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Volume 20, Ver. 43

Moody on The Market



Moody

This is the story of an adventure that began thirty years ago with two sisters who loved doing things together, their mom who designed the beautiful **Red Velvet Christmas Goose** that sold at the **Krasl Holly Market** and **Fernwood Nature Center**, and the question of, "Why don't we start a business?" Thus, **The Christmas Tree of Benton Harbor** became a reality. Thirty fantastic years later, **Madeline and Kathleen** are celebrating The Christmas Tree's quiet beginning and meteoric rise now three decades and running. The business that started with a vision on a shoestring budget in their mom's basement, will host a formal celebration taking place on Saturday, November 2nd, 2019 from 10am until 5pm, where everyone will receive a memento gift, plus a savings gift that day of 30-percent off any one regularly-priced item of your choice. In the beginning, the first real business location for The Christmas Tree on **M-63** was comprised of just 800 square feet. They desperately needed to have a professional location inasmuch as they couldn't take clients to mama's basement to see what they had to offer. Initially their business plan was to work with local companies for their gift-giving occasions and corporate parties, however people driving by had other ideas unknown to the sisters. The public passing by had been watching to see what was happening in that little end of the building and when the two placed the final touch of the signs on the building designating it as the home of The Christmas Tree, an instant retail business was born. Not only were Madeline and Kathleen not expecting that, they weren't really ready for such intense interest, with a barely adequate inventory to meet the demand. Quick adjustments in the business plan to accommodate drop-by customers while still working with their business clientele allowed them to make it work for everyone. Madeline says, "There have been so many facets to our business over the years. We have worked with businesses on both ends of the spectrum from the smallest request from a solo salesman wanting a notable gift for 100 of his clients to the largest task of hosting a company Christmas Party at the **Mendel Center** for a company with 380 employees and guests all receiving lovely gift wrapped presents, a **Santa** stocking filled with surprises, table place gifts, candle lit table centerpieces and an 18-foot live Christmas tree fully decorated." For the salesman, it was 100 hand-tied red-bowed boxes of delicious **Fudge Love Candy**. For the company, it was a huge undertaking for a tiny store that ended up being repeated for the next ten years until

Continued on page 7



Hip or Knee Pain Got You Down?

Don't let hip or knee pain limit daily activities. Orthopedic surgeon, Dr. Mark Nikkel, will discuss how to get relief through nonsurgical and surgical treatments, including anterior hip and knee joint replacement.

Thursday, November 14

1 to 2 p.m.

Senior City at First Baptist Church

1635 76th St., South Haven

Light refreshments will be served.

Registration required. Call (800) 451-6310 between 8 a.m. and 5 p.m. or visit bronsonhealth.com/classes.



Mark Nikkel, DO

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Executive Director,
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Fun & Interesting Things to Do in Michigan's Great Southwest!

What a beautiful time of year! That time of year nature's bounty blesses us with an abundance of apples, cider, pumpkins, mums, gourds and a cornucopia of vegetables. We also have one of the most beautiful

areas in the United States to view autumn's array of reds, oranges, yellows and golds, from 31 varieties of northern broadleaf trees.

This season also brings plenty of activities for all to enjoy. The Twin City Players announces the second show of its 2019-2020 season, the compelling, nostalgic, and deeply imaginative **Marjorie Prime** by Jordan Harrison, October 25-November 10. It's the age of artificial intelli-

gence, and 85-year-old Marjorie - a jumble of disparate, fading memories - has a handsome new companion who's programmed to feed the story of her life back to her. What would we remember, and what would we forget, if given the chance? In this richly spare, wondrous new play, Jordan Harrison explores the mysteries of human identity and the limits - if any - of what technology can

Continued on page 2

Inserts & Promotions

- Martin's Super Markets
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 - Pater True Value
- Inserts may vary by Zip Code

TOURISM *Continued from cover*

replace. Marjorie Prime was a 2015 Pulitzer Prize Finalist for Drama for Jordan Harrison.

The folks at The Acorn Theater invite you to their fundraiser, November 2-3, *Denim Diamonds & Dancing*. The evening will start with a wine bar and appetizers followed by a delicious meal, live entertainment and dancing. Also included, a silent auction. And best of all... you get to wear your favorite denim outfit complete with 'bling'. This annual benefit raises money to help them continue to be a great cultural resource for the community.

Another great resource for the community is the Economic Club of Southwest Michigan Speaker Series. The next speaker, November 2, is award-winning journalist and photojournalist Ann Curry who is the executive producer and reporter of *We'll Meet Again*, a PBS series that features reunions of people whose lives crossed, and then separated, at pivotal moments and during world-changing events. A former NBC News anchor and international correspondent, Ann has covered the wars in Syria, Darfur, Congo, the Central African Republic, Serbia, Lebanon, Israel, Afghanistan, and Iraq, as well as reported on nuclear tensions in North Korea and Iran. She has also reported humanitarian disasters, including the tsunamis in Japan and Southeast Asia, and the 2010 earthquake in Haiti during which her appeal via Twitter (@AnnCurry) is credited for helping to speed the arrival of humanitarian planes. During "An Evening with Ann Curry: Being a Tour de Force of Determination and Making a Difference in the World," she will share stories, grounded in her experiences, that will invigorate and inspire.

Looking for special holiday gifts and a great lunch out? Mark your calendars for the annual Soup's On event November 6-8! Enjoy a warm,

cozy meal with friends, family or colleagues. The three-day celebration features soup from local restaurants and delicious homemade desserts from Krasl's members. The Shop will host a fresh selection of handmade goods, including jewelry, housewares, paper goods, and winter wearables from regional artists. Select one-of-a-kind gifts, meet featured artists, and support the Clay Artist Guild by purchasing handmade bowls during the event. Eat, shop and be merry!

Our next event takes us to the Mainstage at The Mendel Center, November 8, for *Mystic India: The World Tour*. Dynamic music. Brilliant dancers. Opulent costumes. Stunning visual effects. *Mystic India: The World Tour* is an internationally acclaimed Bollywood dance spectacular based on the concept of ancient India's transition into modern India. Expect an explosion of colors and energy as you travel on a celebratory journey through Rajasthan, Maharashtra, Punjab, and Gujarat, and even through the progression of Bollywood films via a stunning visual display that fuses dance, theater, and spectacular special effects. Over half a million people have seen *Mystic India: The World Tour* since its inception through successful tours in South Africa, Switzerland, Canada, Bahrain, China, and hundreds of sold-out venues in the United States.

There's plenty of fun and interesting things to do in Michigan's Great Southwest, like the *Enchanted Holiday Open House* at Crystal Springs Florist & Greenhouse, the *Lest We Forget Patriotic Concert*, and White Pine Winery's 9th Annual Hunter Widow Evening. For all the details visit www.swmichigan.org.

Read more at www.MailMaxOnline.com

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Photo of the Week



Surf's Up
 Photo by Michele Hammer

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.

