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Moody on The Market

*Pat
Moody*

I&M announces regional economic development effort for Benton Harbor site

Indiana Michigan Power has selected a Benton Harbor industrial property for a new regional program aimed at attracting large-scale investment and jobs.

The Lake Michigan Industrial Park in Benton Harbor is one of five sites in Indiana and Michigan chosen for I&M's new Future Ready Sites Accelerator program, an initiative designed to prepare land and existing buildings for industrial development. The program launched in December 2025 and is being carried out in partnership with InSite Consulting, a national firm that specializes in evaluating and preparing sites for manufacturers and other large employers.

For Benton Harbor, inclusion in the program means the industrial park will undergo a detailed "forensic" site analysis. InSite's team will assess infrastructure, environmental considerations and other development factors, while also identifying any gaps that could limit the site's competitiveness. The goal is to give site owners and potential investors a clearer picture of costs, readiness and steps needed to support future projects.

I&M says the broader effort is intended to increase the number of vetted, development-ready locations across its service territory, helping communities compete in national site selection processes. Ashley Savieo, I&M's director of economic development, said the program builds on the utility's past collaboration with local economic development groups to speed up site readiness, grow jobs and expand local tax bases.

In addition to the Benton Harbor site, locations in Auburn and Muncie, Indiana; Mattawan, Michigan; and South Bend, Indiana, were selected in the first round.

As part of the process, InSite will conduct on-site visits and provide one-on-one coaching to communities tied to the selected properties. The analysis is intended to position sites like the Lake Michigan Industrial Park to better attract future industrial users and related economic activity.

South Bend International Airport sets annual passenger record in 2025

South Bend International Airport recorded the busiest year in its history in 2025, with

Continued on page 4

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*Marcy
Simpson*

*Executive
Director,
Visit Southwest Michigan*

Fun and interesting things to do in Southwest Michigan

Southwest Michigan in February is one of the best times to get out and play—it turns into a beautiful frozen playground with many places and things to explore. Since we're currently in mid-February 2026, here are some ideas and new initiatives for making the most of our incredible winter season.

We're excited to announce the launch of our new radio station, now airing on 106.1 FM

and streaming worldwide. This station is designed for everyone—local residents and visitors alike—offering a vibrant mix of seasonal, feel-good music, along with local spotlights, community updates and highlights of the region's unique attractions and experiences. It's a fresh way to stay connected to what's happening

Continued on page 2

Inserts & Promotions

- Dollar General
- Love Your Pets Guide
- Martin's Super Markets
- Slumberland Furniture

Inserts may vary by zip code

Simpson *Continued from cover*

across Southwest Michigan. We invite you to tune in and listen to Visit Southwest Michigan Radio 106.1 FM, stream from anywhere at swmichigan.org.

Sandpiper Gift & Yarn Shop/Hoof-to-Hanger Fiber Mill is offering some fun with fellow artists on the second Saturday of each month. Enjoy the company of fellow designers and creators of various arts and crafts. Their creative space is open to knitters, crocheters, spinners, scrap bookers, painters, quilters, wood workers, felters, jewelry makers.....and the list goes on! Bring along your artful endeavors and share in the camaraderie of like-minded thinkers. All participants will receive 15% off all purchases in their gift and yarn shop. Admission is free.

Join a Sarett naturalist for Monthly Stewardship Day on Sunday, February 15, from 1:00-3:00 p.m. Volunteer to help Sarett's plants and animals, gain skills like seed collecting, invasive species identification/removal and animal surveying, and enjoy nature. Ages 10 and up. RSVP is encouraged by calling Sarett Nature Center at (269) 927-4832.

Twin City Players presents Kate Hamill's fresh, feminist, screwball-comedy adaptation of Jane Austen's *Emma*, as the 4th show of its 93rd Mainstage Season. Emma Woodhouse, a clever but idle matchmaker, finds her own love life complicated by unexpected twists. The play breaks the fourth wall with vibrant comic flair. Tickets are \$15 - \$20. Purchase online at twincityplayers.org or call (269) 429-0400. Performances run February 20 - March 8, 2026, at the TCP Playhouse on Fridays/Saturdays at 7:30 p.m. and Sundays at 2:00 p.m.

Michigan funk rock band, Desmond Jones, returns to The Livery on Friday, February 27. The show starts at 8:00 p.m. Tickets are \$10 in

advance and \$15 at the door. This award-winning five-piece from Grand Rapids delivers high-energy shows featuring melodic guitar, funky bass, groovy drums, and saxophone, centered on skillful improvisation. Influenced by bands like Frank Zappa and the Grateful Dead, their 900+ shows and 100 original songs ensure a unique setlist nightly. Get ready to dance and have fun. Check out theliverybrew.com for more information.

