the other people spread their tents around God's tent.

Why is this important? Because it's easy to feel like God is not here with me. That feeling can come when things are going bad or when I feel like I am too bad. "If God is good and my life is bad, then God must not be with me." or "If God is good and I am bad, then God is certainly not with me."

It's also tempting to make light of the fact that God's dwelling with me is not special. "God is here and God is there. God is everywhere." Then nothing feels special. God being with me becomes too ordinary, and I can forget that his presence is a marvelous gift of grace.

Both of these temptations—"God is not with me," and "God is with me. Meh!"—find resolution in Jesus coming to be with us on earth. God didn't stay in heaven when the world was messed up. Jesus came down to this place to dwell among the hurts. Jesus comes to you even when you hurt. The purpose of his coming was not to avoid the bad or the bad people, but to dwell with them in grace. Jesus' life and death make us new. His forgiveness makes us good so we can be with God.

The very fact that God chose to be here shows that here is a special place. Jesus, who really was God, came here instead of remaining in the perfection of heaven. If a celebrity showed up at your house, that would mean you and your house are a special place to be. God showing up is an amazing marvel.

These are only little glimpses of heaven: **"Look! God's dwelling is with people. He will dwell with them, and they will be his people. God himself will be with them, and he will be their God"** (Revelation 21:3).

Heaven will be so good because of God. God will extend his tent among his people and be fully present. This will be realized in the perfection of heaven. It is a special thing when God makes his dwelling with us. We will be made good forever, and the unique awe will never run out.

What makes your church such a special place to be that helps you look forward to heaven?

Prayer: Lord, you are amazing to choose to dwell with us. Help me see and notice how gracious that is. Open my eyes to the wonder of your presence in your word so my eyes of faith may look forward to heaven. Amen.

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

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Moody *Continued from cover*

The majority of public comments during Monday's two public hearings -- one on the building height, and one on the brownfield plan -- were positive. Commissioners unanimously voted in favor of both.

Reinks said he's expecting financing for the Marquette to be in place in early 2026 and ground to be broken around May or June of 2026. The project would be complete two years after groundbreaking. He said this is the first private development downtown in almost 40 years.

St. Joseph Commissioners approve plan to help pay for improvements downtown

St. Joseph City Commissioners have advanced a plan to establish a new Downtown Development Authority Tax Increment Financing district, which will enable the DDA to build up a reserve of funds for improvements in the area.

On Monday, commissioners held their first reading on the DDA TIF plan with Development Director Kelly Ewalt telling them what the TIF will do.

"A TIF works by recording the current or base level property tax in a designated area, and as those property values increase over time through new development or improvements, the incremental growth in a property tax revenue is captured by the DDA," Ewalt said.

www.MailMaxOnline.com

said. "Those dollars are then reinvested into the area, which in our case is the DDA."

This TIF, to just cover the DDA's boundaries, is expected to raise about \$22,000 in its first year, but over time, it could lead to downtown improvements like facade upgrades, parking lot repairs, or new seating. Commissioner Michael Fernandez said this will be another tool to help improve the area.

"This will better equip those future generations," Fernandez said. "As we look to bring more people in, this will better equip them to handle those challenges -- and hopefully we'll be able to fix quite a bit of it for them -- but this puts us on the path for the future."

Now that a first reading has been held, the plan has to be published and then sent on to the state.

Southwest Michigan food pantries expected to feel the pinch as SNAP benefits may be paused

The U.S. Department of Agriculture has put out notice that Supplemental Nutrition Assistance Program benefits will not be distributed on November 1 as the federal government shutdown continues, and food pantries in southwest Michigan are expecting to feel the effects.

42 million Americans rely on SNAP to get enough food for their meals, including 1.4 million in Michigan, or about 13% of the population.



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Southwest Michigan Community Action Agency Director Kim Smith-Oldham tells us she sees the need in our area each day, noting her organization served more than 5,000 people through its food pantry in 2024. In 2025, the number nearly doubled, now at more than 9,800.

Smith-Oldham says the support the Southwest Michigan Community Action Agency provides to people comes through donations and backing from businesses and foundations. With SNAP running out, they'll need more.

"I think we're going to get more referrals. Of course, all our referrals are individuals and families that we serve come through to referrals from 211. And I see that that would be growing."

