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Moody on The Market

Pat **Moody**

Merle Boes Inc. charts future of former Pri-Mar Petroleum business

In May, Moody on the Market told you of plans by the Marzke family to sell their two successful businesses, Pri-Mar Petroleum and Pri Mart Quick Shops to two separate Michigan based buyers. Those sales promptly closed this summer, with the convenience stores transferring to Blarney Castle /EZ Marts and the oil company to Merle Boes Inc., headquartered at Holland.

To learn more about the 4th generation, family-owned Merle Boes Inc., MoodyOnTheMarket.com sat down with Merle Boes Chief Operating Officer Grant Guerink to discuss the firm's major expansion into Michigan's Great Southwest.

Guerink told us the integration of Pri-Mar into Merle Boes seemed natural and logical since the companies had followed a similar pattern, growing from local fuel oil dealers to regional suppliers.

"Merle Boes has served West Michigan for nearly a century, and expanding into St. Joseph aligns with our long-term vision of growing our presence across Michigan's lakeshore communities. Pri-Mar is a respected, family-run operation whose values closely mirror our own. The strong local customer base, the region's continued economic growth, and the legacy of dependable service Pri-Mar built made this a natural and exciting fit for us."

Guerink said very little will change in the local operation, because the two companies share a heritage of customer service and dependability:

"The Pri-Mar family run culture of honesty, dependability, and personal service fits perfectly with Merle Boes' values. Customers can expect the same local faces, the same service philosophy, and the same commitment to doing things the right way. We remain a family-owned company, and our approach to business reflects that—relation-ship-driven, community-focused, and built on long-term trust."

Merle Boes primary business is providing fuel to commercial, agricultural and residential customers, as well as a wide range of lubricants to industrial and agricultural users. Guerink expects no significant changes in employment and no consolidation with other Merle Boes facilities. MB operations locally are centered at so-called 'bulk plants' located in St. Joseph (1207 Broad Street), Niles and Bangor. Over time, he expects there

Continued on page 4

I DAY BATHROOM RENOVATIONS BEFORE AFTER **NEW TUB OR SHOWER** Can not be combined with other offers or discounts. Can not be applied to prior services. * * * * * OVER 1,000 FIVE STAR REVIEWS * * * * I DAY BATHROOMS **WATER HEATERS Experience how BOSS is Raising The Standard** MERGENCY



Zack
East
Senior Director of Organizational Sustainability,
United Way of

Southwest Michigan

'Giving Tuesday' Might Be Over, But The Chance to Give Locally Isn't

This past week many Americans paused after the swirl of Black Friday and Cyber Monday to support Giving Tuesday — the global generosity movement that began in 2012 as a simple campaign to redirect holiday energy toward giving, volunteering, and community support. But just

ervices

because the calendar has turned doesn't mean the spirit of generosity has to end. There's still time to make a difference by supporting United Way of Southwest Michigan, keeping your charitable dollars local!

Continued on page 2

Inserts & Promotions

- Dollar General
- Drive & Shine
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- Holly Jolly Savings
 - Jets Pizza
- Martin's Super Markets
- National SAVE Coupons Inserts may vary by zip code

East Continued from cover

Since 1943, United Way of Southwest Michigan has worked across Berrien, Cass, and Van Buren counties to build a community where everyone contributes, belongs and thrives. Through decades of partnerships with nonprofit agencies, great public organizations, and local businesses, we work to tackle pressing issues such as information resources, food insecurity, workforce development, youth opportunity, and more.

When you donate to United Way – no matter the amount – you're doing more than writing a check. Even modest, regular contributions add up: they help fund dozens of vital programs across the region, offering everything from mental-health counseling and youth mentorship to food pantries and emergency financial assistance. At a time when many families are struggling to meet basic needs, these services make a measurable difference.

Supporting a local nonprofit like United Way of Southwest Michigan also strengthens the social fabric of our region. Local giving helps empower community networks, expand access to essential services, and increase the overall resilience of Southwest Michigan. And because these dollars stay here in our own counties, their impact is multiplied benefitting neighbors, strengthening families, and building a healthier local economy.