Join the Southwest Michigan Symphony Orchestra for a dazzling celebration of Mozart's masterpieces on Saturday, February 28 at 7:30 p.m. This unforgettable concert at First Congregational Church in St. Joseph features three iconic works: the sparkling *Serenade*, *Horn Concerto No. 4* with guest soloist Lee Shirer, and the elegant *Symphony No. 29*. Experience an evening of joy and musical magic. For tickets and information, visit smso.org.

Women's Weekend is returning to St. Joseph. Shop, sip, save and stay on March 6, 7 and 8 as we take part in a celebration of women-owned businesses throughout downtown St. Joseph. Nearly 2 dozen businesses will be offering sales, savings and special events all weekend long. Make it a girl's weekend and show some love to the small women-owned businesses in our community. For participating businesses and more information go to swmichigan.org/events.

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 or tune in to 106.1 Visit Southwest Michigan radio.

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Photo of the Week



Heart on the Horizon

Photo by Amanda Bryant

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Sarah Spoonholtz

Membership Director,
SMR Chamber

Softball Fundraiser to Celebrate 39 Years of Inclusion and Community Fun

Grab your tutu's flippers, wiffle bats, tennis rackets, goggles, or anything else that you can think of to make the game of softball a little more challenging for your opponents and join the Center for Growth and Independence for their 39th Softball Fundraiser. Yes, I know, it's not NEARLY warm enough to go out and play - but that shouldn't stop any of us from thinking ahead to summer and building our teams & cash stash for this event.

For 39 years, a summer softball fundraiser in Southwest Michigan has brought the community together for one of the most unique community events in the area. The Center for Growth and Independence will host its annual Softball Fundraiser this summer at Eaton Park on July 25, continuing a long-standing tradition that began under the organization's former name, GateWay Services.

The event reflects the Center for Growth and Independence's mission to promote inclusion and independence for individuals with disabilities and others facing barriers to community living. Designed as a bribe-style softball game, the fundraiser creates an environment where people of all abilities can participate and belong.

During the game, teams donate to influence what happens on the field. Bribes may earn an extra run or an unexpected out, send players around the bases in flippers, or add a silly outfit to the mix. Every twist adds to the fun, and every dollar raised supports the organization's work.

"This fundraiser is a celebration of inclusion," said Tami Gould, executive director of The Center for Growth and Independence. "It is designed so everyone can participate in a meaningful way. Just like our work every day, it focuses on maximizing abilities, creating opportunity, and making people feel a part of something bigger. The game may look playful, but the impact it has on the individuals and families we serve is very real."

Formerly known as GateWay Services, The Center for Growth and Independence has supported individuals across Southwest Michigan since 1972. Today, the organization helps people find and maintain jobs, supports community living by assisting with daily activities, and provides respite care for caregivers. These programs are designed to empower individuals, strengthen independence, and enhance overall quality of life across Berrien, Cass, and Kalamazoo counties.

As a nonprofit organization, the Center relies on community support and fundraising to meet growing demand for its services and continue expanding access to the programs that help individuals thrive independently.

"There is a real and growing need for what we do," Gould said. "Events like this allow us to fund the programs that help individuals thrive independently and support families who depend on our services. Every bribe, every laugh, and every dollar raised directly helps us fulfill our mission."

In addition to the game, the fundraiser includes team participation and sponsorship opportunities for local businesses. Community members and businesses are encouraged to attend, participate, or sponsor. More information is available at www.thecentergi.org/softball.

Visit smrchamber.com for member events, such as this, scope out our current members, and to see all things about your Regional Chamber.



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Moody *Continued from cover*

1,111,002 ticketed airline passengers traveling through the airport. The total surpasses the previous annual record of 991,457 passengers set in 1997.

Airport officials said SBN has experienced year-over-year passenger growth for the past five years. The 2025 total represents a 23.5% increase compared with 2024. Traffic gains were reflected throughout the year, with 41 of the airport's 50 busiest days on record occurring in 2025, including seven days that ranked among the top 10.

For the first time, two months exceeded 50,000 departing passengers. March recorded 50,602 boardings, and October reached 51,339.