Smith-Oldham says anyone can help by donating, either online or in person with a food item.

Whirlpool Corp. reports better than expected Q3 results

Whirlpool Corporation reported better-than-expected third quarter results this week, posting year-over-year revenue growth as the company said new product launches gained momentum in North America and investors responded with a 3 percent rise in the stock after hours.

The company said revenue reached \$4.03 billion, exceeding Wall Street expectations of \$3.93 billion, according to Bloomberg consensus data. Adjusted earnings were \$2.09 per diluted share, above estimates of \$1.40, while GAAP earnings were \$1.29 per diluted share with a net earnings margin of 1.8 percent. Ongoing EBIT margin was 4.5 percent.

Whirlpool cited continued product refreshes across several categories, including upgrades to KitchenAid and other major domestic appliances.

Whirlpool also reported declines in other regions. Major appliances in Asia fell 7.2 percent, which the company attributed to cooler seasonal conditions. Sales in Latin America declined 5.2 percent with the company saying that was due to currency weakness and economic volatility in Argentina. The company added that tariffs continue to affect profitability.

"I am pleased by the progress in North America, delivering share gains and flooring expansion as we execute a record year of new product launches," said Bitzer. "The core fundamentals of our business remain strong, and we are confident that the newly announced investment in our U.S.-based laundry facilities will continue to fuel our future growth."

Pat Moody
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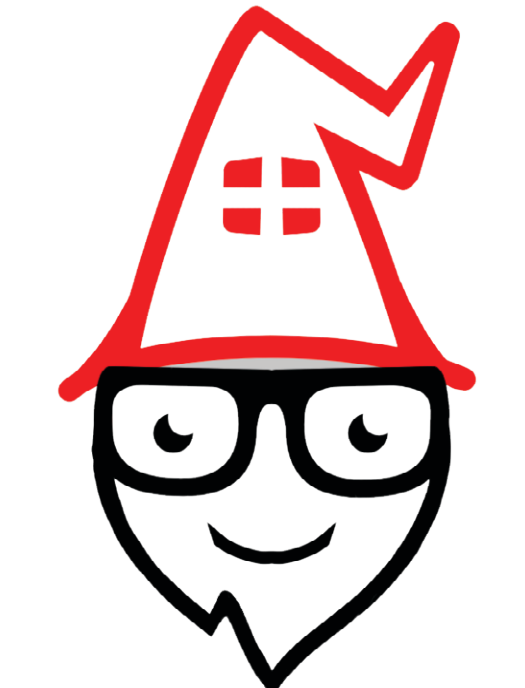
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Don Stuart

Humorist

All for 'Ween and 'Ween for All

No. 4 and No. 3 sons will be hanging out with us on Halloween this year, but disappointingly, neither one will dress up in a costume and range through our neighborhood in search of nougat. (Maybe I will though.)

It almost makes me nostalgic for Halloween's past, like the raging, sugar-fueled, extravapalooza of Halloween 2008. That was the year I decided to count the candy Nos. 3, 4 and 5 brought home, piece by raging, sugar-fueled piece.

Unfortunately, I gave up after counting the boodle that No. 4 son (then age 11) acquired. His tote bag was bulging with exactly 181 individually wrapped confections. And this was the morning after, so who knows how many he'd already scarfed.

I figure No. 3 son (then age 13) and No. 5 son (then age 7) probably did quite a bit better (if having more than 181 individually wrapped confections could be considered "better," which of course it *would* if you're the child who came home with them, but not so much if you're the parent trying to selflessly protect that child from the madness of excessive raging sugar intake by eating the candy for him.)

The reason I think Nos. 3 and 5 surpassed No. 4 is that No. 4 managed to capture all that swag WITHOUT EVEN WEARING A COSTUME. He just threw on his New England Patriots jersey,

the one bearing quarterback Tom (aka Darth, if you're a Buffalo Bills fan) Brady's number, and that was it. Not even a single enhancement, like shoulder pads, or helmet, or a Giselle Bundchen lookalike by his side.

No. 5 son, on the other hand, was totally committed to the spirit of the holiday, wearing the costume (or, as he used to say when he was a toddler, "cost-tee-yume") of a "Star Wars" character, the assassin Boba Fett.

