



**#1 Rated Mattress Store
in Michigan**




Your Good News Paper.

www.MailMaxOnline.com

Residential
Postal
Customer

PRSRT. STD.
U.S. Postage
PAID
Greenville, MI
PERMIT NO. 338

TIME SENSITIVE INFORMATION
POSTMASTER: Please deliver on
January 10, 2026
Printed with soy ink on recycled paper



Moody on The Market

Pat
Moody

Berrien County state rep expecting talks on property tax reform this year

Could Michigan get property tax reform in 2026? State Representative Brad Paquette tells us the topic is on the agenda.

Paquette says Michigan residents are “all taxed out” and something should be done to give them a break. He says talks on that front are beginning soon.

“This next week, we’re going to be having a caucus retreat where House Republicans will be meeting on just that issue to discuss what we can land on,” Paquette said. “I’ve been in touch with a lot of constituents I know that were supportive of the Ax MI Tax initiative, which I love the energy around it, but I didn’t think that it was the right approach. But it did spur on a lot of energy around getting some reform.”

Paquette says they’re going to look at what’s feasible.

We also asked if some reforms could be made to the foreclosure process. Paquette said that’s not part of the discussion yet, but he has been looking at some foreclosure practices close to home.

“Rep. (Joey) Andrews and I have two bills where we’ve been hearing of some predatory tactics that have been happening, specifically in Berrien County and around the state, where some vulnerable individuals have been, for lack of a better phrasing, fleeced out of their homes and with the equity that’s coming back on that when the sale happens.”

Paquette says he’s been in touch with constituents and a state police trooper investigating a local situation. He’s expecting to learn more in the coming days.

As for other priorities in Lansing moving into 2026, Paquette says he’s hoping to help get more transparency into the budget process, noting the House Speaker has committed to getting a budget done by the traditional June deadline. That would help avoid a repeat of the near-shutdown Michigan experienced back in October when the budget was delayed.

Berrien County Health Department urges testing for radon in the home

The Berrien County Health Department is spreading awareness about the dangers of radon in the home as part of this Radon Action Month.

Continued on page 4





LAKE MICHIGAN
COLLEGE
THE MENDEL CENTER

Make plans now for a break from the ordinary with family and friends at the Lake Michigan College Mendel Center. Enjoy entertainment, good times, and memories that will last a lifetime!

Get tickets today for the best available seats in the house.



Saturday, Feb. 14, 7:30 p.m.



Friday, March 6, 7:30 p.m.



Sunday, March 15, 7:30 p.m.



**March 26-28, 7 p.m.
March 29, 2 p.m.**

Order tickets today at TheMendelCenter.com/events

Lake Michigan College Mendel Center
2755 E. Napier Ave., Benton Harbor, MI 49022

Programs subject to change

12/25 © 2025 Lake Michigan College



Marcy Simpson

Executive
Director,
Visit Southwest Michigan

Fun and interesting things to do in Southwest Michigan

Happy New Year from **Visit Southwest Michigan** to all our neighbors, families, and friends. We wish everyone a year full of fresh optimism, renewed connection, and shared progress. This winter season and throughout the year, Southwest Michigan is ready to offer a wealth of experiences to match any interest or preference.

JLN Creative Art Studio in Stevensville invites the community to explore their wide range of art classes this January. Painting sessions are available for both children and adults, featuring fun and creative themes such as gnomes, abstract art, jellyfish, and more. Led by local artist Julie Nitz, the classes

Continued on page 2

Inserts & Promotions

- Ace Hardware
- Dollar General
- Jets Pizza
- Martin’s Super Markets
- Renewal by Andersen

Inserts may vary by zip code

Simpson *Continued from cover*

are well suited for individuals, friends, or groups looking for a creative experience. For schedules and additional details, visit julienitz.com.

Fernwood Botanical Garden and Nature Preserve will host The Art of Quilling on January 17 from 1 to 3 p.m. Participants will join artist Nicole Burnett of Shadow & Swirl to learn the intricate art of paper quilling. The class will explore the fractal shapes and patterns of snow crystals as attendees practice rolling, shaping, and gluing thin strips of paper into delicate designs. Each participant will create a quilled snowflake to take home. The workshop is open to teens and adults. Cost is \$25 to \$35 per person. Visit their website fernwoodbotanical.org to preregister by January 14.

The Box Factory for the Arts presents its Series 1 Exhibit featuring work by 14 regional artists displayed throughout all three floors of the historic building. A free opening reception will be held Sunday, January 18, from 1:30 to 3 p.m., with refreshments and a cash bar. Exhibits run January 16 through February 22, 2026. Winter hours are Thursday noon to 6:00 p.m. and Friday through Sunday noon to 4:00 p.m. Admission is free.

Go to boxfactoryforthearts.org to learn more about this event and The Box Factory for the Arts.

Warm up winter on Friday, January 30, as downtown St. Joseph hosts its annual Chili Tour. Participating locations will serve their best chili recipes as guests sample and vote for their favorites. Chili Tour maps, which also serve as voting ballots, are \$5 and available at the St. Joe Today Welcome Center (301 State St.) from noon to 7:45 p.m. and at The

Market (301 Main St.) from 5 to 7:45 p.m. A portion of proceeds benefits the Benton Harbor Soup Kitchen. Votes must be submitted by noon on Saturday, January 31. Details at stjoetoday.com.

The annual Ice Fest, sponsored by Silver Beach Pizza, returns February 6–8 with professional ice carving, interactive sculptures, a scavenger hunt, and family-friendly winter fun throughout downtown St. Joseph. Highlights include individual and team carving competitions, a Fire & Ice Tower on Friday evening, and a Magic Tour featuring magician John Dudley on Saturday. Admission is free. For more information visit stjoetoday.com.

The Acorn proudly presents Acorn Anywhere: A Winter Series – bringing original artistry to three unique stages in a celebration of connection through live music and community. Songwriters in the Round featuring Sadie Gustafson-Zook, Kylee Phillips and Emily Barnes at Vickers Theatre. Three Acorn Singer-Songwriter Competition alumni come together for an intimate songwriter showcase. Sadie Gustafson-Zook (2024 Winner), Kylee Phillips (2025 Winner), and Emily Barnes (2024 Finalist) will take turns performing their original songs and sharing the stories behind them. Get your tickets now for this Saturday, January 31 show. For more information go acornlive.org.

We encourage you to explore, connect, and make the most of everything our vibrant community has to offer. If you would like more information on these and other events and activities in the area, please visit our website at swmichigan.org.

MailMax

Your Good News Paper.

50,314 Weekly Readers!

The views expressed in this publications may not reflect those of the owner or employees.

MailMax is a publication of
Far Ahead Advertising, Inc.

2202 Plaza Drive, Benton Harbor, MI 49022

(269) 934-7522

publisher@MailMaxOnline.com

www.MailMaxOnline.com

www.facebook.com/eMailMax

Photo of the Week



Christmas Fades into the Sunset

Photo by Judy Weeks

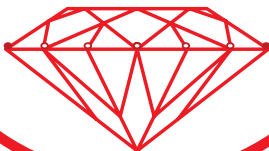
Please email your favorite photo with a brief description to Photos@MailMaxOnline.com

Photos must be horizontal orientation to be considered for Photo of the Week.

**NEED EXTRA MONEY?
CASH IN NOW!**

**NAPIER
GOLD**

GOLD - SILVER - DIAMONDS



FREE ASSESSMENTS!

WE PAY

TOP DOLLAR FOR:

- ◆ GOLD & SILVER JEWELRY
- ◆ DAMAGED JEWELRY
- ◆ GOLD & SILVER COINS
- ◆ GOLD & SILVER BULLION
- ◆ TURQUOISE JEWELRY
- ◆ COSTUME JEWELRY

269-927-4012

1261 E. Napier Ave, Benton Harbor
2415 Niles Ave, St Joseph

www.napiergold.com

Downtown St. Joseph Flurry of Savings!

For more information about upcoming events
contact St. Joseph Today
at 269-985-1111 or visit stjoetoday.com

2026 UPCOMING EVENTS

JANUARY 30
CHILI TOUR
5:00PM – 8:00PM

JANUARY 31
ST. JOE WINTER BEER FEST
12:00 - 4:00PM

FEBRUARY 6-8
ICE FEST
ALL WEEKEND

MARCH 6
MARCH MANNEQUINS
7:00PM – 8:30PM

MARCH 7
SPRING ARTISAN MARKET
11:00AM - 4:00PM

Hitting Your Protein Goals Without Breaking The Bank!



Enjoy a protein oatmeal or bone broth soup
24g of protein each!



Teas, Smoothies, Protein Shakes,
Protein Coffee and More!

4063 Hollywood Rd. St. Joseph • (269) 588-3129

State Street Stuff

The Cooviest Store in SW Michigan
314 State, St. Joseph 269-408-8433

Magical 3D/Lenticular Wall Art!

MUST SEE TO BELIEVE!
Celebrity, Pop Culture, Animals & More!

25% OFF ANY 3D PRINT

LAST CHANCE!

GET \$10 IN DINING Certificates

FOR EVERY \$50 IN GIFT CARD PURCHASES*

Purchase in-restaurant or
scan here for e-gift cards.

*Promotion valid through January 5, 2026. Certificate valid January 1-31, 2026.

Papa Vito's
ITALIAN KITCHEN

All Natural, Handmade Bath & Body Products

Forever Clean

SOAP WORKS
Est. 1998

Slippery Lips Chai Tea

5 for \$15 Lip Balms!
Expires 01/31/26
Not valid with sale items or other promotions

416 State St, Downtown St. Joseph, MI 49085
Lisa Miller | 269-449-0542 | forevercleansoapworks.com

G & M VARIETY

Step back in time at G&M Variety!
G&M Variety has the appeal of an old fashioned five-and-dime, with
nearly every inch of space being utilized to showcase its merchandise.
The aisles, with original hardwood floors, have thousands of items for gift
giving! Come on in today!

- Unique Gifts
- Toys, Games, Puzzles
- Melissa & Doug
- Home & Garden
- Kitchen
- And SO MUCH MORE!

WINTER HOURS:
MONDAY - SATURDAY 9-6
SUNDAY 11-5

307 State Street • St. Joseph • 269-983-2160

MEMBERSHIPS THAT INSPIRES NEW POSSIBILITIES.

