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Pages 11 thru 19

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Volume 21, Ver. 08

**Moody on
The Market**



Moody Pat

Many times over the years I've shared the stories here of amazing businesses like **Whirlpool, Competitive**

Edge and others who have garnered nationwide recognition as being among the best places to work in **America**. Clearly, most businesses on a local scale rarely have the opportunity to share in that bright of a spotlight, but that doesn't mean that they aren't equally awesome places to work. Last year we launched the inaugural version of the **Moody on the Market 20 Best Places to Work in Michigan's Great Southwest**. It was a resounding success. So, the search begins anew for the Best Places to Work in Michigan's *Great Southwest* for 2020. Join me and local business leaders as we mark the second-year effort to identify the 20 local businesses with the best morale making a difference for their employees as well as others in our community. The Moody on the Market website has renewed the search for the Best Places to Work in Michigan's *Great Southwest*, the prestigious recognition program that first took flight last year and one that is reserved exclusively for the best businesses in our region. We are appreciative of the support of our major sponsors for the campaign, **Kinexus, Wightman and McGhee's Heating** with support from the **Southwest Michigan Regional Chamber of Commerce, United Way of Southwest Michigan**, and the **Mason Jar Cafe**. Do you work for, or know of, a business that is doing it right for their staff and employees, and even making a positive impact in our community? The nomination process officially began on Monday, February 17th, 2020, and you are now invited to submit nominations online at www.MoodyontheMarket.com. The deadline for entries will be the end of the day, Friday, March 6th at 11:59pm. A committee of business people from the community will then select the twenty top businesses for 2020. Then on Tuesday, March 31st, I will unveil the 20 Best Places to Work during the *Taking the Lead with Jim Gifford Radio Show on News/Talk 94.9 WSJM and 98.3 The Coast Social Network*, and detail each honoree in a special section inside MoodyontheMarket.com. Plus, all of the Best Places to Work will be invited to a cocktail reception in April where they'll be recognized and receive their recognition award. Please

Continued on page 8

Spring
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Kaitlyn



Marie

Did you think that I would forget to fill you in on a Next-Gen Leader for February? Fret not! February's Next-Gen Leader is... pause for dramatic effect... Taylor Krugh! Taylor and I got to sit down and discuss her

Next-Gen Leaders - Taylor Krugh

life over a nice cup of Dunkin Donuts coffee (which everyone who knows me, knows that Dunkin coffee is my weakness!) Taylor is the Buyers Specialist for SW Exclusive Group at Re/Max by the Lake. While partnering with local buyers to find their dream homes, she is responsible for giving them tours, writing up offers and closing on their homes.

Taylor graduated from Eau Claire High School in 2014. From there, she was accepted

into Saginaw Valley State University and graduated from SVSU in 2018 with her bachelor's degree in athletic training. Soon, she decided it was time to move back to her hometown and landed a job as Dowagiac High School's athletic trainer. Taylor has always set and met big goals, including her passion for homes and interior decorating, so she committed to earning her real

Continued on page 2

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NEXT-GEN *Continued from cover*

estate license. Taylor was very pleased to have found a position with SW Exclusive Group at Re/Max by the Lake and said that she has already learned so much from her incredible teammates.

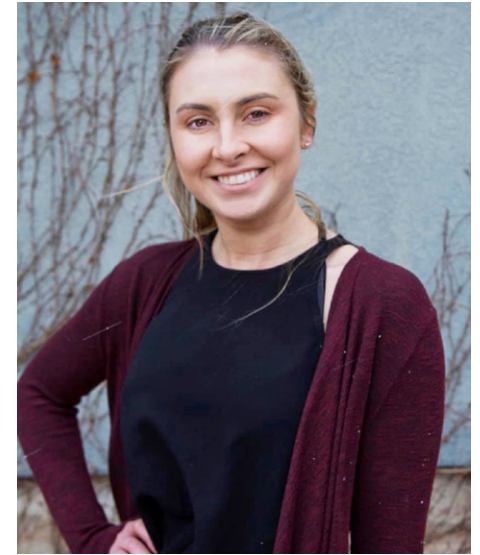
I asked Taylor what her biggest accomplishment thus far has been; she informed me that although she is proud of getting her bachelor's degree, her biggest accomplishment is her ability to balance her careers and her social life. Taylor said she is very focused and prioritizes all her work that needs to get done, yet still manages to be a good friend, daughter, and sister.

Next, we talked about some goals that she has on her five-year plan. Taylor gave me a couple of professional and personal goals. Professionally, her primary goal is to grow into her position as an agent. Taylor is new within the last year and is excited to watch her track record of service steadily climb each year. Another one of her top five-year goals is to make the 100% Club. For anyone who is not familiar, the 100% Club recognizes Realtors who earned over \$100K in gross commissions. I think that is an impressive goal to have; and with how hard-working Taylor is, I have no doubt in my mind she will reach that status well before the five-year mark. Some of Taylor's personal goals include buying a home of her own, traveling the world and the most important personal goal (according to me)... getting herself a puppy!