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Don Stuart

All for 'Ween and 'Ween for All

With No. 5 son off to college, it appears that, for the first time since 1984, I won't have a single child of mine dressed up in a costume and ranging through my neighborhood in search of nougat.

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

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

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

The reason I think Nos. 3 and 5 surpassed No. 4 is that No. 4 managed to capture all that swag WITHOUT EVEN WEARING A COSTUME. He just threw on his New England Patriots jersey, the one bearing quarterback Tom Brady's number, and that was it. Not even a single enhancement, like shoulder pads, or helmet, or a Giselle Bundchen lookalike by his side.

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

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

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

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

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

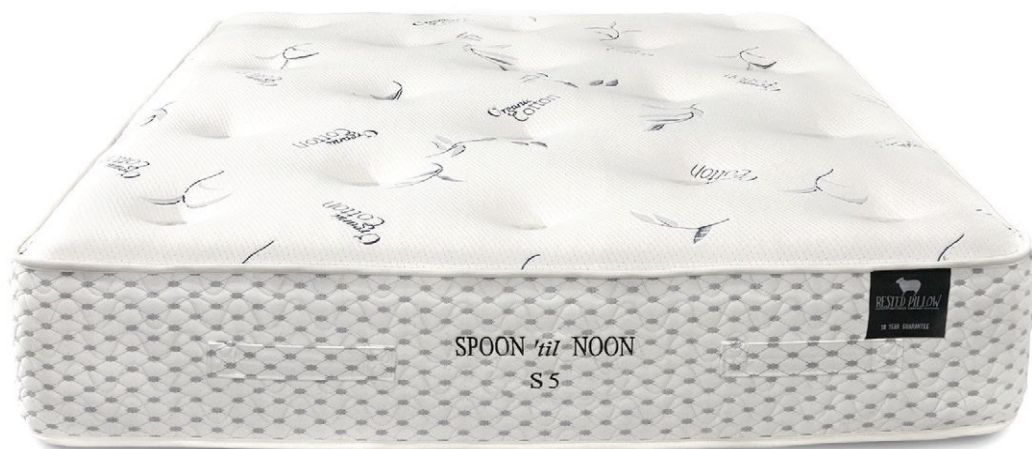
But any such thoughts, cogent or otherwise, were smothered and lost forever to the stupor I endured by selflessly protecting my kids from the madness of excessive raging sugar intake.

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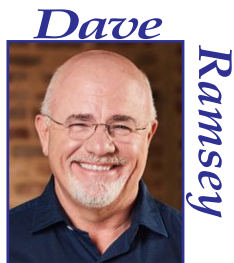

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Dave Ramsey

Mini emergency fund?

Dear Dave,
I'm 26 and single, and I have about \$35,000 in credit card and student loan debt. I'm only making \$20,000 a year right now, but I expect to be making almost \$30,000 soon. Under the circumstances, can I get by with \$500 in my emergency fund, or do I need to have \$1,000 set aside like you recommend in Baby Step 1? I'm worried about keeping up with bills while saving money for my starter emergency fund.

Thomas,
I know it will be tough, but a \$1,000 emergency fund should be your first big goal. Also, if you're not already doing a monthly budget—and spending every dollar on paper before the next month begins—start doing it now! Living on a budget will help you control your money instead of allowing a lack of money to control you. That's how you can keep up with the bills while you save that first \$1,000.

Let's say you know you'll be getting two \$750 paychecks each month. You go ahead and plan out how to spend that money before you ever get it. Take care of necessities first. I'm talking about food, clothing, shelter, transportation and utilities. After that, make sure you're current on your debts. Once those things are out of the way, pump every spare dollar you can into your emergency fund. And remember, limit your spending to necessities only!

Start working on that now, Thomas. It's very important. Remember the old saying about Murphy's Law, and how anything that can go wrong will go wrong? If you keep living without a plan and no emergency fund, Murphy will hunt you down!

-Dave

Dave Says They're just trying to help, but...

Dear Dave,
My husband and I are in our twenties, and we work for the same company. We've been thinking about going back to school and finishing our degrees, because our employer is willing to pay for up to 10 credit hours, plus books, per semester with no strings attached. My parents think we should get student loans instead, so we can finish faster. We both have less than two years to go to complete our degrees, so what do you think?

Janet,
Dear Janet,
Wow, this is a fantastic opportunity! How many times does someone offer to pay for a college degree with no financial strings attached?

I'm sure your folks want what's best for you, but the truth is you probably couldn't take more than nine or 10 hours per semester, work full-time jobs, and keep your relationship and marriage healthy. If you've both got less than two years of school left, it's not going to take that long, anyway. You're still young and have plenty of time to make this happen.

I don't think your parents mean any harm, but they're wrong on this one. I've got a feeling they're like most people in America today. They've spent most of their lives swimming in debt, and they've reached a point where they've just accepted it and think there's no other way. To me, that's sad.

If you and your husband really want to finish your degrees, I'd say the two of you need to march into work tomorrow morning, and take advantage of that wonderful offer. Stay away from debt!

-Dave

* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 16 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

Read more at www.MailMaxOnline.com



Dr. Terry McIlvaine, Audiologist

Ringling in your ears?

Did you know nearly 50 million American adults deal with tinnitus, or ringing in the ears? That's one out of every five of us — meaning if you don't have tinnitus yourself, you probably know someone who does.

And while there are many different causes of tinnitus — physical injury, medicines and chronic disease — many people will tell you that their tinnitus started after being exposed to loud noise. Exposure to loud noise is also one of the leading causes of hearing loss. Thus, it shouldn't be surprising that 90 percent of people with tinnitus also deal with some level of noise-induced hearing loss.

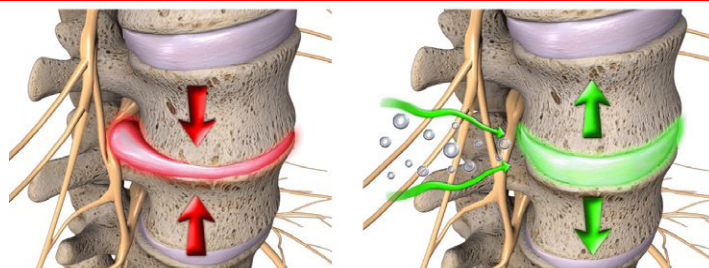
Want to know more about this pervasive condition — more specifically, how to get relief from tinnitus? Attend our FREE event on Monday, November 4th at 5 PM. Call Dr. Kasewurm's Professional Hearing Services at (269) 982-3444 to reserve your spot!

Up to 90% of people with tinnitus have some level of noise-induced hearing loss.



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Level: Medium

WORD SEARCH

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| Daily | Keeps | Replies | |
| Daisy | Lesson | Safety | |

Answers can be found on Page 17

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The Savannah Sipping Society Auditions Scheduled at The Twin City Players

The Twin City Players will hold auditions for the comedy *The Savannah Sipping Society*, by Jessie Jones, Nicholas Hope, Jamie Wooten.