Airport leaders attributed the growth to more travelers beginning and ending both business and leisure trips at SBN, as well as expanded airline service. In 2025, three new routes launched: seasonal service to Southwest Florida International Airport in Fort Myers on Breeze Airways, year-round service to Fort Lauderdale-Hollywood International Airport on Allegiant, and daily service to Chicago O'Hare International Airport on American Airlines. United Airlines also increased its O'Hare flights from six to eight daily.

SBN plans to mark the milestone with community and airport events February 9 through 13, including social media giveaways, terminal events and special lighting at local landmarks.

"We knew 2025 would be the airport's first time serving over a million airline passengers," said Mike Daigle, CEO and executive director of South Bend International Airport. "We did not anticipate that record to be over 1.1 million."

Hagar Township Trustees discuss drain project costs

Hagar Township Supervisor Izzy DiMaggio has some questions about some drain work that's been done in the community.

DiMaggio tells us he recently met with Berrien County Drain Commissioner George McManus and learned of some assessments that township residents are paying because of two large projects initiated under the previous drain commissioner.

"We have two districts in our township, drain districts, that were projects from the previous drain commissioner, and there's a substantial large amount of charges, not only to the districts, but to the township at large. So I question this," DiMaggio said.

DiMaggio says the first project is in the Perry & Street Drainage District.

"This was back in 2022 when it was petitioned by some landowners. It was a board determination. The previous drain commissioner -- get this -- borrowed \$595,000 for the project, but the project was only estimated to cost \$348,000. So he borrowed almost double what the project cost, and he got it at a 7.33 % interest."



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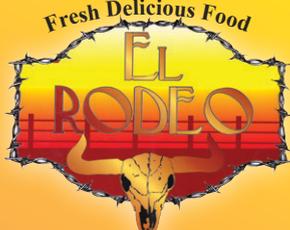
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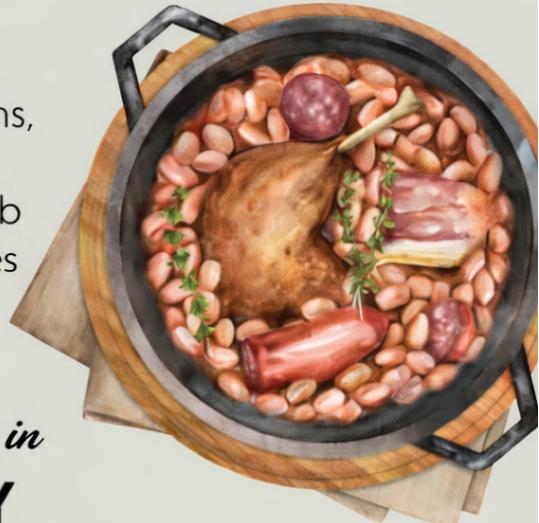
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And now DiMaggio says property owners in that district and the township itself are paying it all. He says the other project has similar issues.

"Then there's another district, Koranda Drain District, and that was petitioned in 2019. He borrowed 300 and some thousand dollars on a project, of which the project costs about \$780,000. And of that, we've determined that about \$400,000 is in soft costs. Soft costs meaning engineering, legal, consultants, etc. Drains-at-large charge for that one is \$160,000. So between these two projects, the township drains-at-large is about \$230,000. We never knew about any of this until just recently."

DiMaggio says Hagar Township in 2024 sought information from the drain commissioner's office about work done in the community and charges residents were facing but never received answers.

With a new drain commissioner in McManus, DiMaggio says he's found a lot more help. DiMaggio adds the township will take action to protect its residents, possibly starting with conversations with county commissioners.

Harbor Shores mixed-use development gets boost from Berrien County

The Berrien County Board of Commissioners has approved a brownfield tax capture plan for the new Harbor Shores development along the St. Joseph River in St. Joseph.

Harbor Shores Community Redevelopment is starting a two-phase, \$96.5 million residential and commercial development along Upton and Whitwam Drives and south of the CSX Railroad tracks. It's seeking a tax increment financing plan that will capture growth in the property's taxable value to help recoup some of the project's costs.

Berrien County Community Development Director Dan Fette told commissioners the project will eventually include 216 residential units, a hotel, restaurants, and a marina. He

noted Berrien County is currently helping along several housing developments using the brownfield mechanism.

"In total, 575 units are now under contract and under the brownfield plans," Fette said. "96 of those units will be available for low to moderate [incomes]"

Fette said the development will help Berrien County solve its housing shortage.

Construction is expected to start this year with about \$36 million in infrastructure work. Developers say the overall project will happen in phases over ten years.