No. 3 son also dressed up a bit, wearing a rubbery mask bearing the likeness of Heath Ledger. That is, Heath Ledger as The Joker from the smash "Batman" movie. (I didn't see the movie, but No. 3 did, and immediately anointed it the greatest achievement in the history of cinema. Of course, this was from a kid who once said the exact same thing about "Benchwarmers," a movie so horrifyingly putrid that it made "Dude, Where's My Car?" look like "Lawrence of Arabia.")

I wonder if No. 3 ever knew that, by purchasing The Joker mask, he helped make Heath Ledger one of the 2008's highest-earning dead celebrities. The official list of the richest expired slebs had come out just before Halloween, and it estimated that Ledger-related stuff earned some 20 million. As in dollars.

For what it's worth, Ledger was still way behind the wealthiest stone-cold superstar - Elvis Presley, of course. Still, Heath had more than double the earning power of '08's tenth-place celebrity, Albert Einstein.

This said something profound about our society and its values. And I recall promising my readers back then that I would eventually share some cogent thoughts about that.

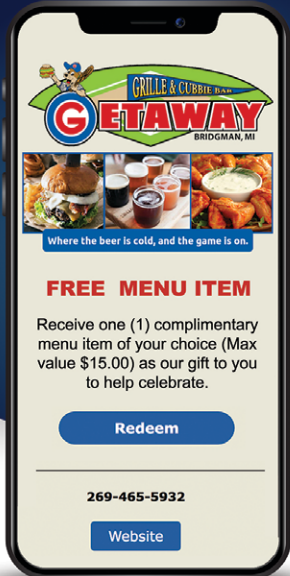
But any such thoughts, cogent or otherwise, were smothered and lost forever to a post-prandial somnolence (aka "food coma"), which I endured by selflessly protecting my kids from the madness of excessive raging sugar intake.

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CHEROKEE L LIMITED 4X4
NOW \$24,987**

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

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

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WWW.SIEMANS.NET**

WAS \$32,995



**2021 AUDI Q7 PREMIUM
PLUS QUATRO
NOW \$31,500**

3.0 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 69K Miles, Navigation, Memory Power Leather Heated Front Seats, 3rd Row Seating, Climate Control, Panoramic Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Samurai Gray Metallic, M25094A

WAS \$27,996



**2021 RAM PROMASTER CITY
TRADESMAN CARGO VAN
NOW \$22,963**

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 \$30,943



**2021 JEEP GRAND CHEROKEE 80TH
ANNIVERSARY EDITION 4X4
NOW \$29,302**

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 \$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, 360 Degree Camera Package, Remote Keyless Entry System, Iconic Silver Metallic, Balance of factory warranty! F25165A

WAS \$27,210



**2021 FORD
EDGE TITANIUM AWD
NOW \$26,659**

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, Only 39K Miles, Remote Start, Navigation, SYNC4, Memory Power Leather Heated/AC 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! Agate Black Metallic, F25252B

WAS \$29,995



**2022 FORD
EXPLORER XLT AWD
NOW \$28,500**

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

WAS \$34,749



**2022 FORD
EXPLORER XLT AWD
NOW \$32,498**

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 \$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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MON & THURS 9-8
TUE., WED. & FRI. 9-6
SAT. 9-4**



2022 CHEVROLET CORVETTE STINGRAY 4 COUPE 2LT
NOW \$71,554

6.2 V8 Engine, 8 Speed Automatic, Flash Painted Aluminum Wheels, Less Than 10,000 Miles! Z51 Performance Package, High Wing Spoiler, Transparent Removable Roof Panel, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, Bose 14 Speaker Audio System, Wireless Charging Pad, Stability and Traction Control, Blind Spot Monitor, Cross-Traffic Alert, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Rapid Blue, F23222B



2021 FORD ESCAPE SEL AWD
NOW \$17,972

1.5 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, 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, Desert Gold Metallic, F26017A



2024 FORD EDGE ST-LINE AWD
NOW \$35,993

2.0 EcoBoost Engine, 8 Speed Automatic, Painted Aluminum Wheels, Only 21K Miles, Remote Start, Navigation, SYNC4, Power ActiveX Heated Front Seats, Heated Steering Wheel, 2nd PowerFold Seats, Wireless Charging Pad, Panoramic Vista Roof, 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! Carbonized Gray, U25083



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2020 HONDA ODYSSEY TOURING
NOW \$29,575