10%
off all levels of new and
renewed memberships
for January, 2026 with the
discount code
KAC2026 at checkout.

KRASL ART CENTER

ST. JOSEPH, MICHIGAN www.krasl.org

Happy New Year!

BOGO!

SALE ON HATS
Limited Time Only

EAT, IN
CARRY OUT
DELIVERY
CATERING

CELEBRATING 33 YEARS!
CAFFETOSI

CAFFETOSI.COM

516 Pleasant Street | St. Joseph, MI 49085 | 269.983.3354 |

1363 Mall Drive • Benton Harbor Call (269) 925-9607 for Carry Out

\$5 OFF

\$40 purchase or more
w/coupon exp. 1/24/26.
Limit one coupon per order.

Fresh Delicious Food



EL RODEO

\$5 OFF

\$40 purchase or more
w/coupon exp. 1/24/26.
Limit one coupon per order.

Open 7 days a week Daily Lunch & Dinner Specials



HighSchoolStreaming.com

Stream LIVE or Listen On Demand



FENCE MASTERS

Player of the Game Sponsor

Keep Your Dry-January Resolution



TRY OUR NEW MOCKTAIL CREATIONS



Warm up with several new comfort food favorites.

THE BUCK

412 State Street | Saint Joseph, Michigan
Open daily at 11:30 (Wednesday-Monday)
269.281.0320 | EatAtTheBuck.com

Hoppy Hours Monday-Friday from 3pm-6pm
Half Off Select Appetizers & Drink Specials, Plus Double VIP Points




Dinner with **Sinatra**

Hank Nelson
Performing live Frank Sinatra songs
6:30-7:30PM

Enjoy Frank's favorite cocktails & food under the Bread+Bar roof, all while listening to his top hits!

January 2nd - 31st

Saturday January 10th
Wednesday January 14th
Wednesday January 21st
Wednesday January 28th

TO MAKE A RESERVATION CALL **269.757.7219**

Moody *Continued from cover*

Department environmental health supervisor Brian Murphy tells us radon is an odorless, invisible, and radioactive gas estimated to exist in elevated levels in one in four homes across the state.

"It's basically a breakdown of uranium, which is found in all types of soil, just to give you a history on that," Murphy said. "But it is a Class Two carcinogen. It's a gas that actually seeps through your basement or your foundation in your home."

Murphy says extended exposure to elevated levels of radon lead to real health problems.

"It's the number two cause of lung cancer behind smoking. So it is a huge public health risk. And in Michigan alone, it's been estimated by the state that there's about 5,000 related deaths from lung cancer type ailments from radon gas."

Because radon can't be easily observed, Murphy says it can be an especially insidious threat. That's why it's important to test the home.

"We get phone calls quite a bit from the public saying, 'Hey, I've got nausea, I've got headaches. Do I have radon in my home?' And the answer is no; that's not an indicator. You're not going to have any symptoms. And the only symptom is your increased risk of lung cancer."

As part of Radon Action Month, the Berrien County Health Department is giving out free radon testing kits for the home. Murphy says they're simple to use, just requiring a homeowner to leave the test sitting out for a few days before mailing it in for analysis. If elevated radon is detected in a home, there are ways to mitigate the problem.

"There's simple steps you can take, like caulking your cracks in your floors so the gas doesn't penetrate your basement floor, or sealants. Those are less aggressive techniques you can use, not always effective, but you really should, if you have elevated levels, really look into a more aggressive remediation, which requires some piping underneath your foundation and fans to Oh, just to release pressure in the soil so radon doesn't go into your home, rather it goes through the pipes and outside your home safely."

Free radon testing kits can be picked up all month at the Berrien County Health Department offices in Benton Harbor and Niles. Anyone looking for more information can call 269.927.5623.

Michigan Black Summit announces new slate of guests

A slate of new guests has been announced for this year's Michigan Black Summit, set for February 6 and 7 in Benton Harbor.

Black Summit Chair Trenton Bowens tells us the event will welcome Lieutenant Governor Garlin Gilchrist, along with U.S. Senate candidates Abdul El-Sayed and Mallory McMorrow. Gilchrist attended last year's summit, but this will be the first appearance for El-Sayed and McMorrow.

Bowens says the addition of these guests shows the Black Summit is gaining statewide attention and is good for Southwest Michigan.

"It's promoting the area of Southwest Michigan as the place to be, grow," Bowens said. "We've got grit and determination in Berrien County and with the Michigan Black Summit, it's showcasing [that] to people. And my dream is to have business leaders come in and get to experience the love and generosity of Southwest Michigan."

The summit's theme this year is "A Fierce Urgency of Now," reflecting the growing need for decisive leadership and tangible outcomes for Black communities as they seek to overcome today's challenges. Bowens says in addition to the speeches and workgroups, a U.S. Senate Candidate Forum will be held as part of the summit.

"It will not be like a debate. It will be a question and answer, and they'll be able to interact with the audience. And it's probably going to be the first time Benton Harbor is at center stage and having this event with the Senate candidates."

Bowens says the summit has also invited candidate Haley Stevens to take part.

The keynote address at this year's summit will be delivered by Minnesota Attorney General Keith Ellison, a Detroit native known for his work in civil rights. Throughout the two-day summit, Bowens says a variety of issues will be discussed.

Bowens says the summit will also include a town hall hosted by the chair of the Michigan Senate Appropriations Committee and a gala on that Saturday night. He's expecting 200 to 250 people to attend.

Tickets to the summit and the gala are available now.

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

Monday Special



SLOPPY JOE \$5.99
with Homemade Chips, Fries, or Tots

1607 Lakeshore Drive • St. Joseph • 269-983-4381

\$200 OFF

ANY ORDER OF \$25 OR MORE
Expires 1/24/26 Dine In Only
Must present coupon

\$300 OFF

ANY ORDER OF \$40 OR MORE
Expires 1/24/26 Dine In Only
Must present coupon

\$500 OFF

ANY ORDER OF \$60 OR MORE
Expires 1/24/26 Dine In Only
Must present coupon

\$10.50 LUNCH SPECIALS

\$7.50 SENIOR SPECIALS
(Tues-Fri all day, 60+)

SERVING BREAKFAST & LUNCH ALL DAY



JOE'S CAFE

BREAKFAST HOUSE

269-556-9980 • 4100 S. M-139
Hours: Tue-Fri 7am-3pm • Sat & Sun: 6am-3pm



Josh
Bishop

Pastor

Spoiler alert!

I can remember when the ending of a mind-bending thriller movie was ruined for me. I was crushed. I knew the plot twist, so the whole experience of the great reveal at the end of the film was ruined.

Some of you want to know the ending right away. You can't stand waiting, so you flip to the last chapter of the book and read it first before the rest. You don't like surprises, and you want to know now.

Not all giveaways spoil the ending. I am about to give you the greatest one. Spoiler alert! God's grace is for you. It doesn't matter who you are. You need God's grace, and you also get God's grace. It is for you.

Paul, one of the writers of the New Testament in the Bible, calls God's grace a mystery. He calls it that not because God wants to keep anything from us, but because we need it revealed to us. We need to be shown the ending. We need to be told, or else we wouldn't know about it.

Spoiler alert! Here's the mystery revealed: **"This mystery is that in Christ Jesus the Gentiles are fellow heirs, members of the same body, and people who also share in the promise through the gospel"** (Ephesians 3:6).

The Bible uses the term "Gentiles" in reference to everyone who isn't ethnically Jewish. In other words, God's grace is for everyone, including you. Spoiler alert. Mystery revealed.

All people need this gospel message—that Jesus won forgiveness for us by his death on the cross—because all of us are imperfect. If you are brave enough, ask the person you are closest to if you have any flaws. Many of us don't want to ask because we don't want to hear the answer. We don't want to hear the answer because we already know the answer.

These flaws aren't just bad habits that you can kick after intensive training. No resolution will make you a perfect person. Some of these flaws are part of who you are.

If our flaws are part of who we are and we can't just behavior-manage them away, then we need a solution. Spoiler alert! Jesus Christ is that solution. With faith in Jesus as your Savior, you are made a member of God's family. You become an heir of heaven. You share the promise of the gospel—namely, that God loves you through the merits of Jesus Christ—with all other believers in Jesus.

What would life look like if you never knew that God loved you? How does that change today now that you know?

Prayer: *Dear Holy Spirit, thank you for not keeping the mystery of Christ a secret. You want me to know that the Father loves me and sent Jesus for me. Help me grasp just how great that is for me. Amen.*

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



Sarah
Spoonholtz

Regional
Director,
SMR Chamber

Lazer Graphics 50th Anniversary

One of Southwest Michigan's long standing family-owned businesses is celebrating a milestone anniversary in 2026, which means a year of celebrations and special savings for you!

Lazer Graphics, a leader in custom apparel and promotions, is proud to announce their **50th anniversary**, marking a significant milestone in their history of dedication, innovation, and unwavering commitment to their customers and community.

Founded in 1976 by **Dennis and Debbie Barker in Stevensville**, Lazer Graphics began as a small operation with a bold vision to provide an artistic and reliable resource for businesses, teams, schools, and more to go to for their decorated apparel and promotional product needs. Over the past five decades, the company has transformed from a humble startup into a regionally recognized organization with a strong presence in southwest Michigan and northern Indiana.

"Our 50th anniversary is more than just a celebration of time; it's a tribute to the hard work of our employees, the loyalty of our customers, and the support of our partners," said **Wes Barker, president of Lazer Graphics**. "From our earliest days, we have strived to push the boundaries of design work, customer service, and speed in this industry, and I am incredibly proud of the legacy we've built together. We are leveraging new technologies in automation and software to set the stage for the next fifty years".

To thank the community for 50 years of business, Lazer Graphics will be rolling out special promotions all year long! Be sure to follow us on social media, check your emails for exclusive promotions, and reach out to your rep for details.

- **January through March:** Special \$19.76 pricing on select items + loyalty discounts.
- **April 9th:** Southwest Michigan Regional Chamber Business After Hours with door prizes and giveaways.

January 10, 2026 MailMax Page 5

- **July through September:** Customer Appreciation - free gifts with every bulk order!
- **October through December:** \$500 Give-away + 20% off for all Non-Profits.