Auditions are scheduled for Wednesday November 6 at 7 pm, Thursday November 7 at 7 pm, and Callbacks, if needed, will be held Saturday November 9 at 1 pm. The auditions will be held in the Studio at Twin City Players, 600 West Glenlord Road, St. Joseph, Michigan 49085. Kelly Carlin directs the production.

About The Savannah Sipping Society: In this delightful, laugh-a-minute come-

dy, four unique Southern women, all needing to escape the sameness of their day-to-day routines, are drawn together by Fate - and an impromptu happy hour - and decide it's high time to reclaim the enthusiasm for life they've lost through the years. Together, they discover lasting friendships and a renewed determination to live in the moment—and most importantly, realize it's never too late to make new old friends. So raise your glass to these strong Southern women and their fierce embrace of life and say "Cheers!" to this joyful and surprisingly touching comedy!

Auditions will include cold reading of scenes. Those who audition should bring a calendar to identify any conflicts with rehearsals. Selected actors must be available for all performances.

Cast needed and additional information is available on the TCP Audition page at www.twincityplayers.org. If you have any questions, please contact the director at kdcarin11@gmail.com.

Additional production team members are Assistant Director Renee Wright, Set Design Cassandra Hora, Lighting Design Matt "Dol-

phy" Clark, and Costumer Tammy Green.

The Savannah Sipping Society show dates are January 31 - February 16, 2020. The Savannah Sipping Society is presented by special arrangement with Dramatists Play Service, Inc.

The Twin City Players' 2019-2020 Mainstage Season Sponsors are: Indiana Michigan Power/Cook Plant, Lake Michigan Chiropractic LLC., The Herald Palladium, The Boulevard Inn & Bistro, Meijer, and TPC Technologies, Inc. Show Sponsorships are available - for info visit twincityplayers.org.

About Twin City Players: Formed in 1932, Twin City Players is a volunteer based nonprofit organization that strives to engage the community in quality theatre that changes lives and to be recognized for organizational excellence producing quality performances in southwest Michigan. The TCP Playhouse is located at 600 West Glenlord Road, St. Joseph, MI. For more information about TCP, call 269-429-0400 or visit us at twincityplayers.org.



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MOODY *Continued from the cover*

that particular company closed up shop. Generating that type of business, they grew into their next building of 2,400 square feet, to allow for creation of a glorious retail showroom with products displayed in a way that people instantly fell in love with. The crowning touch was everyone who shopped loved getting a **Lindor truffle** to enjoy. The sisters added a **Gift Basket Gourmet Section** to the business with an amazing array of offerings, and eventually built onto the building adding another 2,500 square feet which is how they arrived at their nearly 5,000 square foot showcase space of "pure beauty in a fun place to shop," as Madeline loves to describe it. Madeline says, "Looking back over the years, knowing all the love, caring and hours that are put into a business is enormous. We could never have done it by ourselves. We've had the love and support and the necessary help offered freely by our families always, especially our husbands **Ron and Jack** who drove endless miles delivering large gift basket orders, packing and shipping customer's packages, maintaining our buildings and crafting social media postings." Beyond just family, Madeline and Kathleen have all the **Elves** "that keep everything magically beautiful" in the house, including **Sara, Ellen, Susie, Kathy, Kathleen and MaryAnn**. Madeline says, "Each has brought their own special personality and talent, making this store 'the happy place to shop,' and the place that people love to come back to time after time." The sisters know only too well that The Christmas Tree would not be celebrating their **30th Anniversary** in business if it weren't for all the wonderful people who have been loyal shoppers over the years, and who bring visiting family and friends to the shop. Not to mention the vacationers who stop by year after year entering through the famous **Red Door** saying, "We're back, and so glad you are still here!" If you were to host a review site regarding The Christmas Tree, there's little doubt you'd hear a common theme of "This is the most beautiful, friendly Christmas store we have ever been to, and we go to every one that we can find." Kathleen admits, "Yes, we have been truly blessed,

and The Christmas Tree is very special to so many people. We have met so many remarkable people and made many great friends over the years. We are grateful for every facet of this joyful business." While thousands of magical moments have taken place at **2675 Mizpah Park Road just off of M-63 "at the blinking light,"** the sisters tell of one of their favorite memories when, "Early one morning Santa arrived to tell all the people in the village about the beautiful Christmas Tree shop and the beautiful and fun things in it, and lo and behold behind the white beard and Santa hat we saw the twinkling eyes of...**Pat Moody**, a great friend to our amazing community and beyond." That was a special morning for me, as well, ladies. Congrats on your 30 stellar years in business.

For two days only next week the **former Carson's department store in the Orchards Mall of Benton Harbor** will be a hot spot for local shoppers looking for bargains on **Whirlpool Appliances**. The vacant store will host the **2019 Whirlpool Employee**

United Way Campaign Appliance Sale offering up deeply discounted prices to the open public. It's a new location for that semi-annual sale to benefit the employee campaign, and as a result it will a bigger and better sale than ever before according to both Whirlpool and the United Way of Southwest Michigan. Best of all, as is tradition, all proceeds benefit the 2019 Whirlpool Employee Campaign. More than 400 appli-

ances will be offered to the public at those deeply discounted prices—at the new location in the former Carson's store. On Saturday, November 2nd, from 8 am to 4 pm and Sunday, November 3rd, from 9 am to 1 pm, you can find **Maytag, Amana, KitchenAid, and Whirlpool** brand ovens, ranges, refrigerators, dishwashers, washers, and dryers at significant sav-

Continued on page 8

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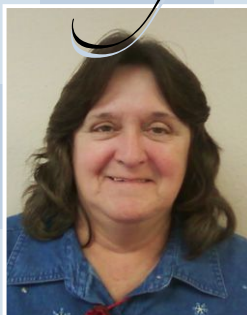
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Caregiver of the Month



Debbie Schillinger

CONGRATULATIONS TO DEBBIE SCHILLINGER, COMFORT KEEPERS CAREGIVER OF THE MONTH OF OCTOBER. Debbie joined our CK team in 2014 and has shared from the onset, her compassion and dedication to our seniors. The well being of our clients is paramount to Debbie and shines through over and over. She is very good at communicating with our office about her client's needs and concerns. Debbie is very skilled with all types of care from homemaking to personal care. She is kind, trustworthy, reliable and wears her heart of gold on her sleeve. Thank you Debbie for all you do!