3.5 Engine, 10 Speed Automatic, Aluminum Wheels, 78K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Sunroof, DVD Entertainment System, Power Slide Side Doors, 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, Platinum White Pearl, F25308A



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, Jeep Certified! C24094A



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, 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



2024 FORD MUSTANG
NOW \$...

2.0 Engine, 6 Speed Automatic, Aluminum Wheels, 21K Miles, Remote Start, Power Driver's Seat, Heated Steering Wheel, Climate Control, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Cactus Green, F25263A



2022 LINCOLN CORSAIR AWD
NOW \$29,995

2.0 Turbocharged Engine, 8 Speed Automatic, Bright Machined Aluminum Wheels, 45K Miles, Remote Start, Navigation, SYNC3, Elements Package, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Blind Spot Information System, Cross Traffic Alert, Lane Keeping System, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Pristine White Metallic, Balance of Factory Warranty U25081



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 Slide Rear Windows, Front Collision Mitigation, Back-Up Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Magnetic, F25200A

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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



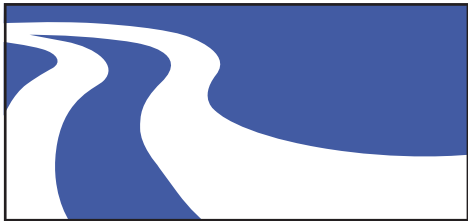
2024 GMC SIERRA 3500HD DENALI CREW CAB 4X4
NOW \$78,894

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



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



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**2023 CHEVROLET COLORADO
Z71 CREW CAB 4X4
NOW \$39,995**

2.7 Engine, 8 Speed Automatic, Aluminum Wheels, Only 17K Miles, Running Boards, Remote Start, Navigation, Memory Power Driver's Seat, Heated Steering Wheel, Leather Heated/AC Front Seats, Lane Keeping Assist with Departure Warning, Front Collision Warning with Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Nitro Yellow Metallic, U25084



**2019 FORD F-150 LARIAT
SUPERCREW 4X4
NOW \$35,995**

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 61K Miles, Security Cover, Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Blind Spot Information System with Trailer Tow Monitoring, Front Collision Mitigation, Back-Up Camera, Max Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Oxford White, F25309A



**2021 JEEP WRANGLER
UNLIMITED SAHARA 4X4
NOW \$35,827**

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



**MAVERICK XLT
NOW \$28,713**

2.0 EcoBoost Engine, Mash-Face Ebony Aluminum Body, Security Cover, Bedliner, Remote Start, Navigation, Heated Front Seats, Heated Steering Wheel, Front Collision Mitigation, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Remote Keyless Entry System, Ford Certified! Gray, F25206H



**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



**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



**2021 CHEVROLET
EQUINOX LT AWD
NOW \$23,699**

1.5 V6 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

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OWNED VEHICLES AT
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**2022 RAM 1500 BIG HORN
QUAD CAB 4X4
NOW \$34,995**

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 57K Miles, Remote Start, Night Edition, Power Driver's Seat, Heated Front Seats, Cloth Bucket Seat, Heated Steering Wheel, Power Adjust Pedals, Touchscreen Display, Power Slide Rear Window, Front and Reverse Park Assist, Back-Up Camera, Trailer Tow Hitch, Remote Keyless Entry System, Ram Certified! Billet Silver Metallic, C25052A



**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



**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



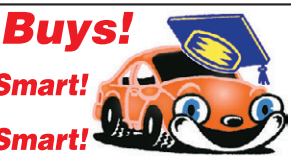
**2019 DODGE
DURANGO GT PLUS AWD
NOW \$27,964**

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 46K 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



**2023 FORD F-150 LARIAT
SUPERCREW 4X4
NOW \$54,761**

3.5 PowerBoost Full Hybrid Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 11K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC4, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Max Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Star White Metallic, C26016A





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.....- 1,875
NATIONAL RETAIL BONUS CASH...- 3,500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$38,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$38,495

*MUST QUALIFY
BASED UPON REBATES THROUGH 11/03/2025



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.....- 970
MIDWEST BC BONUS CASH**.....- 2,000
NATIONAL RETAIL BONUS CASH...- 2,000
NATIONAL JEEP MONOPOLY BONUS CASH - 500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$46,495
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 \$42,995