You can connect directly with Lazer Graphics by visiting their website at lazergraphics.com or calling 269-926-1066 or 800-743-1066.

Shifting gears slightly to an upcoming strategic session for established business owners focused on strengthening cash flow, scaling smarter, and reducing owner dependency. Organized by one of our new members, **Profit Pulse at 6:00 p.m. on Tuesday, January 20th at the Lincoln Township Public Library**. This event is free to attend, but registration is required.

Most business owners don't struggle because they aren't working hard enough. They struggle because their business is still too dependent on *them*.

If you've built a successful business but still feel like the bottleneck—this session is designed for you.

Own A Machine Not a Job: Strengthen Cash Flow & Scale in 2026 is a strategic, educational session for established business owners who want more control over their cash flow, clearer financial drivers, and a business that can scale without requiring constant owner involvement.

In this session, they'll break down the key financial and operational components that determine whether your business operates like a well-designed machine—or a demanding job you can't step away from.

What You'll Learn:

- The core drivers that impact cash flow, scalability, and owner dependency.
- How to identify where your business is leaking cash or relying too heavily on you.
- What it actually takes to scale sustainably—without adding chaos or burnout.
- How to shift from reactive decision-making to intentional, data-driven leadership.

This session starts with foundational concepts and builds into the deeper drivers that truly impact how your business operates. It's a practical, framework-based session designed to give you clarity on how your business really works—and where to focus in 2026 to strengthen performance.

To RSVP visit tinyurl.com/sttat5xp.

Learn more about these members and other upcoming events by visiting smrchamber.com. Connect directly with mail me at sspoonholtz@smrchamber.com or 269-932-4040.

SLIP & SCOOP

SPEAKEASY & RESTAURANT

BRUNCH COUPON (MON - FRI)

BUY ONE BRUNCH ENTRÉE,
GET THE SECOND 50% OFF

*Valid during brunch service only. Coupon required.

NOW OPEN ON THE 2ND FLOOR AT THE INN AT HARBOR SHORES!
800 WHITWAM DR., ST. JOSEPH, MI | 269-408-9108

MEMORIES OF INDIA

AUTHENTIC FINE
INDIAN CUISINE & BAR

269.281.0450 | since 2015

\$5⁰⁰
OFF

Any order of
\$40 or More

Exp. 1/31/26
Must present coupon,
Valid Tuesday thru Sunday Anytime

\$10⁰⁰
OFF

Any order of
\$70 or More

Exp. 1/31/26
Must present coupon,
Valid Tuesday thru Sunday Anytime

\$15⁰⁰
OFF

Any order of
\$100 or More

Exp. 1/31/26
Must present coupon,
Valid Tuesday thru Sunday Anytime

www.MemoriesOfIndiami.com
Hours: Tue-Fri 11am-10pm • Sat & Sun Noon-10pm

BRICKS & MINIFIGS

SAINT JOSEPH

Your Place To Find LEGO®

- Minifigs
- Bulk Pieces
- New Sets

(current and retired)

- Pre-owned Sets
- Buy, Sell and Trade

Bring this ad in for
15% off Bulk

*One COUPON per Customer
*Only valid at Bricks and Minifigs Saint Joseph
*Cannot be used with other coupons or external deals

Host your Parties + Events with us!

(269) 921-5180 • 2047 Niles Rd, Saint Joseph, MI 49085

Bricks & Minifigs Saint Joseph BAMSaintJoseph



Don
Stuart

Humorist

A Year-end Potpourri –
Including a Fulfilled Fantasy!

If your holiday season was anything like mine, you experienced a little this and a little that, all the while trying to remember the best bits for a post-holiday column.

Here are some tidbits from my last couple-three weeks.

I'm sure it's been widely covered multiple news outlets in Michigan's Great Southwest, but just so you never, ever, NEVVVVV-ER forget – I won the championship in one of my two Fantasy Football Leagues!!!!

Two leagues, 23 cumulative FFL “seasons,” and this is my FIRST championship. In a past-time that relies prodigiously on sheer luck, I employed tremendous skill, and made it to the championship matchup in both leagues! In a rather odd circumstance, my opponent in both championship matches was No. 5 son. Who I learned is not susceptible to abject pleading, threats of punishment, or bribes when it comes to setting his FFL lineups.

In brief, I got whumped in one matchup.

BUT, in the other, I turned a close game into a laugh! Well, actually, real, authentic NFL players turned it into a laugh, but you know.

I will now have a plate affixed to the league's perpetual trophy, commemorating the victory, of my team: The Grass-Stains. (No. 4 son, last year's champ, has the trophy now. He loves that thing, with his name on two of its plates. He lives in Seattle. He says I should have the

trophy in my hands by around, say, Thanksgiving.)

Okay, moving on from the FFL feel-good story of this century. . .

Look what's comin'! – the Winter Olympics! Which I really enjoy – curling, speed-skating, schussing. Especially the schussing, because I have a highly age-inappropriate crush on Michaela Shiffrin, the greatest skier of all time, and another crush on Lindsey Vonn, who qualified for the team at the age of (insert bug-eyed emoji) 41! Which makes her still waaaaay age-inappropriate for me to have a crush on. At any rate, I hope both do well enough to get their names on a perpetual trophy, which, y'know, I'VE ACHIEVED!

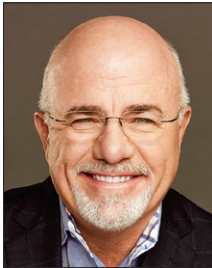
Speaking of the 40s, No. 2 son just celebrated his 4-OH, and No. 1 son treated him to quite the birthday surprise: They traveled to Denver, CO, to attend No. 2 son's first-ever concert. He might clarify that he's been to events that happened to include concerts, but he'd never attended a concert strictly for the concert's sake.

They attended a festival called Decadence – The Digital City festival. Featuring one of No. 2's favorite artists, Gareth Emery. On New Year's Eve no less! It was a whirlwind 36-hour trip, and I'm sure they had a great time, which I'll hear all about when they've slept off their jet lag. And also, swallowed their envy at MY FFL TITLE.

One recent sobering matter: my wife's early onset Mah Jongg condition worsened significantly. Her dad visited us for Christmas, and he's also learning the game, so he enabled her big-time Plus, someone foolishly gifted her a complete Mah Jongg set and mat. That would be me, I'm sorry to say.

But c'mon!, I needed her to be fully occupied with something-anything and not bothering me to play cribbage or Catan or Wingspan; I HAD to be laser-focused on winning my first FFL championship!

Which I DID, I DID, I FINALLY DID!!!!



Dave
Ramsey

Financial
Expert
The Ramsey Show

Dave Says
The Healing Process
Will Take Time

Dear Dave,

I went through a divorce earlier this year, and I was granted custody of our children. They're 13 and 18. The house we live in is paid for, and it's worth about \$450,000. I also don't have any other debt. My ex-husband has been very good about paying child support, and I have \$175,000 in savings. Should I be investing at this point?

Michele

Dear Michele,

I'm really sorry to hear about the divorce. I know the whole situation, regardless of the financial situation, is very hard on you and your kids. Do yourself, and them, a favor, okay? Make sure you spend a ton of quality time with them. Hug on them a lot, pray and let them know how much you love them every single day.

Now, let's get to the nuts and bolts of your situation. Fortunately, it sounds like things are pretty good financially. At the very least, you've got a net worth of over \$600,000. But here's the thing. I'm sure the trauma of having your life upended is still very painful. That being the case, I wouldn't recommend making any big decisions now. It's never a

good idea to make important, long-range plans when your emotions are messed up.

When it comes to the money you have in savings, my advice is to just let it sit there a while. I know it won't make much money, but you won't lose anything, either. Then, in a few months when your emotions are in a better place, you can look into investing some of that into good growth stock mutual funds. Find a quality advisor, one with the heart of a teacher, who can walk you through the process and explain your options and investments in ways you'll understand completely. Knowledge has a way of erasing fear and uncertainty.

Finally, at some point you'll need to take a look down the road, and decide what you want to do with the rest of your life. Do you want to go back to school? Maybe start your own business? Take a little time later to allow for thought, education and deciding what you want out of life now. But above all, Michele, please spend lots of time with your kids. Also, if you're not currently in a good church, I'd suggest finding one nearby. Those things will help so much with the healing process.

God bless you all.

– Dave

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

Bots can click ads.
Local people read ours.

MailMax
Proven. Trusted. Read.

broken dentures?

Call
Dr. Shelley Wilson D.D.S.
for
Complete Dentures
Starting at
Only \$1,250 Per Arch

Repairs • Relines • Partial

**Same Day
EMERGENCY Extractions**

New Patients Always Welcome

(269) 983-3100
1626 Langley Ave. • St. Joseph

Starlite
CUSTOMS
TRUCK & AUTO
ACCESSORIES

WE'VE GOT YOU COVERED

With our wide selection of
Hard or Soft Tonneau Covers

Gift Cards Available
www.starlitecustoms.com

2127 S M-139, Benton Harbor
269-926-6494 • M-F 9-5

FEEL AT EASE WITH MCGHEE'S

McGHEE'S
Heating & Air Conditioning, LLC

FREE
Ecobee Thermostat
Aprilaire Media Air Cleaner
+ 1 Year FREE C.A.R.E.
Club Maintenance Program
with installation of a
furnace and air conditioner.

"We service all brands"

7301 Red Arrow Highway, Stevensville
269-466-0123

VISA MasterCard

Safe, Clean, Convenient,
Great-Tasting, Healthy Water

**FREE
30-DAY TRIAL**

Includes
Cooler + 4 Bottles

Local, family-owned
for 30+ years

Water bottled
locally in-house

3 & 5 gallon
residential and
commercial
delivery

Keurig
Authorized
Dealer

Call today for your 30-day
hassle-free trial!

HANSON
Beverage Service

355 Maiden Ln, St Joseph, MI 49085

269-429-6901

hansonbeverage.com

**GREAT HOUSEKEEPING
& MORE**

COMMERCIAL • VACATION RENTALS • RESIDENTIAL

Here to Serve Berrien,
Van Buren Counties

**WINTER
SPECIAL**

\$20 OFF
Your Cleaning of
\$150.00 or more.
First time clients

269-934-0221
www.GreatHousekeeping.org

Simply Perfect
WEDDING INVITATIONS

PRINTING BY
Penny Lane

Created just for your big day, we've
put together sets of stunning wedding
invitations to perfectly match your style.

www.printingbypennylane.com
ginad@pennylaneprinting.com

Scan our QR code
to find your
perfect invitation!