Pat Moody
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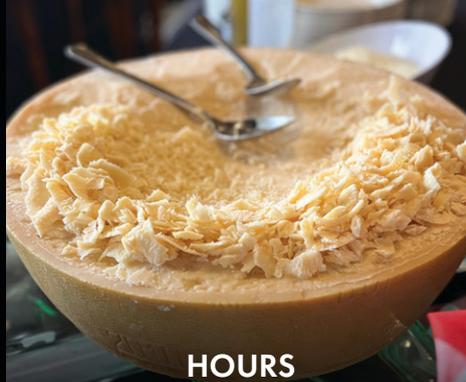
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A Brief History of Love

Valentine's Day, observed annually on February 14, stands today as a global celebration of romance, where people exchange cards, gifts, chocolates, and flowers to express affection. Its history stretches back over two millennia, blending ancient pagan customs, early Christian martyrdom, medieval courtly traditions, and modern commercial influences into the holiday known worldwide.

The roots trace to ancient Rome, where mid-February marked a time associated with fertility and renewal. A prominent festival, Lupercalia, occurred around February 15, honoring the arrival of spring through rituals believed to promote fertility and ward off evil. Participants engaged in ceremonies that paired men and women, reflecting seasonal themes of passion and procreation. While direct links between this festival and the modern holiday remain debated among scholars, the timing in February aligned with heightened awareness of love and pairing.

In the third century, the holiday gained its Christian name through the figure of Saint Valentine. Historical records indicate multiple individuals named Valentine or Valentinus who faced martyrdom during this era under Roman emperors. One account describes a priest who defied an imperial ban on marriages for young men, believing single soldiers fought more effectively. He performed secret weddings for couples until his actions led to arrest and execution around 270. Another tradition points to a bishop who suffered a similar fate for his faith. The Catholic Church later recognized at least three such saints,

though details of their lives blend into legend over time. In the late fifth century, Pope Gelasius I established February 14 as a feast day in honor of Saint Valentine, shifting focus from pagan observances to Christian commemoration.

The association with romantic love emerged centuries later, during the Middle Ages. By the 14th and 15th centuries, the day connected to ideals of courtly love, influenced by poetic traditions and the natural behavior of birds pairing in early spring. Writers of the period began linking February 14 to themes of courtship and affection, transforming the saint's feast into an occasion for romantic expression. Handwritten notes and poems circulated among friends and lovers, often adorned with simple decorations.

The custom evolved further in England during the 17th and 18th centuries, when exchanging small tokens or letters became widespread across social classes. By the 19th century, advances in printing technology enabled mass-produced greeting cards, replacing many handmade versions. In the United States, entrepreneurs popularized elaborate valentines featuring lace, ribbons, and illustrations, sparking broader participation. Confectioners and other industries soon joined, promoting chocolates and confections as symbols of sweetness in romance.

Through the 20th century, the holiday grew increasingly commercial. Greeting card companies expanded offerings, while florists, jewelers, and candy makers marketed specialized products for the occasion. What began as a modest observance of a saint's martyrdom developed into a major cultural event emphasizing gift-giving and expressions of love. Today, billions are spent annually on Valentine's Day items, reflecting its shift from religious and folk origins to a prominent celebration of partnership and affection in contemporary society.

The enduring appeal of Valentine's Day lies in its ability to adapt across eras—from ancient fertility rites to Christian veneration, medieval romance, and modern consumerism—while consistently centering on human connections and the universal desire to express love.

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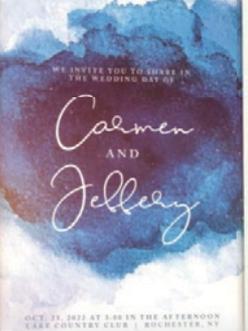
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NOW \$36,398

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, Only 23,000 Miles! Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist with Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Class IV Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Ford Certified! Star White Metallic, U26002



2018 FORD F-150 XLT SUPERCREW 4X4
NOW \$26,707

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 113K Miles! Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Power Adjust Pedals, Power Slide Rear Window, CD-Player, Back-Up Camera, MAX Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Oxford White, F25329A



2022 FORD ESCAPE TITANIUM AWD
NOW \$26,525

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, Only 21,000 Miles! Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U26003



2022 FORD F-150 STX SUPERCREW 4X4
NOW \$32,882

2.7 V6 EcoBoost Engine, 10 Speed Automatic, 60K Miles, Security Cover, Bedliner, Running Boards, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F25165B



2023 FORD EXPLORER XLT 4WD
NOW \$34,962

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 19K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 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! Agate Black Metallic, U25113