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY
BASED UPON REBATES THROUGH 11/03/2025



2025 JEEP
WRANGLER SPORT
WILLY'S 4X4 4-DOOR

41 (Green), Black 3-Piece Hardtop, Adaptive Cruise Control, Receiver Hitch, 12 Inch Touchscreen, Automatic Transmission, and Much More! C25115

MSRP.....\$51,080
SIEMANS DISCOUNT.....- 2,085
NATIONAL BONUS CASH.....- 1,500
NATIONAL RETAIL BONUS CASH...- 2,500
SALE PRICE FOR EVERYONE \$44,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$44,495

*MUST QUALIFY
BASED UPON REBATES THROUGH 11/03/2025



2025 RAM 1500
BIG HORN CREW CAB 4X4
NIGHT EDITION

Billet Silver Metallic, 20 Inch Wheels, Black Aluminum Wheels, Heated Front Seats, Power Seat, Navigation with 12 Inch Display Screen, Power Adjustable Pedals, Rear Power Sliding Window, Heated Steering Wheel, Power Tailgate Release, and Much More! C25074

MSRP.....\$59,240
SIEMANS DISCOUNT.....- 4,321
NATIONAL 10% BELOW MSRP.....- 5,924
MIDWEST BC SFS BONUS CASH** - 1,250
MIDWEST BC REGIONAL BONUS CASH** - 750
SALE PRICE FOR EVERYONE \$46,995
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$44,495

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY
BASED UPON REBATES THROUGH 11/03/2025



2025 JEEP WRANGLER
UNLIMITED SAHARA 4X4

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

MSRP.....\$57,955
SIEMANS DISCOUNT.....- 1,960
NATIONAL BONUS CASH.....- 1,500
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
BASED UPON REBATES THROUGH 11/03/2025



2025 RAM PROMASTER
3500 EXTENDED HIGH
ROOF CARGO VAN

Black, Cloth Seats, Power Windows and Locks, Storage Group with Overhead Shelf, Rear Assist Handles, Upper and Lower Side Wall Paneling, Rear Bumper Step Extension, and Much More! C25075

MSRP.....\$58,350
SIEMANS DISCOUNT.....- 1,855
RAM DEALER CASH COUPONS.....- 2,000
NATIONAL BONUS CASH.....- 2,500
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** - 1,000
SALE PRICE FOR EVERYONE \$50,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$50,495

*MUST QUALIFY
**MUST FINANCE THRU CHRYSLER CAPITAL
***BUSINESS OWNERS ONLY
BASED UPON REBATES THROUGH 11/03/2025



2025 RAM 1500 LARAMIE
CREW CAB 4X4

Ivory White, Dual Pane Panoramic Sunroof, Navigation with 14 Inch Touchscreen, Power Tailgate, 19 Speaker Harman Kardon Premium Sound System, Leather Bucket Seats, Towing Technology Group, Night Edition, 22 Inch Forged Aluminum Wheels, Sport Performance Hood, Heated Front and Rear Seats, Heated Steering Wheel, Power Deployable Running Boards, and Much More! C25079

MSRP.....\$78,035
SIEMANS DISCOUNT.....- 6,236
NATIONAL 10% BELOW MSRP.....- 7,804
SALE PRICE FOR EVERYONE \$63,995
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$61,495

*MUST QUALIFY
**MUST FINANCE THRU CHRYSLER CAPITAL
BASED UPON REBATES THROUGH 11/03/2025

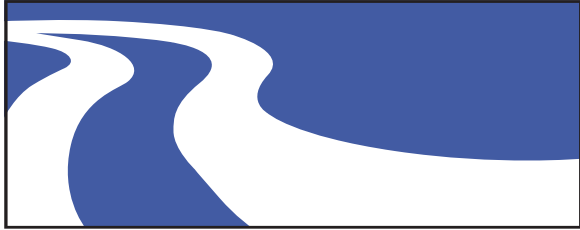


2024 RAM 4500 DUMP
BODY WITH BACKPACK

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

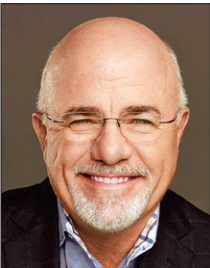
MSRP.....\$69,580
ADD FOR RUGBY STEEL DUMP BODY WITH BACKPACK +22,348
SUBTOTAL.....\$91,928
SIEMANS DISCOUNT.....- 14,183
BONUS CASH.....- 3,750
RAM DEALER CASH COUPON PROGRAM - 5,000
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** - 1,000
SALE PRICE FOR EVERYONE \$67,995
NATIONAL STELLANTIS LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$65,995