**2025 MAZDA CX-70
PREMIUM PLUS PHEV/AWD
NOW \$40,995**

2.5 Gas/Electric Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 10,000 Miles! Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Twin Panel Sunroof, 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, Balance of Factory Warranty! Jet Black Mica, C26039A

**2022 FORD
EDGE SEL AWD
NOW \$25,295**

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 41K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Rapid Red, U25108

**2022 FORD EXPEDITION
PLATINUM 4X4
NOW \$54,916**

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome Polished Wheels, 46K Miles, Remote Start, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Wireless Charging Pad, 2ND Row Heated Seats, Panoramic Sunroof, 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, Ford Certified! Dark Matter Gray Metallic, F24129A

**2024 FORD
EDGE SEL AWD
NOW \$28,569**

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Iconic Silver, U25102

JUST A SHORT DRIVE TO BRIDGMAN FOR GREAT DEALS! SEE OUR ENTIRE INVENTORY OF PRE-OWNED VEHICLES AT WWW.SIEMANS.NET

**2023 FORD F-250
STX SUPER DUTY
CREW CAB 4X4
NOW \$55,710**

7.3 V8 Engine, 10 Speed Automatic, Only 16,000 Miles! Lift with Oversized Tires, Power Deploy Running Boards, Roof Clearance Lamps, STX Appearance Package, Security Cover, Power Slide Rear Window, Blind Spot Information System, Reverse Sensing System, 360 Degree Camera Package, Electronic Locking Axle, Trailer Brake Controller, SYNC4, Remote Keyless Entry System, Balance of Factory Warranty! Agate Black, Must See to Appreciate! F25337A

**2008 FORD MUSTANG
SHELBY GT500
CONVERTIBLE
NOW \$37,556**

5.4 V8 Engine, 6 Speed Manual Transmission, Aluminum Wheels, Less Than 27,000 Miles! Power Convertible, Power Driver's Seat, Sport Bucket Leather Seats with Embossed Cobra Logo, Unique Aluminum Hood with Air Extractors, Stainless Steel X-Pipe Exhaust, Remote Keyless Entry System, Black Clearcoat, Very Nice! C24120B

**2024 FORD
EDGE SEL AWD
NOW \$30,192**

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, Only 15,000 Miles! Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Carbon Gray, U25109

**2022 FORD
ESCAPE SE AWD
NOW \$22,767**

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, Only 28K Miles, Remote Start, Sport Appearance Package, SYNC 3, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spot Information System with Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Carbonize Gray, U25098

**2023 FORD
EDGE SEL AWD
NOW \$27,371**

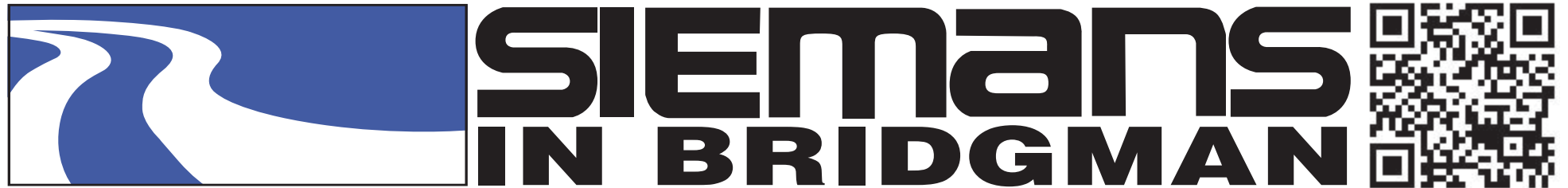
2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 29K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Carbonized Gray, U25107

**2022 CADILLAC
PREMIUM LUXURY AWD
NOW \$30,995**

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! Crystal White Tri Coat, U25100

**2023 FORD
ESCAPE ST LINE AWD
NOW \$24,783**

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 21K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Blind Spot Information System with Cross Traffic Alert, Evasive Steering Assist, Lane Centering Assist, Rear Parking Sensors, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Oxford White, U25103



**8961 RED ARROW HWY., BRIDGMAN, MI
269-925-3673 • 269-465-5344 • WWW.SIEMANS.NET**

**SALES DEPT. HOURS:
MON & THURS 9-8
TUE., WED. & FRI. 9-6
SAT. 9-4**

WAS
\$32,542



2020 FORD F-150 XLT
SUPERCREW/4X4

NOW \$28,743

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

WAS
\$35,886



2021 RAM 1500 BIG
HORN CREW CAB/4X4

NOW \$35,309

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 40K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Power Adjust Pedals, Heated Front Seat, Heated Steering Wheel, Rear Power Slide Window, Back-Up Camera, Remote Keyless Entry System, Ram Certified, Bright White, C25074A

WAS
\$36,974



2023 FORD BRONCO
2 DOOR/4X4

NOW \$35,776

2.7 V6 Ecoboost Engine, 10 Speed Automatic, Silver Painted Steel Wheels, 37K Miles, SYNC4, Molded In-Color Hardtop, Stability Control, Front Collision Mitigation, Back-Up Camera, Door/Top Removal Tool Kit, Front Row Top Panel Storage Bag, Remote Keyless Entry System, Balance of Factory Warranty! Cactus Gray, F25324A

WAS
\$27,995



2023 FORD BRONCO
SPORT BIG BEND/4X4

NOW \$26,376

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Liftgate with Liftglass, Trailer Tow Package, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Alto Blue Metallic, U25087

ER'S SPECIALS

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

WAS
\$27,843



2022 CHEVY
EQUINOX RS AWD

NOW \$25,399

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

WAS
\$39,999



2022 FORD F-150 XLT
SUPERCAB/4X4

NOW \$39,452

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 Rear 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

WAS
\$48,426



2022 RAM 1500 REBEL
CREW CAB 4X4

NOW \$46,921

5.7 V8 HEMI eTorque Engine, 8 Speed Automatic, Aluminum Wheels, Only 22K Miles! Security Cover, MOPAR Spray-In Bedliner, Running Boards, Night Edition, Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Wireless Charging Pad, Head Up Display, 19 Speaker Harman Kardon Premium Sound, Front Collision Mitigation, Parksense Front and Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, C25140A

WAS
\$71,554



2022 CHEVROLET CORVETTE
STINGRAY 4 COUPE 2LT

NOW \$69,758

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

WAS
\$35,995



2019 FORD F-150 LARIAT
SUPERCREW/4X4

NOW \$34,469

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

WAS
\$78,894



2024 GMC SIERRA 3500HD
DENALI CREW CAB/4X4

NOW \$74,995

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

WAS
\$25,885



2020 FORD
EXPLORER ST 4WD

NOW \$23,210

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

WAS
\$35,993

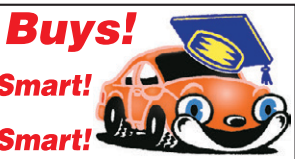


2024 FORD
EDGE ST LINE AWD

NOW \$33,923

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

WY., BRIDGEMAN, MI • 269-925-3673



THURS 9-8 • TUE., WED. & FRI. 9-6 • SAT. 9-4 Plus Tax, Title, Plates, Rebates Included. Must Qualify for Credit.



START SOMETHING NEW

SALES EVENT



2026 JEEP COMPASS
TRAILHAWK 4X4

Bright White, Heated Front Seats, Heated Steering Wheel, Power Seat, 10 Inch Touchscreen Radio, Blind Spot and Cross Path Detection, Active Lane Management, Remote Start, and Much More! C26019

MSRP.....\$35,390
SIEMANS DISCOUNT.....- 395
NATIONAL RETAIL BONUS CASH...- 1,000
SALE PRICE FOR EVERYONE \$33,995
NATIONAL STELLANTIS LOYALTY RETAIL BONUS CASH* - 1,500
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$30,495

*MUST QUALIFY
**MUST FINANCE THROUGH CHRYSLER CAPITAL



2025 JEEP
GRAND CHEROKEE L
LIMITED 4X4

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

MSRP.....\$52,220
SIEMANS DISCOUNT.....- 1,475
MIDWEST BC RETAIL BONUS CASH** - 750
NATIONAL RETAIL BONUS CASH...- 2,500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$45,495
NATIONAL STELLANTIS LOYALTY RETAIL BONUS CASH* - 1,500
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$41,495

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



2026 CHRYSLER
PACIFICA SELECT

Red Hot Pearl, 100TH Anniversary Package, 20 Inch Wheels, 360 Surround View Camera, Parksense Front and Rear Park Assist, Power Liftgate, Power Sliding Doors, Heated Front Seats, Heated Steering Wheel, 10 Inch Touchscreen, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, and Much More! C26018

MSRP.....\$47,560
SIEMANS DISCOUNT.....- 565
NATIONAL BONUS CASH.....- 750
NATIONAL RETAIL BONUS CASH...- 2,750
SALE PRICE FOR EVERYONE \$43,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$42,995

*MUST QUALIFY



2026 RAM
PROMASTER 2500
HIGH ROOF CARGO VAN

Flame Red, MOPAR LED Cargo Area Lighting, Class IV Receiver Hitch, Cargo Partition with Sliding Window, and Much More! C26049

MSRP.....\$56,425
SIEMANS DISCOUNT.....- 2,430
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** - 1,000
NATIONAL BONUS CASH.....- 4,000
RAM DEALER CASH COUPONS.....- 3,000
SALE PRICE FOR EVERYONE \$45,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$45,495

*MUST QUALIFY
***BUSINESS OWNERS ONLY



2025 JEEP WRANGLER
UNLIMITED SAHARA 4X4

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

MSRP.....\$57,955
SIEMANS DISCOUNT.....- 2,460
NATIONAL BONUS CASH.....- 1,500
NATIONAL RETAIL BONUS CASH...- 2,500
NATIONAL SELECT INVENTORY BONUS CASH - 500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$48,995
NATIONAL STELLANTIS LOYALTY RETAIL BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$46,995