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MOODY *Continued from page 7*

ings. All the major appliances are new, with a full one-year warranty. **Gladiator Garage Works** and **KitchenAid** small appliances will also be offered at exclusive prices. The new location is more accommodating for the greater sale items and more convenient with its ample parking and easy accessibility from I-94. The semi-annual hit is a significant fundraiser for the Whirlpool Employee United Way Campaign. **Gokul Nair, Whirlpool's Senior Manager of Global Operations** promises, "You'll see average discounts of more than 40-percent on some incredible appliances," and adds, "You'll save—and impact our local community with your purchase." All products purchased must be picked up during the sale hours, or for an additional \$100 donation per appliance, home deliveries will be available within a 15-mile radius. Cash and credit cards will be accepted for payment, however no checks will be accepted, and there will be no early sales. Event organizers encourage you to bring your neighbors, friends, and relatives to shop—and help United Way of Southwest Michigan at the same time. United Way of Southwest Michigan fights for the Health, Education, and Financial Stability of every person in every community. They have the influence and relationships to make sustainable change a reality. By harnessing resources from corporate, nonprofit, and public partners, they provide immediate assistance to the most vulnerable populations among us while addressing the root causes of the community's longstanding challenges and changing lives for the better. To join the fight—through giv-

ing, advocacy, and volunteering—visit online at www.uwsm.org.

Reassuring its broad-based membership that "The lights are on and the wheels of business are still rolling," the Board of Directors of the **Southwest Michigan Regional Chamber** has officially opened their search for a new president to take the helm. Following their meeting on September 17th, where they accepted the resignation of former **President Chris Heugel**, an **Ad-Hoc Executive Search Committee** was established to refine the job description, review recommended qualifications from respective board members, and initiate the process through which candidates will be evaluated. **Mark Lemoine** is a Board Member for the Chamber and Chairs the Ad-Hoc Executive Search Committee. He says, "As the leading Chamber in the region, we fully expect there to be considerable interest in the position," and adds, "Individuals who will consider the opportunity may already be right here in our community. However, similar to other local organizations, we are also confident there may be top-tier talent who would be attracted to join the dynamic business environment in our beautiful corner of the state." Lemoine says, "We want an open and fair process that is guided by the principles and strategic vision established by the Board of Directors in order to find the best person possible that will lead the organization and take our Chamber to the next level." **Chamber Board Chair, Julie Thomsen**, reinforces that, saying, "Although we were disappointed to see Chris Heugel leave, we intend to seize the opportunity to build upon the success that has been achieved over the past four years." She notes, "We plan to move forward with purpose, giving time to receive resumes and conduct interviews during the next couple months in hopes of having the new leader in their post by early 2020." Individuals seeking to apply can find the posting on the Chamber's local website, or the **Chamber Jobs** page of the U.S. Chamber of Commerce. The Southwest Michigan Regional Chamber of Commerce is a member-driven organization encouraging the growth of business through networking, advocacy, visibility and benefits for all members. Established in 1954, the Chamber represents more than 700 members from throughout Southwest Michigan from local offices in downtown **St. Joseph** and in **Bridgman**. You can find them online at www.smrchamber.com with a link to the job listing with requirements, salary range and more.

There's a powerful new player headed to the corporate board of directors for **Whirlpool Corporation**, and she won't have to travel far to get to upcoming board meetings and functions. Joining the Whirlpool Corporate Board of Directors on December 16th is **Patti Poppe, President & Chief Executive Officer of CMS Energy Corporation**, headquartered in **Jackson, Michigan**. She has been appointed by the Whirlpool board and comes aboard in December. The 50-year old utility leader is also President & CEO of **Consumers Energy Company**, the principal subsidiary of CMS Energy Corporation. Poppe had previously served as senior vice president of distribution operations, engineering and transmission, responsible for engineering, maintenance, and operations of the company's electric and natural gas delivery systems. Prior to that, Poppe served as vice

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president of customer experience, rates and regulation. She joined Consumers Energy in January 2011 as vice president of customer operations. Previously, Poppe served as a **Power Plant Director at DTE Energy**, and prior to joining DTE Energy, she held a variety of plant management positions in the automotive industry. Poppe serves on executive boards for the **Edison Electric Institute, Business Leaders for Michigan, and the American Gas Association**. Poppe earned Bachelor's and Master's degrees in industrial engineering from **Purdue University**, and a second Master's degree in management from **Stanford University Graduate School of Business**. Whirlpool Chairman & CEO **Marc Bitzer** says, "We are fortunate to welcome Patti as a member of the Whirlpool board of directors," and adds, "Given her extensive leadership experience in consumer-facing industries and environmental stewardship, she will bring a valuable perspective to our board as it continues a tradition of strong governance and oversight within our compa-

ny. We expect her breadth of experience will be extremely useful to our board of directors and Whirlpool Corporation." For her part, Poppe says, "I could not be more pleased to join Whirlpool's Board of Directors. I look forward to learning and living out our shared values while working with other board members to provide key insight into Whirlpool's strategic vision."

That's it for this week, folks. See you Saturday right here in MailMax!


Pat Moody
Morning Radio Personality WSJM Radio
moody@wsjm.com
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Read more at www.MailMaxOnline.com



STUDENT ATHLETE

of the week



Chase Strother

Name: Chase Strother
School: New Buffalo High School


Chase Strother of New Buffalo High School Tennis is the WSJM Sports Berrien County Student Athlete of the Week for the week of October 6, 2019. Chase won the BCS Conference Championship at #4 Singles with wins over Brandywine and Buchanan. Later in the week, he captured the individual Regional Championship at #4 Singles with wins over Brandywine, Buchanan, and Berrien Springs.

Chase is also a member of the New Buffalo Golf team, Student Senate, and SADD. In the classroom, he carries a 3.8 grade point average.


Chase is the son of Bryan and Rose Strother of La Porte.

Other finalists for the week were Trey Beauchamp & Kaleb Parrett of St. Joe Tennis, Maya Hunter of St. Joe Golf, and Karsyn Stewart of Bridgman Cross Country.


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Were you surprised this morning at the wrinkled face peeking back at you in the mirror? Or the sagging where there was once no sag? A gray hair proudly declaring its independence? Or maybe an entire forest of gray? "When did I change so much," you sigh. But change is a fact of life. We see gas prices rise and fall. The love in marriages grows cold. Professional athletes retire, then un-retire, then retire again. We've become so accustomed to change that it would be far more remarkable to witness something that doesn't.

The book of Hebrews tells us that, "Jesus Christ is the same yesterday and today and forever." I'm not sure that you and I can ever fully appreciate those words. We don't have anything to compare it to. We've never experienced something so constant, so steady, so dependable, and so...unchanging!

But rather than fearing what we don't understand, let those stabilizing words from your Creator make you feel secure and confident. Because the eyes that once blinked through the hurt of rejection and squinted through the tears of pain are the very same eyes that are watching you with tenderness right now. The hands that bore nail-marks as proof of his love, are the same divine hands protecting you from harm. The head that endured shame and thorns is the same head turned attentively to your suffering and trouble.

Jesus NEVER changes! Your forgiveness is sure; your heaven is secure. He will ALWAYS love you.