Even though Giving Tuesday has passed, the need - and the opportunity to help continues. You can still donate online at UWSM.org/GivingTuesday, text

GiveOnTuesday to 41444, contribute through workplace campaigns, volunteer your time at UWSM.org/Volunteer, or simply help spread

the word. Every action, big or small, moves Southwest Michigan closer to becoming a place where everyone has the chance to

For those looking for another way to keep their dollars local while still supporting United Way of Southwest Michigan, the Whirlpool Appliance Sale is now online! Happening now through December 12 at WhirlpoolApplianceSale.com, you can get brand-new appliances at significant discounts, with 100 percent of the proceeds benefiting United Way's work. It's a unique chance to upgrade a home appliance, secure a great deal, and support the community all at once. In recent years, the sale has generated substantial funding for UWSM programs while helping local families get the reliable appliances they need.

Generosity isn't limited to one day on the calendar. Whether it's a year-end gift, a few hours of volunteering, or purchasing a discounted appliance that supports local programs, giving back now will have an immediate and lasting impact on our community. Thanks for considering United Way of Southwest Michigan in your year-end giving.





50,314 Weekly Readers!

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Photo of the Week



Snowbird

This rare Royal Palm Turkey survived the holiday and is thankful. **Photo by Seth Collins**

Please email your favorite photo with a brief description to Photos@MailMaxOnline.com Photos must be horizontal orientation to be considered for Photo of the Week.

GIVE THE GIFT OF POWER SAVE \$20 BG 56 C-E

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"Reclamation, in particular, is a service many people are not familiar with. MB Fluid Services can take fluids such as hydraulic or cutting oils that are dirty or water-contaminated then clean. dehydrate, and re-additize them so the fluid returns as good as - or even better than - new. This dramatically extends fluid life and significantly reduces a company's waste stream."

'The Real Estate Question'

You can't 'zoom in' on the 1207 Broad Street MB bulk plant and office location without realizing that it is now a central piece of any potential St. Joseph Riverfront tourism/residential development master plan. The site is between The Box Factory for the Arts, two condominium buildings, and Clementine's Too, one of the region's most successful casual eateries, and across the Morrison Channel from the gigantic Pier 33 Marina.

Guerink says that while MB is not a real estate company, they realize there may be a 'higher' use for their Broad Street property in the



THE COMFORT OF HOLIDAY TRADITIONS Light Up The Bluff, Reindog **Parade and Comfort Food at** 112 State Street I Saint Joseph, Michigan Open daily at 11:30 (Wednesday-Monday) **House-Made Buck Meatloaf** Try it as a dinner, sandwich. 269.281.0320 | EatAtTheBuck.com or patty melt style.

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Moody Continued from cover

ing of an additional fuel delivery driver.

might be minor job growth, citing the recent hir-

plan to bring enhanced technology, upgraded

"Our first priority is continuity, but we do

operational tools, and improved support resources

to further streamline service. We'll also be introducing several additional product brands

including Shell, Quaker Houghton, and MB Fluid

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will increase the efficiency of customers engines

and operations. In addition, our reclamation divi-

cost-saving and environmentally friendly option

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it didn't for us. So Guerink explained...

for manufacturers."

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Weekly Specials

NEW Wednesday Nights: **Shrimp Extravaganza \$19**

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> Thursday Nights: 16oz Ribeye Night \$19.95

NEW Sunday Nights: **Build Your Own Burger Night \$8**

1/3lb Burger with lettuce, tomato, pickles (additional toppings for \$1 a piece) Add a Fry Basket for \$2.50!

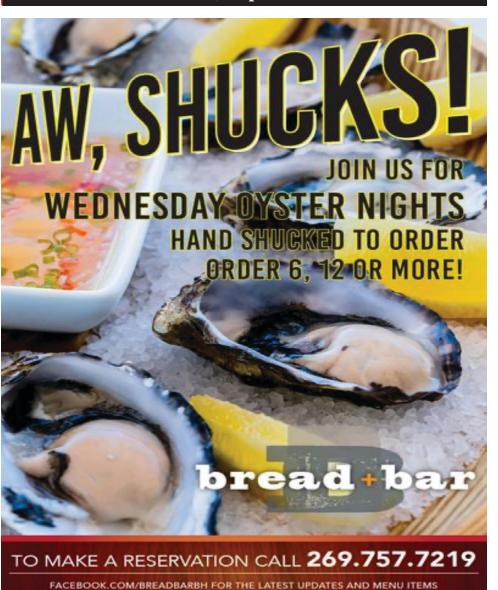
3-Course Prix Fixe Dinner \$32 (Fri-Sun) Now Featuring Prime Rib (Available for carry out this weekend only) 8 for \$18 Menu (Wed, Thurs, Sun)

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"We recognize the importance of the Broad Street location within the St. Joseph community. especially given its visibility and proximity to tourism and waterfront development. With Merle Boes taking on only the wholesale portion of the Pri-Mar business, we are currently using a portion of the office space and all the warehouse and bulk plant facility space. Over the next couple of years, as we implement new technologies and further refine our operational needs, we will continue evaluating how the property can best serve both our team and the community.