In Taylor's rare spare time, she enjoys going out and getting a cocktail and local food with her friends, camping, hiking, and in the summer, going out on the lake. Taylor also rides horses that she used to show at the Berrien County Youth Fair ever since she was old enough to enter. She spends a lot of her free time out caring for her horses. Not an easy task!

Now time for everyone's favorite part of the article... the fun fact! I am honestly super-duper excited about what Taylor chose as her fun fact. Her fun fact is that she and I have been best

friends since we were eight years old. We joined a tee ball softball team in Eau Claire and instantly clicked. The two of us have been inseparable ever since. With that being said, let me just say I am so proud of Taylor for all she has accomplished, and I am so privileged to have been able to be there for all of her big accomplishments in life thus far. I am going to stop there though, because this could get really sappy really fast and I will probably start crying. And we all know the only cure for crying is more Dunkin'. So that is our spotlight on February's Next-Gen Leaders. Pop in for March to see who the next lucky leader shall be!



Taylor Krugh
Buyers Specialist at SW Exclusive Group
Re/Max by the Lake
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Photo of the Week



A Look Through the Ice
Photo by Katrin Weisphal

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



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Better Hearing, Better Living – A Message from The Judd's



Dick & Sandie Judd

Most individuals who have hearing loss and wear hearing devices have very active lifestyles. Having an active lifestyle is not only crucial for your mental and physical health, but it also is important for your quality of life. Untreated hearing loss can negatively impact one's lifestyle. Dick and Sandie Judd are proof that having hearing loss, and correcting it, allows for you to enjoy the lifestyle that you've become accustomed to.

Sandie enjoys the outdoors, especially working in her garden. Over the years, she noticed that her hearing wasn't as sharp and she was missing out on some of the things she enjoyed. She made the decision to correct her hearing problem and the results have been life-changing for her. "I've noticed when I'm outside gardening, I can hear the birds, the cars going by,

and all kinds of sounds that I haven't been able to hear in ages." Sandie said.

Dick also loves being active and outdoors. He noticed that his hearing loss was keeping him from enjoying the activities that he loved to do. He also decided to take care of the problem with his hearing that was affecting his life. Dick says, "We both live active lifestyles, and we want to remain as active as we can for as long as we can, and hearing is a big part of that."

If you feel like you can relate with the Judd's, don't wait to correct the problem. Hearing loss is treatable, and correcting your hearing problem can open up so many doors that you may have previously thought were closed. **Call Dr. Kasewurm's Professional Hearing Services at (888) 675-9480 before March 6th for your FREE hearing screening!**

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STUDENT ATHLETE of the week

Name: Ryan Franco
School: Niles High School

Ryan Franco of Niles High School Wrestling is the WSJM Sports Berrien County Student Athlete of the Week for the week of February 2, 2020.

At the Southwest Michigan Athletic Conference Championships, Ryan won the 130 lbs. title. He earned a bye in the first round, pinned his opponent in :31 in the second round, and won the championship with an 8-0 major decision in the finals.

Ryan is also a member of the Niles Football team and Student Council, and intends to try out for the golf team in the spring. In the classroom, he carries a 3.65 grade point average.

Ryan is the son of Tony and Rayann Franco of Dowagiac.

Other finalists for the week were Javond Ball and Mikey Robles of Niles Wrestling, and Megan Neubecker of Coloma Basketball.

Ryan Franco

The WSJM Student Athlete of the Week is chosen based on merits both on and off the field of play and is brought to you each week by the generosity of these sponsors:

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Applications for the Brian Swiger Memorial Scholarship

The Twin City Players announces that application forms for the 2020 Brian Swiger Memorial Scholarship are available online.

The Twin City Players established the Brian Swiger Memorial Scholarship in 1996 in memory of former member Brian Swiger. Scholarships of up to \$1,000 are earmarked for seniors graduating from Berrien County high schools who have demonstrated a strong interest in theater-related activities during their academic careers. Winners, however, can use the award money to pursue any field of study at any accredited college, university, trade school or arts education institution.

Applications are available at twincityplayers.org (link above) or by calling Twin City Players at 269-429-0400 to request an application. Students at Berrien County high schools can also contact their counselors to learn more.

Mail applications to Twin City Players, PO Box 243, St. Joseph, Michigan 49085 or hand deliver to the TCP Playhouse at 600 W. Glenlord Road in St. Joseph. Applications

must be received no later than March 31, 2020. The scholarship is awarded based upon school and community activities, TCP involvement, grade point average of 2.5 or better and a short essay. The recipient(s) are announced in late May.