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SAT. 9-4

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 \$22,500



2021 MAZDA CX-9 GRAND TOURING AWD
NOW \$21,995

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 95K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Heated 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 Black Mica, M25126A

MANAGER'S

WAS \$29,995



2022 FORD EXPLORER XLT AWD
NOW \$27,500

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

WAS \$30,995



2022 CADILLAC PREMIUM LUXURY AWD
NOW \$29,925

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

WAS \$24,879



2020 TOYOTA RAV4 LE ADW
NOW \$23,829

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

WAS \$39,995



2023 CHEVROLET COLORADO Z71 CREW CAB 4X4
NOW \$37,541

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

WAS \$35,993



2024 FORD EDGE ST
NOW \$33,995

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, Only 21K Miles, SYNC4, Power ActiveX Heated Steering Wheel, 2nd PowerFold Seat, Panoramic Vista Roof, Blind Spot Monitor, Lane Keeping Assist, Front and Rear Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, U25097A

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2023 FORD BRONCO 2 DOOR 4X4
NOW \$39,076

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



2018 HONDA CIVIC EX SEDAN
NOW \$16,995

2.0 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 72K Miles, Remote Start, Power Sunroof, Back-Up Camera, Remote Keyless Entry System, White Orchid Pearl, M25094B



2021 FORD F-150 XLT SUPERCREW 4X4
NOW \$28,767

2.7 V6 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 99K Miles, Bedliner, Running Boards, Power Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Guard Metallic, U25097A



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 ST
NOW \$28,995

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 41K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Twin Panel Sunroof, Blind Spot Monitor, Lane Keeping Assist, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black, U25097A



2020 FORD FUSION SE
NOW \$13,653

1.5 EcoBoost Engine, 6 Speed Automatic, Aluminum Wheels, 84K Miles, Power Driver's Seat, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Alto Blue Metallic, F25174A



2023 FORD F-250 STX SUPERDUTY 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



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 ESCAPE ST
NOW \$28,995

1.5 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 18,000 Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black, U25097A

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SPECIALS



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 \$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



FORD LINE AWD
NOW \$33,923

Automatic, Painted Aluminum Wheels, Remote Start, Navigation, Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Rear Cross-Traffic Alert, Power Liftgate, Remote Keyless Entry System, Ram Certified! Carbonized Gray, U25083



WAS \$32,995

2022 FORD EXPLORER LIMITED 4WD
NOW \$29,995

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Wireless Charging Pad, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Balance of Factory Powertrain Warranty, Jewel Red Metallic, M25053



WAS \$39,999

2022 FORD F-150 XLT SUPERCAB 4X4
NOW \$38,826

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 \$78,894

2024 GMC SIERRA 3500HD DENALI CREW CAB 4X4
NOW \$74,507

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

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FORD EDGE SEL AWD
NOW \$25,295

Automatic, Aluminum Wheels, Remote Start, Power Leather Heated Steering Wheel, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, 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



2016 RAM 2500 LARAMIE CREW CAB 4X4 DIESEL
NOW \$43,451

6.7 I6 Cummins Turbo DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, Only 69,000 Miles! Pickup Bed Cap with Storage Bins, Bedliner, Cargo Slide, Running Boards, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sunroof, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Brilliant Black Crystal Pearlcoat, F26037A



2022 FORD EXPLORER LIMITED 4WD
NOW \$35,982

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, Only 22,000 Miles! Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Class IV Trailer Tow Package, Power Liftgate, Ford Certified! Forged Green Metallic, U26007



2024 FORD EDGE SEL AWD
NOW \$31,246

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, Only 12,000 Miles! Remote Start, 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, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Oxford White, U26005



FORD LINE AWD
NOW \$25,827

Automatic, Aluminum Wheels, Remote Start, Navigation, Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Front and Rear Collision Mitigation, Lane Departure Warning, Back-Up Camera, Remote Keyless Entry System, Black Metallic, U25114



2021 RAM 1500 BIG HORN SPORT CREW CAB 4X4
NOW \$27,710

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 108K Miles, Chrome Step Bars, Navigation, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Granite Crystal Metallic, C25103A



2022 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$37,887

2.7 V6 EcoBoost Engine, 10 Speed Automatic, 18 Inch Gloss Black Wheels, 46K Miles, Bedliner, Running Boards, Remote Start, Power Heated Front Seats, Power Adjust Pedals, Blind Spot Information System with Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U26000



2023 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$41,995

2.7 V6 EcoBoost Engine, 10 Speed Automatic, 6 Spoke Gloss Black Wheels, Only 19K Miles, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Power Adjust Pedals, Power Slide Rear Windows, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Carbonized Gray Metallic, U25117