At this stage, no decisions have been made regarding relocation or redevelopment, and we want to be thoughtful and transparent as we consider long-term possibilities. We look forward to engaging with the City/community as we assess options and determine what the future of the property should look like."

By Gayle Olson, MOTM Contributor

Whirlpool reduces stake in Whirlpool India, closes Pilar plant in Argentina

Whirlpool Corporation has reduced its ownership stake in Whirlpool of India Limited following a multimillion-dollar share sale completed last week.

The transaction lowered Whirlpool's stake in Whirlpool India from 51% to roughly 40%.

"This transaction aligns with our ongoing portfolio transformation and our previously communicated intent to further reduce our 51% majority stake in Whirlpool of India, Whirlpool evaluated multiple transaction structures and determined that the market transaction provided the best value for both Whirlpool Corporation and Whirlpool of India shareholders."

Proceeds to Pay Down Debt

According to a statement from the company, the sale generated about \$166 million in gross proceeds when the deal settled on Nov. 28. Whirlpool said it plans to use the proceeds to pay down debt.

The company added that it is continuing to evaluate options to further reduce its position in Whirlpool India, consistent with its previously announced goal of lowering its equity stake by the end of the first half of 2026.

Argentina Plant Closure

The India move follows an announcement from Whirlpool Argentina on Nov. 26 that it will cease production at its Laundry Plant in Pilar. The company said it will maintain commercial and service operations to ensure continued availability of products, accessories, and spare parts. Whirlpool

emphasized its continued commercial presence in Argentina, where it has operated for more than 35

The Pilar plant, which opened in 2022 with an investment of \$52 million, was designed to manufacture 300,000 high capacity washing machines annually and generate more than 900 direct and indirect jobs. At the time of its launch, Whirlpool said the plant would become Argentina's largest household appliance exporter, producing primarily for Latin American markets, including Brazil.

Whirlpool said the plant's closure marks a shift in its operational strategy, while reaffirming its commitment to serving Argentine consumers.

> Pat Moody Publisher, MoodyOnTheMarket.com moody@wsim.com (269) 925-1111



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Harbor Woods Townhomes Announces Opening First Luxury Units Available in January

Harbor Woods Townhomes, southwest Michigan's newest luxury rental community, is officially opening its doors to the public with first-move-in availability beginning January 1, followed by additional townhome units becoming available in February.

Nestled among mature woodlands just minutes from Whirlpool Global Headquarters, and downtown St. Joseph, and the Harbor Shores Golf Course, Harbor Woods Townhomes brings a fresh standard of upscale living to the region. Designed to blend modern comfort with natural beauty, the community features spacious three-bedroom townhomes with high-end finishes, open-concept floor plans, and private outdoor spaces ideal for relaxing in a peaceful, wooded

Each townhome includes 3 bedrooms, 2.5 baths, in-unit laundry, modern appliances, and an attached 1 or 2 car garage, providing both convenience and year-round protection from the elements. Residents also enjoy fiber-optic highspeed internet, and professional yard

The community's design emphasizes privacy, space, and connection to nature. Scenic walking paths will soon wind throughout the wooded property, creating opportunities for outdoor enjoyment.

Harbor Woods is also pet-friendly, offering ample room for walks and outdoor activities.

"Harbor Woods Townhomes was thoughtfully crafted for residents seeking both sophistication and serenity," said development partner, Greta Pearson-Barrons. "We're excited to welcome new tenants into an environment that blends luxury living with the natural beauty of southwest Michigan."

Harbor Woods' prime location offers quick access to Lake Michigan beaches, boutique shopping, local dining, and year-round recreation. The community is ideal for executives, professionals, and retirees seeking elevated rental living close to employment centers and regional amenities.

Tours are now available, and interested residents are encouraged to schedule their private showing by visiting Harbor-WoodsTownhomes.com or calling (269) 285-5861.