*MUST QUALIFY
**MUST FINANCE THROUGH CHRYSLER CAPITAL



2026 RAM 1500 BIG HORN
CREW CAB 4X4

Granite Crystal, 3.0 Hurricane Twin Turbo Engine, Anti-Spin Rear Axle, 20 Inch Chrome-Clad Wheels, Navigation with 12 Inch Touchscreen, Rear Power Sliding Window, Heated Front Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, Adaptive Cruise Control, and Much More! C26017

MSRP.....\$60,135
SIEMANS DISCOUNT.....- 3,140
NATIONAL RETAIL CONSUMER CASH - 3,500
SALE PRICE FOR EVERYONE \$53,495
MIDWEST BC CONQUEST BONUS CASH** - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$50,995

*MUST QUALIFY
**MUST FINANCE THROUGH CHRYSLER CAPITAL
***RESIDENCY RESTRICTIONS MAY APPLY
**MUST OWN OR LEASE QUALIFYING PICKUP TRUCK:
TUNDRA, F-150, SIERRA, SIERRA LTD, SILVERADO LD, SILVERADO LTD



2026 RAM 1500 CREW CAB
4X4 BIG HORN

Granite Crystal, Night Edition, 5.7 HEMI V8, 33 Gallon Tank, G/T Exhaust, Anti-Spin Rear Axle, Navigation with 12 Inch Touchscreen, Rear Power Sliding Window, Power Adjustable Pedals, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Active Lane Management, and Much More! C26025

MSRP.....\$62,455
SIEMANS DISCOUNT.....- 2,960
NATIONAL RETAIL CONSUMER CASH - 3,500
SALE PRICE FOR EVERYONE \$55,995
MIDWEST BC CONQUEST BONUS CASH** - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$53,495

*MUST QUALIFY
**MUST FINANCE THROUGH CHRYSLER CAPITAL
***RESIDENCY RESTRICTIONS MAY APPLY
**MUST OWN OR LEASE QUALIFYING PICKUP TRUCK:
TUNDRA, F-150, SIERRA, SIERRA LTD, SILVERADO LD, SILVERADO LTD

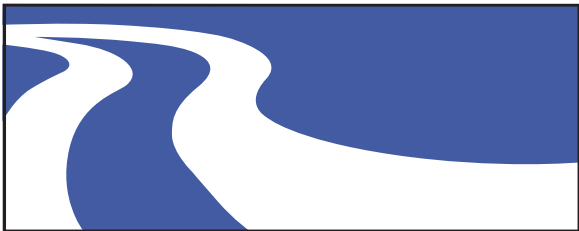


2026 RAM 2500 CREW CAB
4X4 EXPRESS

Molten Red Pearl, Sport Performance Hood, 6.4 V8 Engine, Black Tubular Sidesteps, 20 Inch Black Painted Aluminum Wheels, Navigation with 12 Inch Touchscreen, Anti-Spin Rear Axle, and Much More! C26043

MSRP.....\$59,825
SIEMANS DISCOUNT.....- 2,830
NATIONAL BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE \$55,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$55,495

*MUST QUALIFY



SIEMANS
IN BRIDGMAN



8961 RED ARROW HWY., BRIDGMAN, MI
269-925-3673 • 269-465-5344 • WWW.SIEMANS.NET

SALES DEPT. HOURS:
MON & THURS 9-8
TUE., WED. & FRI. 9-6
SAT. 9-4



Tyler Allen
Comfort Advisor
Boss Services

**Unlocking Home Comfort:
The Advantages of Interest-Free Buy Now
Pay Later for Major Purchase**

In an era of rising living costs and unexpected home repairs, innovative financing options are reshaping how consumers approach big-ticket items. Buy Now Pay Later (BNPL) programs, which allow shoppers to split purchases into manageable installments, have surged in popularity. Particularly appealing are those offering interest-free loans when repaid within a promotional period—typically three to 24 months. For homeowners facing substantial expenses like installing a new HVAC system, these programs can provide financial breathing room without the burden of high-interest debt.

At its core, BNPL enables immediate access to goods or services while deferring full payment. Unlike traditional credit cards or loans that accrue interest from day one, qualifying BNPL plans waive interest entirely if the balance is cleared by the promo deadline. This structure promotes disciplined budgeting, as users commit to a fixed repayment schedule. For large home purchases, where costs can easily exceed \$5,000 to \$15,000, this model transforms daunting upfront payments into predictable monthly outflows, aligning with household cash flow.

Consider the scenario of replacing an aging HVAC system. These essential units regulate indoor climate, ensuring comfort through scorching summers and freezing winters. However, breakdowns often occur without warning, leaving families in discomfort and financial strain. A new energy-efficient furnace or AC might cost \$7,000 or more, including installation. Traditional financing could tack on hundreds in interest over time, but an interest-free BNPL option changes the equation. By spreading payments

over, say, 18 months, a homeowner pays roughly \$388 monthly—interest-free—preserving savings for other needs.

One key benefit is enhanced affordability. BNPL democratizes access to quality home upgrades, allowing middle-income families to invest in durable, efficient systems rather than opting for cheaper, short-lived alternatives. Modern HVAC units with higher efficiency ratings not only lower utility bills but also increase property value. Without interest eating into savings, the net cost remains the sticker price, making it easier to justify the expenditure. This is especially valuable in our area which is prone to extreme weather, where a reliable system prevents health risks like freezing temps, heat exhaustion, or mold growth from poor ventilation.

Flexibility stands out as another advantage. BNPL is integrated seamlessly into the purchase process. Approval is often quick, based on soft credit checks that don't ding scores like hard inquiries. This speed is crucial for urgent repairs; imagine a freezing day in January when your furnace fails—BNPL lets you act fast without depleting emergency funds. Moreover, fixed payments foster financial planning, helping users avoid the pitfalls of minimum payments on credit cards that balloon debt.

Beyond immediate relief, BNPL encourages smarter spending. The promo timeframe acts as a built-in incentive for timely repayment, building positive credit habits. For HVAC purchases, this means securing long-term savings through reduced energy consumption. A study from the U.S. Department of Energy notes that upgrading to efficient systems can cut heating and cooling costs by 20-50 percent annually, amplifying the value of interest-free financing.

Of course, success hinges on adherence to terms; missing the promo window triggers deferred interest, potentially at rates up to 30 percent. Yet, for responsible users, the perks are clear: BNPL turns home necessities into achievable investments.

In summary, interest-free BNPL programs offer a lifeline for major home buys like HVAC systems, blending convenience, cost control, and long-term benefits. As economic pressures persist, these tools empower homeowners to maintain comfort without compromise, proving that smart financing can cool financial worries as effectively as a new air conditioner.

GET A NEW FURNACE TODAY

PAY NEXT YEAR



Call now for your free quote and take advantage of our 18 month, no interest, no payment financing option.

\$500 OFF

NEW FURNACE OR AC

Can not be combined with other offers or discounts. Can not be used on prior services.

★★★★★ OVER 1,000 FIVE STAR REVIEWS ★★★★★

HEATING - COOLING - 1 DAY BATHROOMS - WATER HEATERS

Experience how BOSS is Raising The Standard

269-213-5501

the BOSS services.com

EMERGENCY SERVICES

VETERAN OWNED BUSINESS

Brookfield

CHRYSLER • DODGE • JEEP • RAM

Everyone Drives Here!

NOT-SO-PERFECT CREDIT?

YOU STILL HAVE OPTIONS.

\$25 DOWN DELIVERS

Now Through January 31, 2026

✓ Payments as low as \$199/month*

✓ 100% Credit Approval Goal

✓ First-Time Buyers Program Available

At Brookfield Chrysler Dodge Jeep Ram, your credit history doesn't define your future. Whether you're rebuilding credit or buying your first vehicle, our finance team works with multiple lenders to help get you approved... fast and judgment-free.



TAKE THE FIRST STEP TODAY!

• Visit our showroom in Benton Harbor

• Apply online anytime • Give us a call

Brookfield

CHRYSLER DODGE Jeep RAM

(269) 927-6600 • brookfieldchrysler.net

1845 Pipestone Rd, Benton Harbor, MI 49022

Offers subject to lender approval. Not all buyers qualify. \$25 down and \$199/month based on approved credit.

See dealer for complete details. Expires 1/31/26.



COLDWELL BANKER

ANCHOR

Scan code to expand your home search at

CBANCHOR.COM



COLOMA (269) 468-7986

ST. JOSEPH (269) 983-0011

Waterfront Home



\$599,000

- 2 BD | 1.5 BA | 1,304 sq ft
- House on Paw Paw Lake
- Gorgeous kitchen
- Multiple outdoor spaces
- MLS # 25017781

New Listing!



\$399,000

- 3 BD | 2 BA | 1,597 sq ft
- Charming Condo
- Many updates
- Large 2 car garage
- MLS # 25062718

Price Reduction



\$319,000

- 3 BD | 2.5 BA | 1,440 sq ft
- Condo w/ Many updates
- Close to beaches & dining
- 2 car attached garage
- MLS # 25041383

Must See!



\$310,000

- 3 BD | 2 BA | 1,500 sq ft all levels
- Ranch home
- Full basement
- Convenient location
- MLS # 25061169

Exceptional Two Story



\$275,000

- 6 BD | 3.5 BA | 2,636 sq ft
- Thoughtful design
- Detached garage & outbuilding
- Walkout basement
- MLS # 25060460

Check this out!



\$254,900

- 3 BD | 1 BA | 1,000 sq ft
- Private back deck
- 1.8 acres
- 2 car detached garage
- MLS # 25042258

Just Listed!



\$224,900

- 4 BD | 2 BA | 2,140 sq ft
- Updated kitchen
- Sunroom & 3 car garage
- Large lot
- MLS # 26000251

Nice Ranch Home



\$174,500

- 2 BD | 2 BA | 1,260 sq ft
- Single story ranch
- Huge yard
- Great location
- MLS # 25057403

Vacant Land



\$245,000

- 6 acres
- Private, wooded
- Newly built drive & cleared area
- 5 minutes from beaches & amenities
- MLS # 25042949

Nature's Cove



- Various size lots available
- Private gated community
- Waterfront
- Private boat dock
- Call for pricing and lot information.

MailMax

Your Good News Paper.

Classified Deadline is Tuesday at 3pm • call 269-934-7522 • fax 269-934-3297 • email classified@mailmaxonline.com

CLASSIFIEDS

Classified Line Ad Prices: \$12 for the first 10 words, each additional word is 20¢.