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BASED UPON REBATES THROUGH 11/03/2025



SIEMANS
IN BRIDGMAN





Dave Ramsey
Financial Expert
The Ramsey Show

Dave Says
Nothing Can Make You Happier...Or Scare You More

Dear Dave,
My wife and I recently learned she's pregnant. She's about to begin her second trimester, and we're both really excited. There is a bit of concern, though. During a detailed ultrasound, the doctor found an issue that might mean our baby could need minor surgery soon after delivery. Financially, we're in Baby Step 2 of your plan. With the extra bills after the baby's born, should we save money in a sinking fund for the added expenses while we continue paying off debt?
Jared
Dear Jared,
Congratulations on the new baby! I know you're both probably on an emotional rollercoaster right now, what with the pregnancy and the possibility of surgery for your little one. Make sure you pray and hug on each other a lot in the days ahead, okay? Doctors can do all kinds of incredible things, but including God in any equation is a good idea.

Now, should you start a sinking fund for the delivery and any extra expenses while you're trying to pay off debt? No. When a baby's on the way, I always recommend folks press pause—not stop—on the Baby Steps and start piling up as much cash as possible. Then, when mom and the baby come home, we pay the bills, push play on the Baby Steps and get back to work on the debt snowball.
Concentrate on building the biggest pile of cash you can over the next several months. And don't worry about how big that pile of cash gets. There's no such thing as too big in this case, because after you pay everything insurance doesn't cover, you'll put anything that's left over right back into paying off debt.
You're learning something early on about being a parent, Jared. There's nothing in the world that can make you happier—or scare you more—than a baby. I'm praying for you and your family. And I hope that little one is born happy, and healthy and perfect.
God bless you all.
— 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.



Tyler Allen
Comfort Advisor
Boss Services

Should I Install My Furnace Myself?
Homeowners facing a failing furnace often weigh the temptation of a do-it-yourself replacement against hiring a professional. Modern furnaces promise greater efficiency, but the installation process blends mechanical, electrical, and gas-line work that can sway the decision either way. Understanding the advantages and drawbacks helps clarify whether self-installation makes sense.
Cost savings top the list of benefits. A new mid-efficiency gas furnace typically runs between \$3,000 and \$5,000 for the unit alone. Professional installation adds \$2,000 to \$3,000 in labor, permits, miscellaneous parts, and minor modifications. By handling the job personally, an owner avoids those fees and keeps the total under the equipment price. Online tutorials, manufacturer manuals, and local building codes provide step-by-step guidance, while tool rentals—such as pipe cutters, multimeters, and venting kits—remain affordable for a single project. Homeowners with basic plumbing and electrical skills often complete the swap over a weekend, recouping the investment through lower heating bills within two to three years.
Control over the timeline offers another plus. Scheduling conflicts disappear when the owner sets the pace. No waiting for contractor availability means heat returns faster, especially during cold snaps. Self-installers also choose exact components—duct transitions, flue pipe

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diameter, or smart thermostat integration—without upsell pressure.
Yet the risks demand equal scrutiny. Gas furnaces involve pressurized natural gas or propane lines, high-voltage wiring, and combustion venting. A single loose fitting can leak carbon monoxide, an odorless gas that kills dozens annually through improper setups. Electrical errors may trip breakers, damage the blower motor, or spark fires. Even seasoned handymen overlook subtle code updates, such as minimum clearance to combustibles or condensate drain slopes, triggering failed inspections and rework costs.
Michigan allows homeowners to pull permits for work they are doing themselves. Inspections after the work ensures it is installed safely and up to code. Homeowners who install without approval face fines, forced removal, or insurance claim denials if damage occurs.
Physical demands add complexity. Furnaces weigh 150 to 300 pounds and maneuver through tight basements or attics. Lifting without help risks back injury or dropped equipment. Modifying ductwork often requires sheet-metal fabrication and sealing joints with mastic—tasks that demand precision under cramped conditions. One misaligned vent pipe can reduce efficiency by 10 percent or trigger nuisance shutdowns.
Energy rebates and tax credits further complicate the equation. Many utility programs tie incentives to professional installation verified by an accredited contractor. DIY projects forfeit those funds, sometimes worth \$500 or more.
Most manufacturers void their warranties if the furnace is not installed by a professional. This opens the door to warranty claim denials if there is a defective component in the furnace, even if it was defective from the factory.
In the end, self-installation suits confident owners with mechanical experience and access to tools. Those unsure of gas safety, mechanical and electrical codes, or heavy lifting fare better with licensed help. Either path restores warmth; the choice hinges on balancing wallet, skill, and peace of mind.