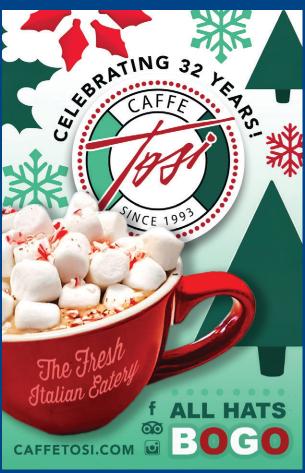
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For more information call St. Joseph Today at 269-985-1111 or visit stjoetoday.com







November 21 - December 14, Countdown to New Year:

Daily giveaway event throughout the month of December.

Visit stjoetoday.com/countdown for more details!

Sponsored by the Southwest Michigan Regional Chamber.

December 5, <u>Light up the Bluff, presented by the City of St. Joseph:</u>
Lake Bluff Park, Ceremony (6:00pm) and Tree Lighting (6:30pm);
Lights will remain on through February 15.

December 1-23, <u>Santa Series</u> Letters to Santa: Drop off letters to Santa at Santa's House, located outside the Welcome Center in downtown St. Joseph. Sponsored by **The Herald Palladium**.

December 6, <u>Reindog Parade</u>: 3:00pm, downtown St. Joseph. Sponsored by **Mighty Dog Roofing and FuzzyButz Pet Boutique & Bakery**.

December 6-23, <u>Santa Series | Santa's House</u>: Various dates in December, downtown St. Joseph. Visit stjoetoday.com/santa for the 2025 schedule!

Sponsored by **The Herald Palladium**.

December 7, <u>Holiday Artisan Market</u>: 11:00am-4:00pm, Union + Social. Sponsored by **Silver Harbor Brewing**.

December 9, 16, 23, <u>Santa Series</u> | <u>Storytime with Mrs. Claus</u>: Mrs. Claus will read some of her favorite holiday books. Stories will be released online at stjoetoday.com/santa. Sponsored by **The Herald Palladium**.

December 21, A Jazzy Jolly Christmas, presented by the City of

St. Joseph: 7:00pm, St. Joseph High School. Join the St. Joseph Municipal Jazz

Band for their annual holiday concert.

January 30, 2026, <u>Chili Tour</u>: 5:00pm-8:00pm, downtown St. Joseph. Sponsored by **The Market**.

January 31, 2026, <u>St. Joe Winter Beer Fest</u>: 12:00pm-4:00pm, downtown St. Joseph. Sponsored by <u>Beaudoin Electrical Construction</u>, <u>RE/MAX by the Lake</u>, <u>St. Joe Community Taproom</u>, <u>Bud Distributing</u>, <u>ServPro and NOBO</u>.

February 6-8, 2026, <u>Ice Fest</u>: All Weekend, downtown St. Joseph. Sponsored by **Silver Beach Pizza** and **many others**.

March 2-31, 2026, <u>Savor the Shoreline</u>: Restaurant month throughout SWMI.

March 6, 2026, March Mannequins: 7:00pm-8:30pm, downtown St. Joseph.

March 7, 2026, <u>Spring Artisan Market</u>: 11:00am-4:00pm, Union + Social. Sponsored by Silver Harbor Brewing.



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For more information call St. Joseph Today at 269-985-1111 or visit stjoetoday.com



















Sarah **Spoonholtz**

Regional Director, SMR Chamber

GNC State of the Economy

On Wednesday December 3rd, 100 individuals gathered at **The Grand LV** in Niles for the **2025 Greater Niles Chamber & Sturgis Bank State of the Economy** breakfast.

This annual event brought together business and community leaders from across the region to network, reflect on the past year's achievements, and explore the economic trends shaping the year ahead. Attendees gained meaningful insights into the forces driving local, regional, and state competitiveness, with updates from key leaders actively advancing economic development at every level.

Moderated by local journalist and broadcaster, **Allison Hayes**, who provided her own insight into the local economy courtesy of being married to the **City of Niles Mayor**, **Nick Shelton**. Allison brought a level of energy and excitement to the room and the questions, helping to build on each topic as the discussions progressed.

Our first panel focused on a State and Regional economic outlook featuring: Wendy Block, Senior VP of Business Advocacy, Michigan **Chamber of Commerce**, who shared perspective on how the Michigan legislature plays a role in impacting the business climate across the state. Jonas Petersen, CEO of Southwest Michigan **First** shared insight into how his experience in larger markets such as Las Vegas is being used to drive regional prosperity in the 7 counties his organization covers for Michigan's Region 8. Arthur Havlicek, President & CEO of the Southwest Michigan Regional Chamber provided a, still expanded 30,000 ft high view of what's on the mind of local employers as it comes to expansions and finding quality talent.