Extras: \$2 color, \$2 BOLD, \$2 border or all 3 extras for \$5. Picture or logo \$7.

AUCTIONS

Tools, knives, snow thrower, riding mower, antiques, collectibles, furniture, comics, generators, Pyrex, wood stove, plus two storage units and much more! Visit Bid.SherwoodAuctionServiceLLC.com often for new online auctions. Call Joe, 1-800-835-0495.

AUCTIONS

Abandoned Vehicle Auction

Mike & Son

2559 S. M139. Benton Harbor, MI 49022

Auction Date Thursday, January 22nd, 2026, at 9:00a.m.

Toyota IM VIN: FE74234JTNKARJE5JJ568921

AUCTIONS

Public Auction

'06 Hyundai Tucson

VIN KM8JM12B96U381986

'15 Chevy Trax

VIN 3GNCJPSB7FL251814

'08 Ford Edge

VIN 2FMDK39C78BB08390

'15 Chevy Cruze

VIN 1G1PC5SB6F7133467

Fri., January 16th, '26 9 AM

Hasse's Towing Svc

Benton Harbor, MI 49022

HELP WANTED

Leisure Travel Consultant

Duties include advising clients on travel destinations, creating itineraries, coordinating and booking the appropriate accommodations, cruise or tour for the clients. The travel agent position will handle both international and domestic destinations. Serious sales experience required as well as excellent work ethic. Please send resume to management@signaltravel.com.

APARTMENTS FOR RENT



TRI CITY VILLAGE APARTMENTS

541 N Main, Watervliet, MI 49098

62 & Over or Mobility Impaired.

Low income based community.

2 Bedroom Units.

Accepting applications for our waiting list.

Monday – Thursday 9:30 AM to 4:00 PM

269-463-4543

Equal Housing Opportunities

APARTMENTS FOR RENT



River Terrace Apartments

200 River Terrace Benton Harbor, MI 49022

2 & 3 Bedroom Family Units

AND

1 Bedroom 62 and Older OR Disabled

Low income-based community.

Accepting applications for our waiting list.

269-926-1900

Equal Housing Opportunities

AUTOS WANTED

WANTED

OLD CARS & TRUCKS

"DEAD OR ALIVE"

60's - 70's - 80's - 90's

\$CASH\$

269-500-1711

\$\$ CASH FOR VEHICLES \$\$

Running or not! From \$200 up to \$5,000.

Same day pickup! 269-930-0437.

PUBLIC NOTICE

CITY OF BRIDGMAN

CHANGE OF CITY COUNCIL MEETING DATES

Please take notice that beginning February 1, 2026, the City of Bridgman City Council will hold its REGULAR MEETINGS ON THE SECOND MONDAY OF EACH MONTH rather than the first Monday.

All meetings will continue to begin at 6:00 p.m. and will be held at Bridgman City Hall, 9765 Maple Street, Bridgman, Michigan, unless otherwise posted.

WE ♥ OUR READERS

MailMaxonline.com

MATTRESS SETS

Adjustable Bed Brand New with mattress. Made in U.S.A, in plastic, with warranty. Retail Cost \$3,995.00 sacrifice for \$875.00 Call for showing or delivery: DanDanTheMattressMan.com. 989-923-1278.

MISCELLANEOUS

Replace your roof with the best looking and longest lasting material – steel from Erie Metal Roofs! Three styles and multiple colors available. Guaranteed to last a lifetime! Limited Time Offer – 50% off installation + Additional 10% off install (for military, health workers & 1st responders.) Call Erie Metal Roofs: 1-888-718-1856

No more cleaning out gutters. Guaranteed! Call LeafFilter today 1-844-369-2501 to schedule FREE inspection, no obligation estimate. Plus get 20% off! Seniors, military save additional 10%. Restrictions apply, see representative for warranty, offer details

Donate your car, truck, boat, RV and more to support our veterans! Schedule a FAST, FREE vehicle pickup and receive a top tax deduction! Call Veteran Car Donations at 1-877-691-4117 today!

Acculevel. Your foundation repair and basement waterproofing experts. Whether basement, crawl space or concrete slab we'll guide you on the right path to a healthy home. Act now! Up to \$600 off. Restrictions apply. Call for a free consultation. 1-844-700-4986

We Buy Houses for Cash AS IS! No repairs. No fuss. Any condition. Easy three step process: Call, get cash offer and get paid. Get your fair cash offer today by calling Liz Buys Houses: 1-855-504-0056

SunSetter. America's Number One Awning! Instant shade at the touch of a button. Transform your deck or patio into an outdoor oasis. Up to 10-year limited warranty. Call now and SAVE \$350 today! 1-855-848-7401

APPLIANCE REPAIR: Prompt local service available for appliance repair. Washer/Dryer, Dishwasher, Refrigerator, Stove/Oven and all major appliances. Certified, Insured techs. Satisfaction guaranteed. Call to schedule your appointment now! 1-877-489-0116

MISCELLANEOUS

Choose EarthLink Fiber Internet for speeds up to 5 Gigs, no data caps, no throttling. Prices starting at \$54.95. Plus, a \$100 gift card when you make the switch. Call 1-855-216-2202

STOP OVERPAYING FOR AUTO INSURANCE! A recent survey says that most Americans are overpaying for their car insurance. Let us show you how much you can save. Call Now for a no-obligation quote: 1-877-342-2136

WATER & FIRE DAMAGE RESTORATION. Our trusted professionals will restore your home to protect your family and your home's value! Call 24/7: 1-877-291-0744. Mold Remediation services are also available!

Get a High Quality, Modern Design bath or shower transformation in as little as one day. \$0 down, \$0 installation, \$0 payments for 12 months! Call: 1-877-563-8269

ATTENTION OXYGEN THERAPY USERS! Discover Oxygen Therapy That Moves with You with Inogen Portable Oxygen Concentrators. FREE information kit. Call 1-833-661-2853.

HOME BREAK-INS take less than 60 SECONDS. Don't wait! Protect your family, your home, your assets NOW for as little as 70¢ a day! Call 1-877-648-0576

SPACE RENTAL

Sodus Warehouse with Office Space for lease. 2700sq \$2900/month. Call for Info (269) 247-9700.

SERVICES

Hernandez Tree Service. Leaf removal and trimming. Stump grinding. Junk Removal. Fence Repair. Power Washing. Patios. Uber Service. and much more! Experienced and Insured. Price match guaranteed. 269-601-9032.

King's Plastering
Drywall & Painting
Plastering since 1968
Serving Michigan & Indiana

- 3-Coat Work
- Thin Coat • Cove Cornice
- Stucco • Stc



CALL FOR A QUOTE: **269-629-1298**

SERVICES

Alan's Professional Painting
Interior & Exterior
Cabinet Refinishing
Wallpaper Removal
Drywall/Water Damage Repairs & Finishing.
FREE ESTIMATES!
Call or Text 269-313-8057



Lake Michigan Painters

- Interior/Exterior Painting
- Drywall/Mudding

269-519-9047

\$\$ CASH \$\$

for DIABETIC SUPPLIES

We do local pick-ups

269.357-9465



ALL SEASONS

SEPTIC & EXCAVATING

SNOWPLOWING

Now accepting new commercial clients for snow plowing and/or snow removal.

Call 269-277-7009

allseasonssepticmi.com

SERVICES

XTREME WIRELESS

Serving all your Boost Mobile needs including a huge variety of accessories
We now have UNLIMITED Talk, Text & Data for \$50.00 a month!
NOW 2 Locations
2436 S. 11th St, Niles 269-262-4465
& 1855 M-139, Benton Harbor 269-927-1717

IS YOUR FURNACE OR BOILER READY FOR THIS WINTER?

SCHEDULE A PRECISION TUNE-UP TODAY!

FREE Estimates

- Keep your system running smoothly and efficiently
- Clean and inspect your heating system
- Safety check to detect damage parts
- Saves money on your fuel costs
- Keeps your family warm and safe all winter long

Quality Comfort

HEATING & COOLING

CALL US TODAY! (269) 266-7331

OWNER JOE MASHAK – LICENSED & INSURED

WANTED

WE BUY
GOLF CARTS
SCOOTERS 4X4
RIDING & COMMERCIAL LAWNMOWERS
TRACTORS, ATVS, LAWN EQUIPMENT
AND MORE!
WILL PICK UP
269-500-1711

WANTED

SCOOTERS MOTORCYCLES

ALL MAKES & MODELS
\$\$\$CASH PAID\$\$\$
HARLEY DAVIDSON • HONDA
YAMAHA • SUZUKI • KAWASAKI
DUCATI • KTM • TRIUMPH



Will Pick Up 269-500-1711



Custom Colors Painting

Interior & Exterior

We bring the beauty back to your home with a fresh coat of paint!

Owner: Mike Gargano
269-999-2576 Mikegargano4343@gmail.com



COMPLETE TREE SERVICE

Willie Nearn Jr.

FREE Quotes & Tree Inspections
and Associates
269-532-8156
Senior & Veteran Discounts

Making things happen by getting things done



DEERPATH

EXCAVATING Inc.

Winter will be here before we know it! Are you ready?
Now accepting new clients for commercial snow removal!



Michael Demski - President
(269) 208-5180
P.O. Box 251 • Eau Claire, MI 49111

When It Needs To Be Done Right...

HAZEN

LAWN CARE

269-252-4399
SERVING SOUTHWEST MI

& Snow Plowing

Now is the Time to Sign Up for LAWN TREATMENT SERVICES
FREE QUOTES • Call Today!
www.hazenlawncare.com

MCFADDEN'S

FRIENDLY MOTORS

CHRYSLER

DODGE

Jeep

RAM



If you see
a gold star,
Lifetime
Powertrain
Warranty is
included when you
purchase these vehicles!

“Where peace of mind comes standard”

2016 Chevy Cruze LT/RS

NOW \$11,991 or \$186mo

RS package, 7" Touch screen, Satellite radio, Blue tooth connectivity, Steering wheel mounted audio controls, power seat, remote start, 10 airbags, back up camera, keyless remote entry, Heated power mirrors, cruise, Power windows / locks, warranty!

2018 Ford Escape SE 4WD

NOW \$13,791 or \$211mo

Heated front bucket seats, Dual zone climate control air / heat, Satellite radio, Lane keep system, Adaptive Cruise / Collision warning, Blind spot system, Back up camera, Aluminum Wheels, warranty!