Prayer: Jesus, I'm not quite sure how you can never change. So much of my world changes every day. But I know that it means you love me. And it makes me love you, too. Thank you, my unchanging Jesus. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
Originated by: www.WhatAboutJesus.com

Read more at www.MailMaxOnline.com

Lifestyle modifications to control high blood pressure

Medications are a very effective way to treat high blood pressure, yet many of them have side effects and they can be expensive. An alternative, often used in combination with medication, is to change the way you live your life. Simple changes to your daily ritual can help you live a longer, healthier, and happier life.

Here are a few lifestyle changes to control high blood pressure:

1. First is to lose weight. This isn't very easy to do, but being overweight is one of the main causes of high blood pressure. Losing weight by combination of dieting and exercise can lower blood pressure. Studies show that your blood pressure can drop by about 1 millimeter of mercury (1 point) for each kilogram (about 2.2 pounds) of weight you lose.
2. Second is regular exercise. You don't need to be a marathon runner. The recommend amount of exercises about 150 minutes/week. This includes brisk walking, running, swimming, and even dancing. Exercise can lower blood pressure by about 5-8 points.
3. Third is changing your diet to the DASH diet. This diet includes eating foods such as fruits, nuts, and vegetables as well as limiting the intake of refined sugars such as desserts and soda as well as foods high in salt such as ham, bacon, and sausage. Following this diet can lower blood pressure by about 3-4 points.
4. Fourth is limiting stress. Chronic stress can over time cause high blood pressure. Ways to manage stress include regular exercise, meditation, avoiding stressful situations, and taking time for relaxation.
5. Fifth is to stop smoking. Smoking can raise blood pressure by about 7 points as well as increase your heart rate. Avoiding and/

or quitting smoking can prevent chronic diseases such as heart disease, high blood pressure, and stroke.

6. Sixth is to moderate alcohol intake. Alcohol when consumed in excess can lead to liver disease, cancer, and as you probably guessed high blood pressure. The Mayo Clinic recommends no more than two drinks a day for men younger than age 65, one drink a day for men age 65 and older, one drink a day for women of any age.
7. Finally, you should get enough sleep. It is recommended to get an average of 6-8 hours of sleep per day. This goal is one many of us lack in our busy lives. Sleep is connected to blood pressure because it normally decreases with sleep. A lack of sleep doesn't allow that to happen. Also, certain patients who are often obese have a condition called sleep apnea which actually causes an elevation in blood pressure during sleep due to a lack of oxygen at night.

Maintaining these lifestyle changes, properly taking prescribed medications, and regular follow-up with your doctor can lead to effective control of your blood pressure.

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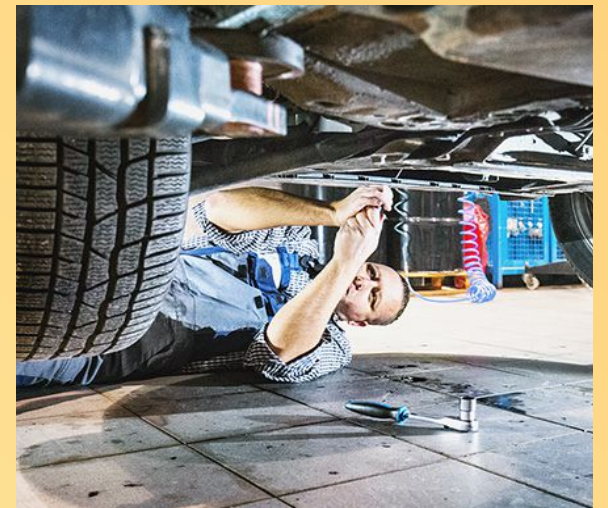
The importance of routine vehicle maintenance

Owning a car is a big responsibility. Drivers who plan to keep their vehicles for the long haul must emphasize maintenance if they want to keep adding miles to their odometers. In fact, the automotive information site CarAdvice says that routine maintenance may be the most important thing drivers can do for their vehicles.

A vehicle needs consistent care if it is to run efficiently. Maintenance also reduces the risk of roadside breakdowns and costly repairs. Here's a look at some of the benefits of staying on top of maintenance.

- Saves money: Even though maintenance costs money, sticking to a consistent maintenance schedule can save big bucks in the long run. For example, the cost of rotating and aligning tires is considerably less than repairing a car after a major blowout and paying for a tow and tire replacement.
- Improves performance and efficiency: Routine maintenance includes oil changes, filter changes and fluid top-offs. Such tasks keep

engines running smoothly. Ignoring this routine maintenance can put engines in jeopardy of breaking down and adversely affect vehicle



performance, diminishing fuel economy and leading to a sluggish ride.

- Identifies safety issues: Routine inspections and work performed by reputable service stations help drivers stay abreast of recalls or issues that can affect the safety of the vehicle.
- Maintains a maintenance record: When the time comes to sell the vehicle, having a log of routine maintenance indicates to potential buyers that the vehicle was well cared for.

- Keeps compliance: Vehicles covered under manufacturer's warranties typically need to be maintained in adherence to factory-recommended maintenance schedules. This ensures that the vehicle is in compliance and will be covered in the event of a warranty claim.

Routine vehicle maintenance is important for a variety of reasons. Drivers can work with a trusted and reliable mechanic to develop a schedule that keeps their cars and trucks on the road.

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Keep tires road-worthy for safer driving

Making driving more safe can come down to ensuring that the vehicle is in good working order — starting from the ground up.

The National Highway Traffic Safety Administration warns that an average of 200 people die each year in tire-related crashes. In 2016, 733 people across the United States lost their lives in accidents in which tire malfunction was a contributing factor. Roughly 70 percent of single vehicle accidents are tire-related. Taking tire maintenance seriously can greatly reduce the chances of blow-outs, accidents and fatalities.

Maintain the right pressure

Caring for tires not only improves safety, but also it extends the life of the tires, saving drivers money as a result. Michelin Tires says that simply checking the tires' inflation pressure can make a significant difference in how long tires last. For example, a tire that is consistently 20 percent under-inflated may see its life expectancy reduced by 20 percent.

Tires that are not properly inflated also can have a high rolling resistance. In such instance, the engine must expend more effort to move the vehicle — thus eating up fuel.

Pressure should be checked at ambient temperature before driving, states AAA. The recommended inflation pressure can be found in the drivers manual or on the tire.

Check tire tread

Tires rely on good tread depth to maintain traction and shed water during wet conditions. AAA recommends checking tread with a visual inspection and with the "quarter test." Insert a quarter into a tread groove with the top of Washington's head facing down. If the top of his head is not visible, the tires have at least 4/32" of tread and are acceptable for continued use. If the top of Washington's head shows, tires need to be replaced.

Learn about tire aging

Check the owner's manual for specific recommendations concerning replacing the spare tire for the vehicle. Some manufacturers state after six years, while others say 10 years is the maximum

service life for tires. While most tire centers will use newly manufactured tires when replacing tires, you can double check the age of any tire by looking at the sidewall for the tire identification number (TIN), offers NHTSA. The last four digits are the week and year of manufacture.

Keep up on maintenance



Wheel alignment, tire rotation and tire balancing are all key to minimizing wear and extending the life and safety of tires. Each vehicle has specific recommendations, and drivers should consult their manuals to find those specifics.