The first panel's discussion continued past statewide policy priorities, competitiveness challenges, workforce needs, and into major economic trends influencing business growth and regional development—equipping leaders with a better understanding of the opportunities and changes expected in the year ahead.

Our second panel brought the view down to a 10,000 ft view if you will, featuring Ann Young, Community Development Director, City of Niles, who shared what the City's recent Michigan Economic Development Corporation's Redevelopment Ready Community Certification means for attracting businesses but also helping established businesses thrive. Dan Fette, Director of Community Development for Berrien County spoke on collaboration between the County its partners and local communities has

strengthened in recent years, as well the need for housing. **Niles Charter Township Treasurer Jim Ringler**, rounded out our 2nd panel discussion and discussed current commercial inventory availability, the state of existing buildings, and a few possibilities for the South 11th St corridor.

This panel provided a more direct look at key projects and priorities driving the future of Niles, Niles Charter Township, and Berrien County; touching on local development initiatives, infrastructure improvements, business attraction and retention efforts, and investments that support long-term growth and quality of life.

We hope each and every attendee walked away with a clearer picture of what's coming next—and how it will impact residents, employers, and the community as a whole.

"We are thrilled to be partnering with the Greater Niles Chamber to host the 2025 State of the Economy Breakfast, sponsored by Sturgis Bank," said Arthur Havlicek, President & CEO of the Southwest Michigan Regional Chamber. "This event provides an opportunity to connect our business community, gain insight into the economic forces shaping Southwest Michigan, and better understand the trends that will define our region's competitiveness in the year ahead."

Thank You to Our 2025 State of the Economy
Event Sponsors:

Title Sponsor: Sturgis Bank Presenting Sponsor: The Batalis Agency-Farm Bureau Insurance and Horizon Bank Event Sponsor: Lake Michigan College

A very big and amazing thank you to **The Grand LV** for hosting us and to **The Morris Estate** for catering an incredibly delicious breakfast (and keeping us all caffeinated!)

Big things are continuing to happen in Southwest Michigan - if you're curious on how you can get involved feel free to reach out to me directly at sspoonholtz@smrchamber.com or 269-932-4040. See you around our winter wonderland!





Online Sale

December 3, 2025 through December 12, 2025









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WhirlpoolApplianceSale.com

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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



3.0 V6 Engine, 8 Speed Automatic, Aluminum Wheels 69K Miles, Navigation, Memory Power Leather Heat-ed 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, Pow-er Liftgate, Remote Keyless Entry System, Samurai Gray Metallic, M25094A



2.3 Ecoboost Engine, 10 Sp Wheels, 65K Miles, Remote Leather Heated Front Seats Leather Heated Front Seats Twin Panel Moonroof, Adapt Steering Assist, Blind Spot N Lane Keeping Assist, Lane De lision Mitigation, Back-Up Ca IV Trailer Tow Package, Rem Carbonized Gray N



3.0 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 116K Miles, Remote Start, Navigation, SYNC3, Wheels, 116K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2^{NO} Row Heated Seats, 3^{NO} Row Seats, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spo 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



2.7 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Less Than 20K Miles! Pickup Bed Cap, Bedliner Running Boards, Remote Start, Power Heated Front Seats, Power Adjust Pedals, Heated Steering Wheel, Power Slide Rea Windows, 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, Ford Certified! Rapid Red Metallic, U25092



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



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



nunning boards, Hemote Star Power Leather Heated/AC Fro № Row Heated Seats, Twin Par Pad, Adaptive Cruise Control, E Alert, Lane Keeping Assist, Lan Rear Collision Mitigation, Bac Package, Remote Keyless Ent



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



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



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



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



Steel Wheels, 48K M and Locks, CD-Play Control, Back-Up Car Entry System, Ruby F



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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



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



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



2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 136K Miles, Navigation, Power Leather Heated Front Seats, Power Sunroof, CD-Player, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Remote Keyless Entry System, Soul Red Metallic, U25085A



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eed Automatic, Aluminum Start, Navigation, Power , Heated Steering Wheel, ive Cruise Control, Evasive Monitor, Cross-Traffic Alert, perture Warning, Front Col-mera, Power Liftgate, Class ote Keyless Entry System, letallic, M25040A

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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