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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Your Chamber Update

How can we work together to ensure everyone in Southwest Michigan has a path to a good-paying job? That was the question posed at a recent roundtable discussion held by Jeff Donofrio, Director of Michigan's Department of Labor and Economic Opportunity (LEO).

As readers may recall, Mr. Donofrio was the keynote speaker at the recent Business Recognition Breakfast held by the Southwest Michigan Regional Chamber and Cornerstone Alliance. His speech focused on LEO's work to improve Michigan's competitiveness by streamlining the state's workforce and economic development programs to meet business and labor needs.

Immediately following the breakfast, Mr. Donofrio sat down with a small group of industry and community leaders in a conference room at Lake Michigan College. There, we discussed how to solve the single greatest barrier to economic growth facing our state today - the skills-gap in our workforce.

Michigan employers simply cannot find enough qualified workers to fill their available job openings. Not only does this inhibit their ability to compete and grow, it forces potential new startups to locate in states where that workforce already exists. Those states, we've found, are winning thanks to established initiatives aimed at increasing the number of post-secondary degrees held by their residents.

To compete, Governor Whitmer has set an ambitious goal for Michigan called *Sixty by 30*. This stated goal aims to increase our number of working-age adults with an occupational certificate or college degree to 60% by 2030. To put that goal into perspective, Michigan's current post-secondary attainment rate is 45.5%. Berrien County's is even lower at 41.8%.

Bending the curve of Michigan's attainment rate is going to require pulling hard on every available lever and no one organization or entity can do that alone. For that reason, groups like *Business Leaders for Michigan*, *Detroit Regional Chamber*, *Grand Rapids Chamber*, and the *Small Business Association of Michigan* have all thrown their support behind this goal. The Southwest Michigan Regional Chamber stands with them, recognizing talent attraction, development, and retention will continue to plague employers unless we take action.

So, what does this action look like? One solution is a new program called *Michigan Reconnect*. Modeled after the successful Tennessee Reconnect initiative, Michigan Reconnect could lead to dramatic increases in Michiganders earning workforce credentials with labor market value. Currently, only 4 percent of Michiganders have these types of high-quality certificates - well below the national average. Other programs like *Going Pro* have already had proven success training workers for some of Michigan's most in-demand careers and must continue to be supported.

I greatly appreciated Mr. Donofrio's willingness to work with our area on a locally owned, community-wide strategy that recognizes the landscape of our unique corner of the state. Like him, I believe increased collaboration among community partners is the only way we can truly accelerate attainment in Southwest Michigan and ensure we have the talent necessary to innovate, grow, and compete across the globe.

Together, I am confident we can build a brighter future with better jobs and bigger paychecks for all.



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Wines



Art



Food



Craft Beers

The Winter Delights Festival returns for the 10th year with a bigger lineup of beverage tastings including wine, beers, and ciders. More music. More food. And an all-new pop-up Makers Market. All indoors. All at The Mendel Center!

Sat., Feb. 29, doors open at 1 pm
The Mendel Center, Benton Harbor, MI



Mainstage



Mainstage



Mainstage

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 \$50 in advance | \$60 day of Unlocks it all! Music on two stages, beverages, food, art, and fun!

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Grand Upton Hall Taste Headliner
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MOODY *Continued from Cover*

note that there are eligibility requirements, and they can be found under the tab at the top of the page on the website. Best Places to Work recognizes the type of business that everyone would like to work at – they're the businesses that are going above and beyond for their team and the community, setting the gold standard for others to aspire to. Please note, too, that the 20 Best Places to Work selected in our inaugural year of 2019 are not eligible to repeat, so should not be nominated. No matter the industry or sector, we'd love to hear about those stellar businesses among us that are making a difference at their workplace, excelling in their industry and making valuable contributions to the betterment of Michigan's Great Southwest. These companies clearly stand head and shoulders above all others in the region and have been able to excel at what they do regularly. Those selected for representation in the Best Places to Work will be those that set the tone for what every good company or organization should ascribe to in Michigan's Great Southwest. To submit a nomination, click the link on the website to go to an online survey where you will be asked to answer less than 20 questions about the business being nominated. Be sure to read the information under that tab, which explains requirements and eligibility. Don't forget to share about your nominations and spread the word about the program on social media using hashtag #MoodyBestPlacesToWork! Good luck to everyone, and we look forward to hearing and sharing your stories of stand-out businesses right here at home.