Tire function is an important part of maintaining vehicle safety and performance.

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Standard vehicle maintenance intervals you may want to follow

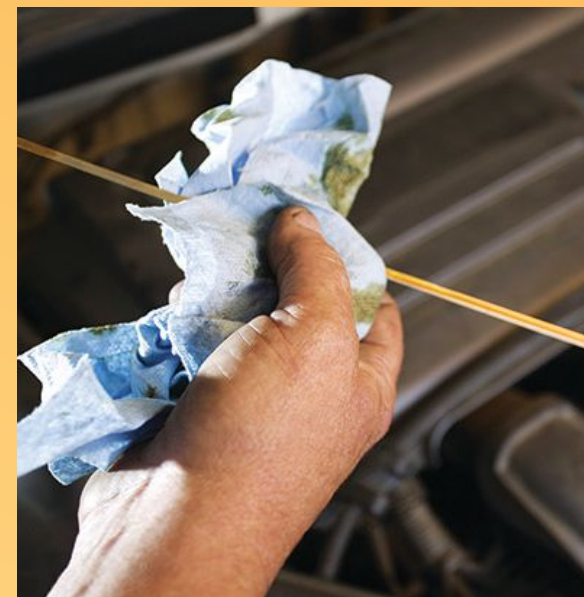
No two automobiles are the same. So it makes sense that vehicles have different maintenance guidelines. Such guidelines, which include recommendations regarding how frequently oil should be changed and how often tires should be rotated, are typically included in vehicle owner's manuals. Drivers are urged to familiarize themselves with these guidelines, which can protect vehicles as well as the people inside them.

According to CarGurus®, a free internet-based automotive resource, many manufacturers adhere to the 30-60-90 schedule. That schedule recommends everything from inspections to part replacements when vehicles reach 30,000, 60,000 and 90,000 miles. These recommendations are meant to serve as guidelines, and drivers should know that certain factors can affect how often routine maintenance should occur and when parts must be replaced. For example, harsh driving condi-

tions can lead to excessive wear and tear that causes parts to erode long before owner's manuals suggest they should. As a result, drivers should always speak with their mechanics during service appointments to determine if their vehicles are aging gracefully or if they need a little extra TLC.

Drivers should always read their manuals for recommended service intervals. The following are some general maintenance guidelines, courtesy of CarGurus®, that drivers can keep in mind as the miles pile up on their vehicles' odometers.

- **Oil and oil filter:** Many new cars now run on synthetic oil, which tends to last between 5,000 and 10,000 miles. Older vehicles using traditional oil may need to adhere to the once-standard oil change interval of 3,000 miles. Mechanics will typically replace oil filters with the same frequency as they replace oil.



- **Air filter:** Air filters generally need to be replaced every 15,000 to 30,000 miles. However, CarGurus® notes that drivers who park in dusty environments should err on the side of caution and have their air filters replaced every 15,000 miles.

- **Fuel filter:** Clogged fuel filters can affect engine performance and even prevent engines from running. Fuel filters may need to be changed at 30,000-mile intervals.

- **Battery:** A typical car battery tends to last around four or five years.

- **Brake pads:** Worn out brake pads will make a screeching sound. Brake pads should last around 50,000 miles, though they should be inspected at regular intervals regardless of mileage.

- **Brake rotors:** Brake rotors can be resurfaced or replaced, and this should be done around 60,000 miles. Resurfacing can only be done once and is less expensive than a full replacement.

- **Hoses:** Hoses crack over time, but generally do not need to be replaced until they reach the 90,000-mile mark. However, hoses should be inspected routinely, as busted hoses can cause very significant damage.

Recommended maintenance intervals are only intended to serve as guidelines. If drivers notice any changes in vehicle performance, they should consult a mechanic immediately, regardless of how many miles are on their cars or trucks.

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Two crucial elements to your immune system

Robert B. Kress
RPH CCN

If we lose sensitivity to cortisol due to chronic stress and excessive cortisol stimulation, then we lose control of both our inflammatory and immune systems, leading to chronic inflammation as well as impaired immunity.

To manage stress, we must get real. We must recognize the reality and impact of stress on our bodies, along with the fact that we can take the "I'll get to it tomorrow" approach only for so long.

Stress management starts in the here and now. It's first about lifestyle. Recognizing that we are designed for a balance of stress and then rest. We need to impart mini breaks of disconnect and relaxation through a busy day. We also must realize that we cannot be too restful and becoming sedentary can make a chronic stress condition worse. We need to get up and move.

Nutritional supplementation can help a great deal. We often look to adaptogens to support our adrenals, such as ashwagandha, rhodiola, and one of my favorites, Relora. Relora is a combination of phellendrom and magnolia which as a unique ability to enhance cortisol and DHEA if they are low, and lower them if they are high. Relora is the perfect supplement to help "take the edge off" as well help provide a restful sleep if elevated cortisol levels re keeping us up at night.

Talk to a Martin's Pharmacist about supporting your immune system this season.

Here we are again, another trip around the sun, arriving back into the season of cough, cold and flu, and many ask, "What can I do?"

I want to take this conversation beyond the treatment, beyond supporting and stimulating the immune system to prepare for battle against the pathogens of the season.

Let's get to the root of the matter!

Did you know that 80% of your body's immune cells are made in the gut? This shows the importance of a healthy gut biome. When talking about a healthy gut and biome, it often starts with replace and repopulation.

Replacing digestive enzymes and betaine HCL can be exhausted due to digestive challenges. And of course, repopulating the healthy bacteria that make up our biome.

I encourage everyone to consider a quality, healthy concentration, multi-strain probiotic, such as Probiotic GI from Pure Encapsulations. Further, for an additional benefit, Pure's new Poly-Prebiotic Powder; fuel for your good belly bugs. It's a great complement to a quality probiotic supplement.

Another root issue to impaired immunity is stress and the impact that it makes upon our bodies. Cortisol, one of the primary stress hormones, also plays a critical role in regulating both the inflammatory and immune systems.

These statements have not been evaluated by the Food & Drug Administration. This information is not intended to diagnose, treat, cure or prevent any disease or as a substitute for recommendations by your primary care practitioner.