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 pot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Lan Keeping Assist, Lane Departure Warning, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Iconic Silver Metallic, Balance of factory warranty! F25165A



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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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



ingine, 10 Speed Automatic, Miles, Security Cover, Bedliner, Navigation, SYNC4, Memory It Seats, Power Adjust Pedals, el Moonroof, Wireless Chargin, lind Spot Monitor, Cross Traffic nd Spot Monitor, Cross Traffic Departure Warning, Front and Up Camera, Max Trailer Tow System, Ford Certified! Star



3.5 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 163K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, 2ND and 3rd Row Seating, Power Liftgate, Remote Keyless Entry System, Ingot Silver Metallic, F25233A



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



8.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels 41K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel 2ND Bow 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



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



d Automatic, Styled iles, Power Windows er, Adaptive Cruise nera, Remote Keyless Flare Pearl, Very Nice! 190A



2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Navigation, SYNC3, Power Leather Heated Front Seats, Heated Steering Wheel, 3nd 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



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



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, 20th 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



2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2^{no} Row Heated Seats, Wireless Charging Pad, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert Lane Keeping Assist, Lane Departure Warring, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Traileir Tow Package, Power Liftgate, Remote Keyless Entry System, Balance of Factory Powertrain Warranty, Jewel Red Metallic, M25053

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lavigation, Memory Power Leather Heated/AC Front Seats, Heat ed Steering Wheel, 2ND Row Heated Seats, 3RD Row Seating, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jet Blac Mica, M25126A



2.7 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 33K Miles, Bedliner, Running Boards, Remote Start, Navigation, XLT Sport Appearance Package, Power Heated Front Seats, Power Slide Rear Windows, Rear Parking Aid, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Avalanche, U25097



2.0 Engine, CVT 1-Speed Engine, Aluminum Wheels, 97K Miles, Remote Start, Navigation, Memory Power Leather leated Front Seats, Heated Steering Wheel, Power Sunroof Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Re-mote Keyless Entry System, Crystal Black Pearl, M26003A



2.0 Turbo Charged Engine, 9 Speed Automatic, Aluminum Spoked Wheels, 29K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Front Collision Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Crysta White Tri Coat, U25100





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When the Blizzard Hits: Your Home's Winter-Storm Survival Kit

Last week's winter storm reminds us of the need to be prepared. The Texas deep freeze of 2021 and the Christmas 2022 bomb cyclone that buried Buffalo under six feet of snow showed us that when the grid collapses in sub-zero weather, survival depends on what you prepared months earlier.

Emergency officials now recommend every home be ready to go at least 72 hours—often a full week—without electricity, heat, or tap water. Yet only about four in ten Americans have even a basic three-day supply on hand.

The foundation is simple but non-negotiable: water and food. Stock one gallon of water per person and pet per day. A family of four with a medium dog needs roughly 60 gallons for a week—ten of the big five-gallon jugs lined up in the basement. Food should need no refrigeration and minimal cooking: canned meats, chili, and fruit with pull-tab lids, peanut butter, protein bars, instant oatmeal or cold-soak meals, powdered milk, and plenty of snacks for morale.

Heat is the real threat once the furnace dies. Indoor temperatures can drop into the 40s within hours. Safe options include indoor-rated propane heaters used with open

windows and carbon-monoxide detectors, kerosene heaters in well-ventilated rooms, or simply retreating to the smallest room in the house with zero-degree sleeping bags and wool blankets layered on top.

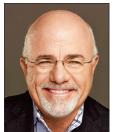
Light and information become priceless on day two. LED headlamps free your hands for chores; lanterns and 100-hour liquid-paraffin candles provide steady glow and a surprising amount of warmth. A hand-crank or battery weather radio with NOAA alerts keeps you updated when cell service fails, and many units can recharge phones in a pinch.

Sanitation catches most people off guard. No electricity often means no water pressure and no flushing toilets. A five-gallon bucket, heavy-duty trash bags, and cat litter or RV toilet chemical creates an instant, odor-controlled system that prevents far worse problems.

Round out the kit with a stocked firstaid kit, 30-day supply of prescriptions, hand warmers, cash in small bills, baby or pet needs, and—crucially—board games or books to fight cabin fever.

Store everything in waterproof bins or duffels in an accessible spot and refresh perishables every fall. The upfront cost runs \$400 to \$800 for a family of four, but it's a one-time purchase that protects against frozen pipes, spoiled food, and dangerous last-minute trips in whiteout conditions.