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Building the Community
Through Partnerships

As Southwest Michigan grows and evolves, one thing is clear: strong communities are built on strong partnerships.

To us, partnership isn't just a buzzword. It requires shared goals, mutual accountability, and a commitment to working together for the region's benefit. It's also about aligning resources and expertise to create solutions that no single organization could achieve alone.

This philosophy defines the relationship between **Lake Michigan College** (LMC) and the Southwest Michigan Regional Chamber. Together, we develop programs that strengthen leadership, build talent, and align education with employer needs. These efforts are practical, measurable, and essential to the long-term success of our community.

One clear example of this collaboration is the **Leadership Academy**, which includes both the established Leadership Accelerator and the recently launched Management Accelerator. These programs address different stages of professional growth.

- **Leadership Accelerator** focuses on personal and organizational leadership, helping participants identify strengths, make sound decisions, and lead with purpose.
- **Management Accelerator** builds on that foundation by developing skills to lead others—coaching teams, managing conflict, and driving performance.

Together, these programs create a pipeline of capable, confident leaders ready to strengthen local businesses, nonprofits, and public institutions.

The Chamber and LMC also collaborate on **Skills Bootcamps**, which provide fast, practical training on topics like “soft skills,” sales, and project management. Strong demand for initial sessions led to additional offerings, highlighting the importance of accessible, results-oriented training that helps individuals advance and businesses thrive.

Perhaps the best example of partnership in action, however, is the Berrien Talent Collaborative. A partnership between Berrien RESA, Lake Michigan College, the Southwest Michigan Regional Chamber of Commerce, and the Greater Niles Chamber of Commerce, the Collaborative represents an employer-led initiative for high school students that merges the area's education and job development resources to create a sustained pool of skilled workers through a registered apprenticeship program. It represents the first county-wide effort on youth apprenticeships in the State of Michigan.

The Collaborative also leverages local resources—including the Bertrand Innovation Center, LMC's Benton Harbor campus, and the Hanson Technology Center—to provide access to career technical courses, college programs, and workforce training. By coordinating across K–12 districts, higher education, and the business community, the Collaborative creates a seamless pathway from classroom to career while reducing barriers for both students and employers.

Each of these efforts—Leadership Academy, Skills Bootcamps, and the **Berrien Talent Collaborative**—demonstrates how coordinated partnerships produce tangible results. LMC provides academic expertise, facilities, and instructional resources, while the Chamber ensures programs are relevant, responsive, and aligned with real-world needs.

Together, we're building more than programs—we're building regional sustainability. We're

ensuring that Southwest Michigan remains a place where individuals can grow their skills, employers can find the talent they need, and communities can prosper because of it.

On Tuesday, LMC is asking voters to renew two 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.

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- **Capital Millage** (0.24 mills): Reduced from 0.48 mills, this millage funds facility maintenance, technology, and equipment aligned with industry standards.

Both are critical to helping LMC continue its incredible work in our community. I humbly ask that you join our Chamber leadership—and hundreds of business leaders across Southwest Michigan—in voting YES on both this Tuesday, November 4.

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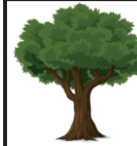
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Minimum qualifications: applicant must possess a high school diploma, possess the ability to understand and follow oral and written instructions, be able to work cooperatively with others, and pass a physical examination and drug/alcohol screening. Applications and job description may be obtained at the Benton Charter Township Hall, 1725 Territorial Road, Benton Harbor, Michigan 49022. All applications and/or resumes should be sent to Benton Charter Township Hall - Attention Andy Jordan, Public Works Supervisor. E.O.E.

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