2020 Chevy Equinox LS AWD

NOW \$14,491 or \$221mo

auto emergency Braking, front pedestrian braking, lane Keep assist with lane departure warning, forward collision alert, 17" aluminum wheels, keyless start, 7" touch screen, warranty!

2022 Ram Promaster City Cargo Van

NOW \$15,991 or \$244mo

Power windows, Power Locks, Bulk head for passenger protection, 180 degree opening rear window doors, 2.4L Multiair Engine, 9spd automatic, Great for your business! Warranty!

2020 Ford Escape SE 4x4

NOW \$16,491 or \$251mo

10 way power seat, Heated front bucket seats, Ford Co-Pilot 360 Assist, Voice activated navigation, Adaptive cruise control, aluminum wheels, warranty

2024 Kia Soul LX

NOW \$16,991 or \$258mo

8" touch screen, remote keyless entry, aluminum wheels, blind spot / rear cross-traffic collision avoidance, lane following / keep assist, Forward collision avoidance assist, High beam assist, warranty!

2020 Nissan Rogue SL AWD

NOW \$17,991 or \$276mo

Panoramic sunroof, Heated leather upholstery, power seat, power liftgate, Forward collision warning, 360 degree camera, Dual climate, remote start, warranty!

2023 Nissan Altima SV

NOW \$17,991 or \$276mo

power driver's seat, remote start, Intelligent Auto Headlights, Automatic emergency braking with pedestrian detection, Blind spot warning, Rear cross traffic alert, Lane departure warning, Intelligent forward collision warning, 8" color touch screen, Apple CarPlay, Warranty!

2016 Ford F150 FX4 Super Crew 4x4

NOW \$17,991 or \$276mo

5.0L V-8 engine, FX4 off road package, XLT Sport appearance package, Power seat, Front cloth bucket seats, Navigation, trailer tow package with trailer brake controller, Rear back up camera Rear defroster, warranty!

2024 Mitsubishi Outlander AWD

NOW \$18,491 or \$283mo

Sold with a nationwide lifetime powertrain warranty! Heated seats, 6 way driver's seat, 8" display, Apple CarPlay, Satellite radio, Forward collision mitigation, Lane departure warning, Blind spot warning, Rear cross traffic alert, LED lighting

2018 Chrysler 300S

NOW \$18,991 or \$288mo

300S premium package, Panoramic Sunroof, 8.4" touch screen, Navigation, 276 watt amplifier, Power heated leather front bucket seat, 300HP 3.6L V-6 engine, 8spd automatic transmission, 20" wheels, Dual zone climate control, Remote start / Keyless enter & go, Blind spot / rear cross path detection, Front & rear park assist, warranty!

2023 Toyota Corolla LE

NOW \$18,991 or \$289mo

2.0L engine with 169 horse power, 8-inch touch-screen, Wireless Apple CarPlay and Android Auto, Automatic climate control, Blind-spot warning, Lane departure prevention/Lane Keep, Front and side collision warning, warranty!

2023 Hyundai Kona SEL AWD

NOW \$19,491 or \$296mo

power seat, 8" touch screen, Apple CarPlay, Satellite radio, Proximity key with push button start, Blind spot / rear cross traffic collision avoidance, Lane following assist, 2.0L engine, 17" aluminum wheels, warranty!

2022 Ram 1500 Quad Cab 4x4

NOW \$20,000 or \$304mo

Power seat, Heated seats, Heated steering wheel, Remote start, 8.4" Touch screen, Apple CarPlay / Android Auto, Satellite radio, Remote keyless entry with all secure, Tow pkg, Bedliner, Side steps, Black out wheel décor, warranty!

2019 GMC Canyon Crew Cab All Terrain 4x4

NOW \$20,000 or \$304mo

3.6L V-6 Engine, Automatic, driver and passenger power heated front bucket seats, climate control, tow package, seating for 5 passengers, warranty!

2022 Nissan Rogue AWD

NOW \$21,991 or \$333mo

Sold with a nationwide lifetime powertrain warranty! Heated front bucket seats, Heated steering wheel, 6 way adjustable driver's seat, Dual zone climate control, 8" touch screen, Apple CarPlay / Android Auto, Dual zone climate control, Front & rear park assist, 20" wheels, Anti-spin rear axle, Tow package, remote start, warranty

2023 Audi Q3 2.0T Quattro Premium S Line

NOW \$22,991 or \$352mo

AWD, 8 speed automatic, Panoramic sunroof, premium speaker group, Dual power heated leather seats, memory driver's seat, Power lift gate, Dual zone climate, power liftgate, Forward collision mitigation, Rear park assist, warranty!

2022 Chevrolet Colorado 4WD Ext Cab LT

NOW \$23,791 or \$356mo

Sold with a nationwide lifetime powertrain warranty! 6 way power seat, bucket seats with center console, 8" infotainment touch screen, Auto emergency braking, Lane departure warning, Forward collision alert, Rear park assist

2024 Mazda CX-5 2.5 S Select AWD

NOW \$24,491 or \$369mo

Sold with a nationwide LIFETIME powertrain warranty! Leatherette trimmed heated bucket seats, power seat, dual zone climate control, navigation system, blind spot monitoring, lane departure / keep assist, rear cross traffic alert, rain sense wipers

2022 Dodge Challenger GT AWD

NOW \$25,491 or \$386mo

3.6L 24valve V-6, Engine, 8spd automatic, Power seat, dual zone climate, Apple CarPlay / Android Auto, 20"x8" Satin Carbon wheels, Functional hood scoop, Rear park assist, rear spoiler, warranty!

2022 Jeep Cherokee Trailhawk 4x4

NOW \$26,991 or \$408mo

Sold with a nationwide LIFETIME powertrain warranty! Panoramic power sunroof, Active Drive II, dual power ventilated / heated leather seats, memory seat/radio/mirrors, 3.2L V-6 engine, 8.4" touch screen, Nav, Apple CarPlay/Android auto, Trailer tow package, power liftgate, Rain sense wipers, remote start, remote proximity sensing, safety group

2021 Ram 1500 Crew Cab Big Horn 4x4

NOW \$27,491 or \$415mo

5.7L Hemi V-8 Engine, 8spd automatic, Night edition, Power Heated front bucket seat, 8.4" touch screen, Apple CarPlay / Android Auto, Dual zone climate control, Front & rear park assist, 20" wheels, Anti-spin rear axle, Tow package, remote start, warranty

2023 Buick Envision Preferred AWD

NOW \$27,991 or \$422mo

Sold with a nationwide LIFETIME powertrain warranty! Sport Touring package, 20" black aluminum wheels, Power seat, Heated front seats, Heated steering wheel, Dual zone climate, premium audio system with amplifier, auto high beam, Auto Emergency braking, Lane keep,

2022 Ford Explorer XLT 4x4

NOW \$28,491 or \$435mo

Sold with a nationwide lifetime powertrain warranty! 3 rows of leatherette, dual power heated seats, second row buckets, heated steering wheel, power liftgate, Tri-zone climate, 8" touch screen, remote start, rear park assist

2023 GMC Acadia SLE AWD

NOW \$29,991 or \$452mo

Sold with a nationwide lifetime powertrain warranty! 3 rows of seating, Power seat, heated front bucket seats, 2nd row bucket seats, Remote start, 8" touch screen with Apple CarPlay / Android auto, 3 zone climate control, auto high beam, Safety group

2024 Chrysler Pacifica Touring L

NOW \$29,991 or \$472mo

Sold with a nationwide lifetime powertrain warranty! 3 rows of leather, full stop & go seating, Power heated front bucket seat, Memory seat, radio and exterior mirrors, 3 zone climate, power liftgate, Dual power sliding side doors, 10.1" infotainment, remote start, Adaptive cruise, Lane sense, Blind spot / rear cross path detection

2022 Ram 1500 Crew Cab Big Horn 4x4

NOW \$33,991 or \$515mo

Lifetime Powertrain warranty! 5.7L Hemi V-8, Nav, Heated bucket seats, power seat, remote start, Front & Rear park assist, Power pedals, 20" Chrome wheels, 8.4" touch screen, Apple CarPlay, tow package

2024 Jeep Grand Cherokee Limited L 4x4

NOW \$35,991 or \$542mo

Sold with a nationwide LIFETIME powertrain warranty! Dual-Pane sunroof, Black appearance group, 3 rows of leatherette seating, dual power ventilated/heated front seats, memory seat/mirrors/radio, 2nd row heated buckets, Heated steering wheel, 10.1" touch screen, Nav, Power tilt steering column, 3 zone climate, offroad camera, safety group, passive entry, 3.6L V-6

2024 GMC Acadia AWD Denali

NOW \$47,991 or \$723mo

Sold with a nationwide lifetime powertrain warranty! Super Cruise package, Panoramic power sunroof, Huge 15" touch screen, dual power leather ventilated and heated front seats, 2nd row buckets, Power folding 3rd row split bench, Heads up display, Power tilt wheel, Auto sense power lift gate, Intersection automatic emergency braking, Blind zone steering assist, Rear pedestrian alert, Side bicyclist alert, HD surround view, Traffic sign recognition, Adaptive cruise control

2024 GMC Sierra 2500 4WD Crew Cab Denali

NOW \$69,991 or \$1,049mo

Sold with a nationwide LIFETIME powertrain warranty! 6.6L Duramax Diesel, Allison transmission, Power sunroof, Denali Reserve Package, dual power leather bucket seats, Ventilated front seats, Heated front & rear seating, Bose premium sound, 13.4" touch screen, 5th wheel / gooseneck prep package, Adaptive cruise control, Rear cross traffic alert, Lane departure warning, side steps, tons of factory bumper to bumper warranty remaining

WHERE YOU'LL ALWAYS GET A GREAT DEAL AND A GREAT DEAL MORE!