Winter storms don't send warnings far enough in advance for a relaxed shopping trip. The time to build the kit is now—before the forecast turns serious and the shelves empty. A few bins in the closet can turn a life-threatening blackout into nothing more than a long, quiet weekend at home.



Dave **Ramsey**

Financial
Expert
The Ramsey Show

Dave Says Lack of Knowledge, Immaturity or Worse?

Dear Dave

My girlfriend and I have been dating seriously for a little over a year. We're both 28, and I know I love her, but there's something that worries me. She's very smart, but at the same time, she's not very responsible with money. I know that no one is perfect, but sometimes she'll get behind on her bills in order to do things like buying clothes or going to concerts. How should I approach talking to her and explaining my concern about this? I'd like to ask her to marry me sometime next year.

Lincoln Dear Lincoln,

Congratulations on finding the lady you want to marry! I'm also glad you're looking at things from a mature point of view where the future is concerned.

Dating is fun. And marriage is wonderful, when you've found the right person to spend your life with. But there's something I want you to keep in mind. In a marriage, real life shows up in a hurry. That's why it's so important that couples be on the same page when it comes to their lives together, their hopes

and dreams—and their finances. Unexpected things can arise that make life hard, even when you're with someone you love.

If I were you, I'd move slowly and see if she starts showing some signs of getting her spending under control. To be honest, her financial behavior is pretty immature right now. Sometimes when folks act this way, it's just a phase. Or, it's a case where they weren't taught how to properly manage money when they were younger.

If this is the case here, I'd recommend talking to her about it gently, explaining your concern and maybe introducing her to the idea of living on a monthly budget. If you're already doing this, it would be the perfect opportunity to show how it works for you, and how it would make handling finances as a couple easier in the future. That way, once she understands the process—and the value of having a plan for spending money on paper before the month begins—it will be easier for her to stick to it.

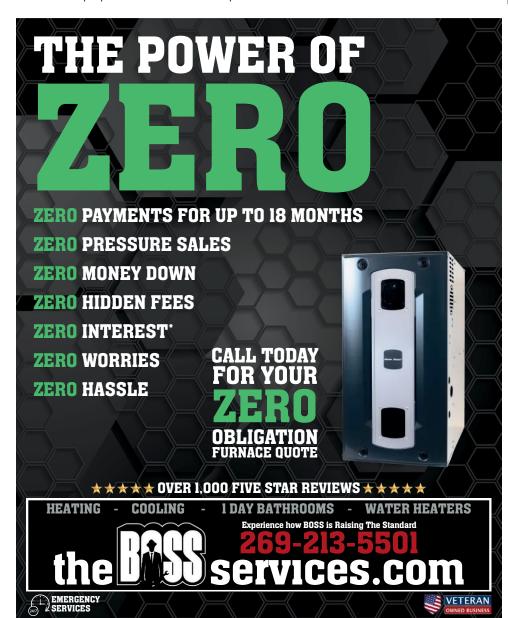
But if it doesn't work, and this way of living turns out to be a character flaw, I promise you it will cause issues later on. And those issues will begin to cloud every other aspect of your relationship.

Best of luck, Lincoln. God bless you both!

— Dave

– 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





FREEDOM BOAT CLUB®



Iosh **Bishop**

Pastor

Confident Hope

Do you have hope for your future? Hope is a predictable confidence based on past experiences.

"I hope that it snows today." The level of confidence comes from how often the weather models predicted snow and it actually happened. Chances are that your confidence level may vary. But you have hope in deeper and bigger things than weather expectations. "I hope that the promise is kept." "I hope that I can survive this." "I hope that I can beat it the next time temptation comes around."

Past experience can crush your hope if you put your hope in anything other than Jesus Christ. Some promises are not kept. Some don't survive. You've caved when temptation pounced, so why will the next time be any different?

When we are crushed, we tend to crush others. Typically, those who are closest to you bear the worst of the fallout. Why should they suffer from our disappointment when we put hope in all the wrong places?

Hope in God's redeeming work for you will leave you better off than before. These actions are written down in God's word so that we can have a predictable confidence based on God's past actions.