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<p>OPEN SUN. 2:00-4:00 PM</p> <p>519 GRANADA AVENUE, ST. JOSEPH <i>(S State St to Granada)</i> Charming, City of St. Joe low maintenance, 3 BR, 2 full bath, brick Cape Cod w/private driveway, garage and your own backyard oasis. HW flooring thru-out the main level, large living room w/picture window, dining room w/sliders open to deck & large newly updated master suite. Sandstone basement w/cozy family rm & fireplace. Nancy Skorupa will greet you. \$225,000. (19051086)</p>	<p>OPEN SUN. 2:00-4:00 PM</p> <p>1362 STONE CREEK COURT, ST. JOSEPH <i>(Washington Ave to Stone Creek)</i> Graceful elegance resonates inside & out this 5 BR, 4.5 bath, stunner featuring an open concept, with refined Chef's kitchen, inviting 3-sided gas fireplace that warms the informal eating area, kitchen & great rm. Finished basement w/ field stone fireplace in the open family room w/kitchenette, snack bar & more! Jeanne Hass will greet you \$550,000. (19051068)</p>	<p>OPEN SUN. 2:00-4:00 PM</p> <p>53505 60TH STREET, HARTFORD <i>(54th Ave. 1.9 miles to left on 60th St)</i> Truly a rare opportunity to own this amazing Riverfront property with over 10 acres & 1400 +/- ft. of Paw Paw River Frontage. This 3 BR, 2 full bath, well maintained double wide sits on a permanent foundation & offers a spacious living room w/vaulted ceiling, fireplace, sunroom & 3 outbuilding. David Shepherd will greet you. \$245,000 (19050486)</p>	<p>JUST LISTED!</p> <ul style="list-style-type: none"> • Luxury home in Harbor Club Resort • Fully furnished w/quality coastal decor • Two blocks to Lake Michigan • Seasonal rental, inquire now • South Haven \$2,300/mth P- (19051538) 	<p>JUST LISTED!</p> <ul style="list-style-type: none"> • Turn-key ready 2 BR, 1 bath updated ranch • Close to Paw Paw Lake Public Access • Eat-in kitchen w/slider to private deck • Large fenced yard, new shed for storage • Coloma \$114,900. B - (19050851)
<p>JUST LISTED!</p> <ul style="list-style-type: none"> • 2 BRs, 2 full baths • Nice update home, finished basement • Brick ranch, 2 car garage • Fence in backyard, large patio • Benton Twp., \$132,000. W - (19051192) 	<p>JUST LISTED!</p> <ul style="list-style-type: none"> • Harbor Club! Exquisite 4 BR, 2.5 bath • 40 acres of preserved woodlands & wetlands • Assoc. private marina, clubhouse & pool • Contemporary floor plan w/high end amenities • South Haven \$419,000. M - (19050673) 	<p>JUST LISTED!</p> <ul style="list-style-type: none"> • Rejuvenated 2 BR, 1 bath brick ranch • Near Paw Paw Lake, great full time or get-away • HW floors, eating area in tiled kitchen • Expansive windows, brick fireplace • Coloma \$139,000. B - (19051232) 	<p>PRICE REDUCED!</p> <ul style="list-style-type: none"> • 4 BRs, 2.5 baths, loft/office • Fully updates, wood floor, large living area • Great 5.2 acres, wild life, chicken coops • Beautiful landscaping, hot tub & more • Coloma. Now \$349,900. B - (19032862) 	<p>CAREFREE LIVING!</p> <ul style="list-style-type: none"> • Welcoming 55+ community • 2 BR 3 full baths, 2 sunrooms • Partially finished basement • Possible 3 BR, in basement • St. Joseph \$259,900. D - (19045691)





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<p>233 Cherokee Trail, Benton Harbor</p> <p>Solid brick ranch with rare double lot. Kitchen window looks out onto raised flower/vegetable boxes in an expansive yard. Three bedrooms, two baths, living room with fireplace, dining room just off kitchen, family room with sliding door to back patio, hardwood floors throughout, even under carpeting. Downstairs has a den with a fireplace.</p> <p style="text-align: center;">\$170,000 Anne Odden 269-930-0257</p>	<p>1017 Michigan Avenue, St. Joseph</p> <p>Quaint doll house located in the downtown area of St. Joseph. This home has been used as a rental for some time but could be personalized for a permanent home. Hardwood floors in living, dining and bedrooms. Lots of potential. Full basement for lots of storage. Oversized 1 car garage. Nice lot, fenced back yard on a tree lined street. Close to downtown, shopping, dining, Spectrum Health, Lake Michigan and so much more.</p> <p style="text-align: center;">\$120,000 Michelle Alger 269-876-2713</p>

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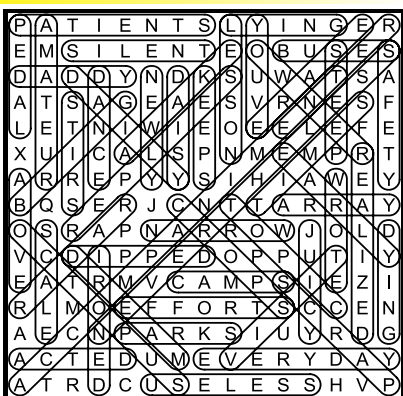
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SUDOKU ANSWERS FROM PAGE 5

SUDOKU ANSWERS: Medium

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New Yoga classes with Santosha Yoga For Life on Mondays, starting on 10/28/19 with Gentle Yoga at 9am and Yoga Flow at 6:15pm at Tabula Rasa Gallery
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Randys Auto Repair & Towing Auction
 Saturday, Nov. 2nd @ 10:00 a.m. Located: 7870 Elm St, Watervliet, MI. **Wreckers:** 1995 IH 4700 Twin Line Winch w/ Stinger* 1997 Ford F-350 4X4 Twin Line Winch w/ Stinger*
Autos: 2001 Chevy 4x4 Extend A Cab Pickup* 1998 Mercedes ML 320 SUV* 1995 Yamaha EXV 750 Motorcycle * **Mechanics Tools:** Coats Rim Clamp Tire Changer* Coats 950 Digital Wheel Balancer* Hunter Laser Wheel Alignment* Matco AC Flush* DU-All Trans Flush* 2n 2 Post Auto Hoists* 4 Post Hoist * Rels Brake Lathe* Matco Master Mechanic Tool Box* Snap On Side Box* Specialty Tools* Strut Compressor* Hoist Transmission Jack* Act Torch * **Inventory:** Various Auto Supplies * Tune Up Cabinet* Benches & Vises* Drill Press* Pallet Jacks* 2n 12V Power Carts* Engine Hoist * Motor Stand* Napa Stools, Clock, Signs * Years of Inventory* Waist Oil Furnace* **Backhoe/Forklift:** JCB 14BN Backhoe w/ Cab, Perkins Diesel, Shuttle * Yale 4600 lb Forklift LP * 2000 HD 3 Axle Trailer* **Race Car:** Camero Body Limited Late Model Class w/ 355 Chevy Engine 3 Speed Trans * **Misc:** Vintage Sled & Toboggan* Christ Craft Outboard Engine* Steamer Trunk* Slush Machine* Stereo Equipment* Safe* Lawn Tractor* Office Equip * **BigBearAuctionCompany. Com** * Jerry & Aimee Glassman * 269-757-3313.

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EVENTS

Scottdale United Methodist Church. 4271 Scottdale Rd. St. Joseph. Pancake Breakfast! Saturday, November 2nd. 8AM-11AM

TRUNK OR TREAT! Start your trick or treating early this year! Crystal Springs Church of God is inviting your family to a free TRUNK or TREAT event on Sunday, October 27th starting at 4:30pm on the church parking lot. We're located at 1465 Pipestone Road next door to Crystal Springs Florist. For more information, call 269-925-1843 or find us on the web at: www.crystalspringsfamily.