2021 JEEP WRANGLER UNLIMITED ALTITUDE 4X4
NOW \$30,486

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 47K Miles, Remote Start, Running Boards, Heated Front Seats, Heated Steering Wheel, Black 3-Piece Hardtop, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Snazberry Pearlcoat, U26001

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Dennis Varo



Greg Kantauskas



Jon Weber



Tim Place



Bob Betker



Alisha Danneffel



Martin Siemans



Mike Ferguson



Ron Roggero



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PRESIDENTS' DAY 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
 GREAT LAKES BC BONUS CASH**.. 500
 NATIONAL RETAIL BONUS CASH...- 1,000
 NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$31,495
 NATIONAL STELLANTIS LOYALTY BONUS CASH* - 1,000
 NATIONAL SFS LEASE LOYALTY BONUS CASH* - 1,500
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$28,495

*MUST QUALIFY
 **RESIDENCY RESTRICTIONS MAY APPLY



2026 CHRYSLER PACIFICA SELECT

Diamond Black Crystal, Power Sliding Doors, Power Liftgate, 10 Inch Touchscreen, Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, and Much More! C26006

MSRP.....\$45,155
 SIEMANS DISCOUNT.....- 1,660
 NATIONAL RETAIL BONUS CASH...- 3,500
SALE PRICE FOR EVERYONE \$39,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$39,495

*MUST QUALIFY



2025 JEEP GLADIATOR HIGH TIDE 4X4

Anvil Clearcoat, Leather Trimmed Seats, Power Driver and Passenger Seats, 17 Inch Black Painted Wheels, Body Color 3-Piece Hardtop, Body Color Fender Flares, Heated Front Seats, Heated Steering Wheel, Remote Start, Navigation, Alpine Premium Audio System, Blind Spot and Cross Path Detection, and Much More! C25155

MSRP.....\$52,340
 SIEMANS DISCOUNT.....- 2,095
 NATIONAL RETAIL BONUS CASH...- 2,250
 NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$45,995
 NATIONAL STELLANTIS LOYALTY BONUS CASH* - 1,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$44,495

*MUST QUALIFY



2025 JEEP GRAND CHEROKEE L LIMITED 4X4

Diamond Black Crystal, Trailer Tow Package, Black Appearance Package, 2ND Row Bench Seat, 20 Inch Black Chrome Wheels, 7 Passenger Seating, Heated Steering Wheel, Heated First and Second Row Seats, Power Liftgate, Adaptive Cruise Control, Navigation, and Much More! C25087

MSRP.....\$53,965
 SIEMANS DISCOUNT.....- 2,970
 NATIONAL RETAIL BONUS CASH...- 2,500
 NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$46,495
 GREAT LAKES BC CONQUEST BONUS CASH** - 1,250
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$44,745

*MUST QUALIFY
 **RESIDENCY RESTRICTIONS MAY APPLY
 **MUST OWN OR TRADE-IN A QUALIFYING VEHICLE



2025 JEEP WRANGLER WILLYS 2-DOOR 4X4

"41" Green, Black 3-Piece Hardtop, Automatic Transmission, XTREME 35 Inch Tire Package, Heated Front Seats, Heated Steering Wheel, Remote Start, Adaptive Cruise Control, and Much More! C25141

MSRP.....\$52,970
 SIEMANS DISCOUNT.....- 1,975
 NATIONAL RETAIL BONUS CASH...- 2,000
 NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$46,995
 NATIONAL STELLANTIS LOYALTY BONUS CASH* - 1,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$45,495

*MUST QUALIFY



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.....- 2,640
 NATIONAL RETAIL CONSUMER CASH - 3,500
 GREAT LAKES BC TRUCK MONTH BONUS CASH** - 500
 NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$51,495
 NATIONAL SFS LEASE LOYALTY BONUS CASH* - 1,500
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$49,495

*MUST QUALIFY
 **RESIDENCY RESTRICTIONS MAY APPLY



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



2026 DODGE CHARGER SCAT PACK ALL WHEEL DRIVE 2-DOOR

Redeye, Blacktop Package, Full Glass Roof, 20 Inch Aluminum Wheels, Wireless Charging Pad, Navigation with 12 Inch Touchscreen, Highback Performance Seat Package, Ventilated Front Seats, Surround View Camera, Heads Up Display, Heated Seats, Heated Steering Wheel, 3.0 Twin Turbo Six-pack HO Engine, Brembo Brakes, Alpine Speakers, and Much More! C26050

MSRP.....\$66,520
 SIEMANS DISCOUNT.....- 1,925
SALE PRICE FOR EVERYONE \$64,595
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$64,095

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**Don
Stuart**

Humorist

Time for a Choc Talk

Seventy-eight million, nine hundred thousand (aka 78,900,000). Can you believe that many links came back when I Googled the phrase "I hate chocolate"??!