MCFADDEN'S

FRIENDLY MOTORS

CHRYSLER • DODGE • DODGE TRUCK • JEEP

RAM

DODGE

CHRYSLER

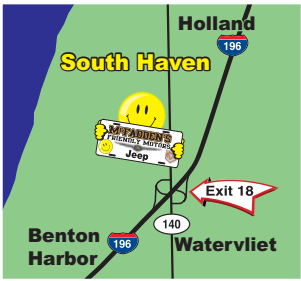
Jeep

Lifetime warranty is provided at no cost to the customer on new and used vehicles that are under 12 years old with less than 50,000 miles. Payments based on 10% plus tax & title down with approved credit. 2024 - 2015 5.99 @ 72 months 2014 - 2010 7.99 @ 72 months, 2010 - older 8.99 @ 60 months.

1/2 MILE NORTH OF M-140 & 196 EXIT 18 SOUTH HAVEN

www.mcfaddenfriendly.com

TOLL FREE 1-877-778-4805





DEALS ON WHEELS

HAPPY NEW YEAR!

FROM LOU & THE CREW!

IF YOU SEE A  IT'S A ONE OWNER CAR!





2014 DODGE
GRAND CARAVAN SXT
WHOLESALE!

\$6,900



2004 GMC
SIERRA 2500 HD 4X4
??

\$10,000



2017 CHRYSLER
200
WHOLESALE!

\$11,700
OR ONLY **\$199/MO**



2017 FORD
FUSION SE
Loaded with options, emptied mark up

\$11,900
OR ONLY **\$239/MO**



2018 DODGE
GRAND CARAVAN SE PLUS
WHOLESALE!

\$12,350
OR ONLY **\$244/MO**



2020 CHEVY
MAILBU LT
WHOLESALE!

\$13,700
OR ONLY **\$238/MO**



2015 CHRYSLER
300S
Get every option without paying for it!

\$13,700
OR ONLY **\$238/MO**



2017 NISSAN
ROGUE SV AWD
WHOLESALE!

\$13,800
OR ONLY **\$249/MO**



2017 CHEVY
EXPRESS
WHOLESALE!

\$13,800
OR ONLY **\$250/MO**



2017 FORD
TRANSIT CONNECT XLT
WHOLESALE!

\$13,900
OR ONLY **\$250/MO**



2017 CHEVY
IMPALA LT
WHOLESALE!

\$14,800
OR ONLY **\$248/MO**



2016 BUICK
LACROSSE
WHOLESALE!

\$14,900
OR ONLY **\$259/MO**



2021 KIA
SOUL
WHOLESALE!

\$14,700
OR ONLY **\$259/MO**



2019 FORD
TRANSIT 150
WHOLESALE!

LOW PRICE \$15,500



2020 KIA
STINGER
WHOLESALE!

\$15,800
OR ONLY **\$279/MO**



2007 TOYOTA
FJ CRUISER
WHOLESALE!

\$15,900
OR ONLY **\$285/MO**

START THE YEAR OFF RIGHT!

WHOLESALE

SAVINGS FOR EVERYONE!



2023 NISSAN
VERSA
WHOLESALE!

\$16,500
OR ONLY **\$298/MO**



2021 CHEVY
EQUINOX LT
WHOLESALE!

\$17,500
OR ONLY **\$289/MO**



2020 FORD
EDGE TITANIUM AWD
WHOLESALE!

\$17,700
OR ONLY **\$292/MO**



2020 FORD
FUSION SE
Just in! All Wheel Drive, 58,000 miles!

\$17,700
OR ONLY **\$292/MO**



2022 BUICK
ENCORE CX SELECT
WHOLESALE!

\$17,900
OR ONLY **\$273/MO**



2024 NISSAN
VERSA SV
Just in! Like new with super low miles

\$18,900
OR ONLY **\$279/MO**



2022 FORD
EDGE TITANIUM AWD
Way under retail book. Its at wholesale!

\$19,700
OR ONLY **\$287/MO**



2022 HYUNDAI
KONA SEL
WHOLESALE!

\$19,800
OR ONLY **\$289/MO**



2020 CHEVY
SUBURBAN LT
Ready to haul your pack of elves

\$22,350



2023 FORD
ESCAPE ST LINE AWD
Like new, just 1/2 price

\$22,650
OR ONLY **\$347/MO**



2021 HONDA
HRV EX AWD
WHOLESALE!

\$22,800
OR ONLY **\$349/MO**



2024 MITSUBISHI
OUTLANDER SPORT
WHOLESALE!

\$23,700
OR ONLY **\$367/MO**



2018 FORD
F-150 XLT FX4
WHOLESALE!

\$24,800
OR ONLY **\$397/MO**



2015 TOYOTA
TACOMA SR5 4X4
WHOLESALE!

\$24,900



2021 KIA
K5 GT LINE
WHOLESALE!

\$25,900
OR ONLY **\$399/MO**



2019 HONDA
ODYSSEY ELITE
WHOLESALE!

\$28,800
OR ONLY **\$457/MO**



2012 FORD
F-350 PLOW TRUCK
WHOLESALE!

\$29,900



2022 CHEVY
SILVERADO LT
WHOLESALE!

\$32,900



2024 BUICK ENCLAVE
PREMIUM
HO HO HO Sale to everyone!

\$35,800
OR ONLY **\$555/MO**



2023 GMC
CANYON AT4
WHOLESALE!

\$41,975
OR ONLY **\$595/MO**



2020 GMC
SIERRA DENALI
WHOLESALE!

\$44,900
OR ONLY **\$679/MO**



2021 RAM
3500 CHASSIS 4X4
WHOLESALE!

\$43,500
OR ONLY **\$588/MO**



2020 LINCOLN
NAVIGATOR
WHOLESALE!

\$49,900
OR ONLY **\$749/MO**

Signature
HYUNDAI

MEET YOUR NEXT HYUNDAI
AND A 0.99% APR!

2026 HYUNDAI
SANTA FEs
GAS OR HYBRID



RING IN THE SAVINGS!!
0.99% APR
for up to
60 Months



2026 HYUNDAI
TUCSONs
GAS OR HYBRID



America's Best Warranty
10-Year/100,000-Mile
Powertrain Limited Warranty
*See dealer for LIMITED WARRANTY details.

Owner Assurance

Hyundai Complimentary Maintenance
3 Years Free Maintenance

* 0.99% APR is available for well-qualified buyers. See dealer for details.

Signature HYUNDAI

WE'RE OPEN 24 HOURS ONLINE!!! • WWW.SIGNATUREHYUNDAI.COM

CALL OR VISIT US AT: 680 NAPIER, BENTON HARBOR

CALL TOLL FREE 877-241-7725

\$25 OIL CHANGE CLUB!! SEE DETAILS AT SIGNATUREDEALERGROUP.COM

TOYOTA

All-Wheel Drive
All Year Round

MORE ALL-WHEEL DRIVE CHOICES THAN ANY OTHER BRAND!

Offers end February 2
For all Toyota offers
toyota.com

COROLLA CROSS
CHOOSE FROM A GAS OR HYBRID POWERTRAIN

\$259/Mo. 36-Month Low Mileage 10,000 Mile/Year Lease
new
2026 COROLLA CROSS L GAS
FWD Model #6201

\$259 Per Mo.²
36 Mo. Lease | **\$3999** Due At Signing
Excludes applicable taxes & fees. No security deposit required.

RAV4
AMERICA'S BEST SELLING SUV!⁴

\$299/Mo. 36-Month Low Mileage 10,000 Mile/Year Lease
remaining new
2025 RAV4 LE GAS
FWD Model #4430

\$299 Per Mo.⁵
36 Mo. Lease | **\$3999** Due At Signing
Excludes applicable taxes & fees. No security deposit required.

4RUNNER
OVER 40 YEARS OF OFF-ROAD EXPERIENCE

Your choice of powertrains!
i-FORCE MAX Hybrid
Up to 326 Horsepower/
465 Lb.-Ft. of Torque
-OR- **i-FORCE Engine**
278 Horsepower/
317 Lb.-Ft. of Torque

BUILT IN THE USA³

- Seating for up to 5
- Spacious Rear Cargo Area
- Available AWD

BUILT IN THE USA³

remaining new
2025 RAV4 Gas & Hybrid

4.75% APR Financing
for **72** Mos.⁶

NOW IN STOCK!

Expanded Toyota Military Rebate Program⁷ For MILITARY PERSONNEL & THEIR FAMILIES

\$500
OVER & ABOVE ALL OTHER INCENTIVES!

Ask about the **\$500 COLLEGE REBATE PROGRAM**⁸
OVER & ABOVE ALL OTHER INCENTIVES!

ToyotaCare
Every New Toyota Comes With ToyotaCare.⁹
2-Year No Cost Maintenance Plan.

1. Based on manufacturer's data. Source: Toyota.com. 2. New 2026 Corolla Cross L FWD Gas Model 6301. Lease based on net cap cost of \$22,759. Lease end purchase option \$17,156.* 3. Toyota vehicles and components are built using U.S. and globally sourced parts. 4. Based on manufacturer estimates, CY 2025 sales. 5. Remaining new 2025 RAV4 LE FWD Model 4430. Lease based on net cap cost of \$26,993. Lease end purchase option \$20,677.* 6. Remaining new 2025 RAV4 Gas & Hybrid models. 4.75% APR financing for 72 months with \$15.99 per \$1,000.** 7. Qualified current, active-duty U. S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U. S. Military veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U. S. military personnel (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. 8. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. 9. ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first, and 24/7 Roadside Assistance is for 2 years/unlimited mileage (note: ToyotaCare for Mirai is 3 years/35,000 miles and Roadside Assistance for Mirai, bZ, bZ4X, Prius, Prius Prime and Prius Plug-in Hybrid is 3 years/unlimited mileage). Roadside assistance does not include parts and fluids, except limited emergency gas delivery. Towing distance up to 25 miles. Restrictions apply. Available in the continental U.S. and Canada. See Toyota dealer for details and exclusions. * NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier I PLUS customers ONLY. Excludes state and local taxes, license, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 miles at the rate of \$0.15 per mile (10K low mileage leases). A \$350 Disposition Fee is due at lease termination. ** Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. 2, 5, 6, 7 & 8: Must take retail delivery from remaining new 2025 and new 2026 models in dealer stock while supply lasts between 1/6/26 and 2/2/26. Offers may vary by region. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. Supply limited. See participating dealer for complete details. Individual dealer prices and document fees may vary. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 2/2/26.

Let's Go Places

Visit Your Local Michigan Toyota Dealer Today!

SIGNATURE TOYOTA

680 East Napier • Benton Harbor, MI
877.241.7725