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LEGALS

SYNOPSIS OF LAKE CHARTER TOWNSHIP BOARD MEETING October 15, 2019

Meeting called to order 7:00 p.m. Present: Gast, Clark, Payne, Wilk, Heyn, Mensinger and Stine. Meeting held at Public Safety Building due to displaced apartment residents being housed at Lake Charter Township Hall

Agenda stands as presented.

Motion to approve minutes of September 17, 2019. All ayes, motion carried.

Motion to approve September 2019 bills in the amount of \$488,809.12. All ayes, motion carried.

Motion to amend Pre-65 Insurance Plan. All ayes, motion carried.

Motion to approve Trick or Treat for October 31, 2019 from 5:30 to 7:00 p.m.

All ayes, motion carried.

Motion to accept Priority Health Point of Service plan with a \$2,300.00 Single/\$4,600.00 Family health savings accounts for \$363,132.52 renewable November 1, 2019. The township to pay \$2,000.00 Single/\$4,000.00 Family into HSA accounts. All ayes, motion carried.

Motion to approve quote of EMC Insurance Companies for \$62,000.00 for liability insurance for renewal November 1, 2019. All ayes, motion carried.

ANNOUNCEMENTS

The next regular meeting is scheduled for November 19, 2019 at 7:00 p.m., Lake Township Hall, Bridgman, Michigan.

Lake Charter Township Planning Commission is scheduled for November 4, 2019 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan.

Lake Charter Township Zoning Board of Appeals is scheduled for November 14, 2019 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan.

Lake Charter Township Budget Workshop's noon October 22, 2019 and October 29, 2019, Lake Charter Township Hall, Bridgman, Michigan.

Lake Charter Township Budget Workshop is November 5, 2019 at 12:00 Noon

Meeting adjourned 7:40 p.m.

Lake Charter Township website: www.lake-township.org

A complete set of minutes may be obtained from the Lake Charter Township Clerk

Trick or Treat October 31, 2019 5:30 p.m. ñ 7:00 p.m.

Lake Charter Township Hall Offices will be closed November 11, 2019 in observance of

Veteran's Day.

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Gotta See This Beauty!
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Just in! Excellent Condition with Low Miles!
ZERO DOWN \$375mo.
Sale Price \$25,900



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Just in! Extra clean, fully serviced, ready to work!
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Sale Price \$25,900

30 - Special Purchase - 30
2018 Nissan-Altima SV
Back-up Camera, Alloys, Keyless Remote Start.
30 Available
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Just in! only 24,000 miles!
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Just in! Loaded up with options, over \$55,000 new. SAVE SAVE SAVE
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IT'S A BEAST!
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\$1750 CASH BACK²

-or- any new 2019 TACOMA (Includes TRD Pro)

2.9% for 60

APR Financing Mos.³

-or- Lease a new

2019 TACOMA SR 4X4 DBL CAB

6-Speed AT ECT-i 4-Door Pickup Truck Model #7594

\$219/mo. 3-Year 10,000-Mile/Year Lease

\$219 Per Mo.

36 Mos.

\$2999 Due at Signing

TUNDRA



any new 2019 TUNDRA (Excludes TRD Pro)

\$3000 CASH BACK²

-or-

0% for 60

APR Financing Mos.⁵

RAV4



any new 2019 RAV4 (Excludes Hybrid)

\$750 CASH BACK²

-or- any new 2019 RAV4 (Excludes Hybrid)

1.9% for 60

APR Financing Mos.⁶

4RUNNER



any new 2019 4RUNNER (Excludes TRD Pro)

\$1000 CASH BACK²

-or- Lease a new

2019 RAV4 LE

8-Speed AT ECT-i 4-Door FWD SUV Gas Model #4430

\$199/mo. 3-Year 10,000-Mile/Year Lease

\$199 Per Mo.

36 Mos.

\$2999 Due at Signing

1. Toyota vehicles and components are built using U.S. and globally sourced parts. 2. Cash back direct from Toyota Motor Sales, U.S.A., Inc. 3. New 2019 Tacoma 2.9% APR financing for 36 months with \$29.04 per \$1,000 borrowed OR 2.9% APR for 48 months with \$22.09 per \$1,000 borrowed OR 2.9% APR for 60 months with \$17.92 per \$1,000 borrowed OR 3.9% APR for 72 months with \$15.60 per \$1,000 borrowed. 4. New 2019 Tacoma SR 4x4 Double Cab Model 7594. Lease based on net cap cost of \$29,592. Lease end purchase option \$25,094. 5. New 2019 Tundra (excludes TRD Pro) 0% APR for 36 months with \$27.78 per \$1,000 borrowed or 0% APR for 48 months with \$20.83 per \$1,000 borrowed OR 0% APR for 60 months with \$16.67 per \$1,000 borrowed OR 1.9% APR for 72 months with \$14.71 per \$1,000 borrowed. 6. New 2019 RAV4 (excludes hybrid). 1.9% APR financing for 36 months with \$28.60 per \$1,000 borrowed OR 1.9% APR for 48 months with \$21.65 per \$1,000 borrowed OR 1.9% APR for 60 months with \$17.48 per \$1,000 borrowed OR 2.9% APR for 72 months with \$15.15 per \$1,000 borrowed OR Camry & 3.9% APR for 72 months with \$15.60 per \$1,000 borrowed on RAV4. 7. New 2019 RAV4 LE FWD Model #430. Lease based on net cap cost of \$23,472. Lease end purchase option \$16,582. 8. Qualified military personnel and household members of eligible qualifying military personnel are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales, U.S.A., Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock. The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 9. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 10. ToyotaCare covers normal factory scheduled service for 2 years or 25,000 miles, whichever comes first. 24-hour roadside assistance is also included for 2 years and unlimited miles. See Toyota dealers for details and exclusions. Valid only in the continental U.S. and Alaska. *Subject to approved credit through Toyota Financial Services Tier 1+ & 1 only. Not all customers will qualify for lowest rate - see dealer for terms and conditions. **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, tags, 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 (low mileage lease). \$350 Disposition Fee is due at lease termination. For 2, 3, 4, 5, 6, 7, 8 & 9: Must take retail delivery from new 2019 & 2020 dealer stock between 10/1/19 and 11/4/19. Customer Cash & Lease offers may not be combined. See participating dealer for complete details. Individual dealer prices and document fees may vary. Offers may vary by region. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 11/4/19.



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#H3327

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CLEARANCE PRICE \$18,744*

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#H3331

2019 TUCSON SE

ALL WHEEL DRIVE WAS \$26,870

CLEARANCE PRICE \$21,768*

REBATES UP TO \$2,750 OR 0% X 72 MONTHS**



#H3220

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