This seemed unbelievable, so I investigated further, and came upon these passionate expressions of choco-hate:

"I hate chocolate. I don't like the taste, the smell, or the texture. I'll eat a Snickers bar, or some other candy bars with chocolate in them. I'll also eat M&M's if they have peanuts in them. I like those!"

"I hate chocolate. But I love chocolate chip cookies, brownies, and chocolate milk."

"I hate chocolate. It's just that when you eat some that's really good, it's a real bummer when there's no more and your mouth is saying 'Please please I need more!'"

See what I mean by unbelievable?! These people DON'T hate chocolate. They like-it, love-it, crave-it. As most everyone does this time of year, when St. Valentine's Day inspires people to exchange chocolate boxes the size of freight cars. Nationwide, chocolate is the second most popular gift of the holiday, just after lovingly hand-crafted scrapbooks of my columns.

Since we're all time-warped these days, it's possible that you, like me, sort of slightly overlooked Valentine's Day, and are frantically looking for just the right chocolate to bail yourself out. If so, here are some things to keep in mind:

Chocolate Science and Arts:

A study from the "Journal of Proteome Research" says chocoholics have different gut bac-

teria than people who don't crave chocolate. I'd explain more about this, but it requires words like "plasma metabolic profiles," "urine samples" and "intestinal flora," and I don't want to be blamed if those things come to mind when you munch your chocolate.

The Massachusetts Institute of Technology has a student club called The Laboratory of Chocolate Science, which aims to "spread the appreciation of chocolate all over campus." They screen movies with chocolate themes ("Psycho" is a big favorite - in that famous shower scene, the yummy Janet Leigh is covered in fake blood made of chocolate), hold lectures, and host a chocolate tasting around Valentine's Day. In accordance with MIT regulations, the club promises on its website to "not discriminate based on any characteristic, including a preference for dark, milk, or white chocolate."

Chocolate Events:

- At the annual Chocolate Lovers Festival in Fairfax, Virginia, the most popular event is the Taste of Chocolate. Admission is free, but every taste will cost you a \$1-a-piece exchange medium called a "POG," which stands for "Please!!! One Godiva!!!".

Chocolate History:

Here's my Mother Goose-ian version of how the Peter Paul candy company was founded:

Peter Paul Halajian and Calvin K. Kazanjian Joined Calvin's brother Harry and two Jakes: Hagop- and Choulj- ian.

But then their friend George Shamlian Saw none of them knew candyin'.

So they hired Harry Tatigian Whose "Mounds" made them Richie Rich-ian! Chocolate Gifts:

If you're in your sweetie's doghouse, try giving a Chocologie. It's but a mere trifle of "decadent" ganache surrounding a rare French Perigord truffle. Oh, and it costs only \$250. Which, at 1.5 ounces, equates to only around \$4,000 per pound. Amazingly, you can buy it with only one POG (Pot of Gold).

Incidentally, Chocologies are sinfully good. Which they have to be to overshadow the maker's name: "Knipschildt." Which is Danish for "intestinal flora."



**Josh
Bishop**

Pastor

Perfect Yet?

I don't know what I expected. Why am I surprised that I wouldn't be better by now? Why did I think it would get easier?

Maybe it is the perfectionist inside me that wants to be finished with the struggle. Maybe it is fear of pain, fear of hardship, fear of failing again in ways I thought I had already overcome. Life brings internal pressures and external pressures, and somewhere along the way I fall into the trap of believing that if I am growing as a Christian, things should eventually feel easier.

But will they?

Paul writes something surprising in Philippians: **"For [salvation] has been granted to you on behalf of Christ not only to believe in him, but also to suffer for him"** (Philippians 1:29).

Salvation is granted. It is given. It is a gift. That is not usually how I think about suffering. Faith in Christ feels like a gift. Salvation feels like a gift. But suffering?

Paul reminds believers that both belong to life with Christ. Struggle and salvation are part of the gift in Christ.

One day everything will be made right. Salvation has already been secured. The end of the story is not in question. There is

endless joy waiting in the Father's presence. Because of Jesus, my eternity is not hanging in the balance, and neither is yours.