"Indeed, whatever was written in the past was written for our instruction, so that through patient endurance and the encouragement of the Scriptures, we would have hope. And may God, the source of patient endurance and encouragement, grant that you agree with one another in accordance with Christ Jesus, so that with one mind and one voice you may glorify the God and Father of our Lord Jesus Christ. Now may the God of hope fill you with complete joy and peace as you continue to believe, so that you overflow with hope by the power of the **Holy Spirit.**" (Romans 15:4–6, 13)

We have an overflowing hope that comes from God. God's rich grace, which he grants you in Jesus, is always there—predictable as the sunrise and breathtaking every time. God kept his promise to send the Savior for you. You will survive everything because God promised you a life in heaven. Jesus crushed temptation—your temptation. He did it, and he did it for you.

This becomes the source of patient endurance, encouragement, and the ability to work with others better. If we are living in a place of hope—predictable confidence based on the previous actions of God—then we can overflow by the power of the Spirit.

What past action of God's grace gives you encouragement and hope?

Prayer: Mighty Father, you inserted your Son, Jesus, into time and space to redeem me. Fill me with this news so I can have the hope, joy, and peace that you promised to give. Amen.

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



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Don Stuart

Humorist

Boy Oh Boyd! Prize-Winning Trivia!

When I was a kid, my parents put vast amounts of money in the pockets of the newspaper industry. On Sundays in particular, we'd get the Gary (Ind.) Post-Tribune and the Hammond (Ind.) Times delivered to our door, dad would walk to the store to buy the Chicago (Ill.) Tribune, and the next day, we'd get the Indianapolis (Ind.)* Star in the mail.

* When writing the names of large, widely known cities, you **don't** have to specify the state! But I did it anyway, to meet MailMax' word count!)

My siblings and I were never subjected to quizzes by mom and dad on what we learned from all those papers. I think they wanted to spare themselves from five different interpretations of that day's "Peanuts" comic strip.

(Although now that I think about it, a little news quiz competition in our house might've been fun - and we could've had some little reward at stake for winning, say, the "Stu-litzer

Now that I think about it even further, I might've been able to corral that prize on a regular basis, as long as the topics in question revolved around trivia. Because my favorite thing to read - once I reached the age where "Peanuts" wasn't my favorite thing to read - was a column by a guy named L.M. Boyd.

Boyd's column was a random collection of miscellany, trivia, and amusing facts. It had a grip on my imagination that I can still palpably recall to this day I still have newsprint-ink stains on my imagination – I'm tellin' ya, that grip was tight!

I would read his column and then sit and wonder, "How does he learn all this stuff?" (I found out just today that Boyd once described his technique as "the same one a pig uses hunting truffles." Whatever that means.) "What does 'L. M.' stand for?" (I found out just today – Louis Malcolm.) "Could I ever earn boodles of moolah doing what he does?" (I found out just today according to Farrell and Head, the answer is "Bwah-hahahahaha, no way.")

Incidentally, one reminiscence I read of Boyd included a comment from a physics professor at Cal-Berkeley, who said Boyd's column was "interesting, and accurate." Followed immediately by a comment from a guy who edited Boyd's column for many years, who said Boyd "wasn't always accurate." There's something disconcerting here; if accuracy is important in a trivia column, are Head and Farrell scoffing at me earning boodles of L. M. Boyd-like moolah because they think I'm inaccurate?!?!

Well, try this on for size! Here's an L. M. Boyd-like tidbit – the trivial fact that actually spurred this entire column in the first place: I just saw a TV commercial for some men's grooming product featuring Scott Van Pelt and 'Stanford Steve" Couglin, a couple of ESPN analysts/personalities. At the beginning of the spot, they both start out looking pretty much like they always do. But amazingly, at the end of the spot, after using the product, they both look exactly like L.M. Boyd!

Just as L. M. Boyd did during his column-writing career, I had this item fact-checked by my wife, who verified that it proves that I watch waaaaay too much TV. But she did concede it was the kind of observation deserving of a reward; unfortunately, it's the "Stupid-litzer



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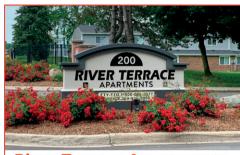
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5.3L V-8, Z71 pkg, auto 4x4, cloth split seating for 6, 7" touch screen, blue tooth, satellite radio, 20" wheels, tow pkg, spray ir bed liner, black out package, warranty!



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5.7L V8 HEMI, TrailerTow Package, Dual Powe Seats, Heated / Ventilated seats, Remote Start / Keyless enter and go, Navigation, Blind Spot, Collision Warning Plus, Park Sense front and rear, Rain Sense Wipers, 20" wheels, Factory warranty!



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