But until that day, there is struggle.

The struggle is not there so that I can prove I am worthy of God's love. Jesus has already done that. The struggle is not a sign that God is disappointed in me or that I am failing as his child. In fact, the opposite is true. The suffering comes because I already belong to Christ.

My identity is not in my progress or lack of progress. My identity is not in how well I handle hardship. My identity is not in the struggles that seem to linger longer than I want them to. My identity is in my Savior. I am God's child. Fully redeemed. Completely forgiven. Secure long before I ever feel strong.

So maybe I shouldn't be surprised when the struggle remains. Expect struggle. Jesus said it would come. But also expect strength. Not strength that comes from finally fixing yourself, but strength that comes from belonging to him. And expect joy. Because the struggle is temporary, but your salvation is not.

How does the struggle being a gift reframe how you think about it?

Prayer: Lord, empower me for the struggle every day. Keep my heart resting in you. Amen.

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



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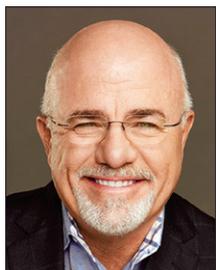
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Dave Ramsey
Financial Expert
The Ramsey Show

Dave Says

Sick and Tired of Being Sick and Tired

Dear Dave,

I've been listening to your radio show, and as a result I've decided I'm tired of living paycheck-to-paycheck and being broke all the time. I know Baby Step 1 is saving a beginner emergency fund of \$1,000. But do you recom-

mend getting current on past due bills before starting the Baby Steps?

Edward
Dear Edward,

I love it! When people decide to change their lives, and they talk about it the way you have, I know they're serious about making something good happen. You're sick and tired of being sick and tired, and you're going to get control of your money and your life. Let's get started!

First things first. Make sure you're up to date with all the necessities. I'm talking about food, clothing, shelter, transportation and utilities. Next, either get current—or make payment arrangements—for any consumer debt you have, including credit cards. This doesn't include your home, but we'll get to that part in a minute.

You're spot-on with Baby Step 1. After that comes the debt snowball and Baby Step 2. Start paying off all debts, except your home, from smallest to largest. Once you've paid off this debt, you'll be able to save more and increase your beginner emergency fund to a fully-funded emergency fund of three to six months of expenses pretty quickly. This is Baby Step 3.

At this point, you can really start planning for the future. In Baby Step 4, you'll start investing 15 percent of your income for retirement. If you have kids, setting aside something to help them with college comes next in Baby Step 5. Baby Step 6 is a milestone. This is when you start throwing tons of cash at your mortgage, and pay off your home early. I told you we'd get back to this, didn't I?

But Edward, the real deal is Baby Step 7. Why? Because this is when all your hard work,

discipline and wise financial decisions have put you in a place where you can build wealth like crazy. Not only that, you can give and help others by being outrageously generous. At this point, you're securing your future and helping others in a big way.

Go make it happen, dude. Take control of your finances, your life and be a blessing to others!

— 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.

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Request for Proposals (RFP) – Parks and Recreation Project
The City of Bridgman Parks and Recreation Department is accepting Requests for Proposals (RFPs) for an upcoming Parks and Recreation project.
Qualified professional firms are invited to submit proposals. The RFP document includes a detailed project description, scope of work, submission requirements, and key dates. Proposals must be submitted in accordance with the instructions outlined in the RFP and received by the stated deadline. Late or incomplete submissions may not be considered.
Questions regarding this RFP or requests for additional information should be directed to the Parks and Recreation Director, Sara Pendergast as outlined in the RFP document.
The City of Bridgman appreciates all interest and looks forward to reviewing all proposals. Additional information is available online at www.Bridgman.org.

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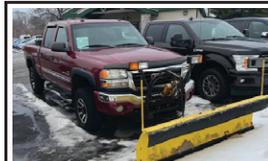
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1. Based on manufacturer's data. Source: Toyota.com. 2. New 2026 Corolla Cross L FWD Gas Model 6301. Lease based on net cap cost of \$22,489. Lease end purchase option \$17,156.* 3. Toyota vehicles and components are built using U.S. and globally sourced 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 \$27,465. Lease end purchase option \$20,842.* 6. Remaining new 2025 RAV4 Gas & Hybrid models. 4.75% APR financing for 72 months with \$15.99 per \$1,000 borrowed.** 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 personal (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 32,500 miles (Corolla Cross) and 30,000 miles (RAV4) 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 2/3/26 and 3/2/26. 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 3/2/26.

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