It's bad enough that some of us are still not used to writing the proper year on our checks and other legal documents here in 2020, but the crew of professionals at **Kruggel Lawton CPAs** strongly encourage writing out the complete year when you sign things. Use the full 2020. We've all done it: you get ready to write a check in the early part of the

New Year and you accidentally date it for the previous year. For the first few weeks of every year that usually mindless task actually requires us to focus in order to complete properly. However, the team at Kruggel Lawton has solid logic and great advice regarding any time that you are signing checks or other legal documents throughout the course of the year. They advise that we not abbreviate the year to "20," but instead use all four digits "2020." Why? Because signing "20" leaves an opportunity for the date to be changed to "2019" or "2021" or any other future year in this century. **National Association of Consumer Advocates, Ira Rheingold**, cited the following examples. "If you have an old check lying around that's dated 1/4/20 and someone finds it, they could add "21" to the end of that date, and voila, the check is no longer stale. Or, let's say you sign a credit contract — an agreement between a borrower and a lender — and date it 1/4/20. Say you then miss a month or two of payments, and the lender goes to collect the debt that's owed. Theoretically, they could add "19" to the end of that date and argue that you owe more than a year's worth of payments." Officials who deal with fraud say that this is far more of a problem than the usual document tampering they've dealt with in the past, because in order to change a date that ended in "19," the scammer would have to date the check at least 20 years older than intended. For example, changing a lease agreement from "19" (for 2019) to 1999 would draw more red flags than changing it from 2020 to 2019. Kruggel Lawton professionals remind us that while date abbreviation is a hotly discussed topic this year, it really brings up a best practice that should be followed no matter what the year is in order to reduce your risk of falling prey to fraud. They strongly recommend always taking that extra second to include the year's first two digits when writing checks or official documents including tax returns,

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loans, legal paperwork, and similar such materials that are considered binding in various ways. Great advice from a team who deals with important documents all day every day.

She cut her teeth in the early days with major agencies in **Chicago and L.A.**, but having interned early on with her own father's agency it was very likely pre-ordained that **Jackie Johnson Huie** would ultimately migrate back to the shores of **Lake Michigan** to work side by side with the team that her father created more than 50 years ago, eventually ascending to the very top of the firm as **Chairman and Chief Executive Officer of JohnsonRauhoff**, affectionately and even professionally known now by the simple initials of **JR**. On the heels of the firm's 50th anniversary last year, there's still a lot of major anniversary news in the house at JR. Jackie Huie, the Chair & CEO is marking 30 years aboard the JR train, and her colleague **Amy Hemphill** is celebrating a quarter of a century on board. Reality is that long tenure is quite common at JR with nearly a third (28-percent) of JR employees having spent at least a decade on the team. It was 30 years ago in the month of January that Jackie Huie officially joined the JR team. But as the daughter of **Founder and Chairman Emeritus, Don Johnson**, Jackie has truly been a part of JR for her entire life, gaining first employment as an Intern all the way back in 1976. Having been duly inspired by her father to pursue a career in the ad industry, Jackie left **Michigan** for agencies in Chicago and LA, working at top-notch houses at **Ogilvy & Mather, Frankel, and Tracey Locke**. She worked the redesign of the McDonald's **Hamburglar**, assisted promo campaigns for **Pepsi's Michael Jackson Tour** and the **Jovan Rolling Stones World Tour**. In 1982, she was selected for an exclusive training camp in New York with ad legend and **O&M Worldwide CEO, Norman Berry** – a true game changer in her life.

After honing her skills working on such global accounts as **Pepsi, AT&T, and Disney**, Jackie returned to fill a **Corporate Creative Director** void at JR, and to help her father run the business. Within a few years, JR was gaining national attention and by 1997, was ranked #8 in the industry's prestigious **PROMO 100**. New clients continued to sign-on and the JR team continued to grow as Jackie rose through the ranks from Creative Director, to Vice President and on to President, before stepping into her current role as CEO in 2016. With a constant push for improving the client's return-on-investment, or ROI, expanding services, and growing internal talent, Jackie's leadership has had a transformational impact on the entire company. Jackie tells us, "Today, JR is a thriving **Strategic Content Agency** that combines the strengths of a full-service

Continued on page 10

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MOODY *Continued from page 9*

agency with the added value and efficiency of an in-house studio. Clients are global brands spanning retail and manufacturing channels. Our team consists of talent from **Google, Harley Davidson and Whirlpool Corporation,** a legacy that gives her tremendous pride every day. Her leadership extends well beyond the hallowed halls at JR. As a proud **Rotarian**, she is a **Global Speaker on Mentoring**, an **Advisor to the Interact Club**, and coordinates an annual mission trip helping **Haitians in the Dominican Republic**. She also founded the **Rotary Student Program**, a global mentoring initiative that matches students with business professionals in dream careers. As an advocate of animal rescue, she opens her home and JR offices to all forms of furry companions. Also on the celebratory docket at JR this winter is Amy Hemphill's 25th anniversary with the team. JR's crew says, "We all know a workplace is only as good as its people, and our **Human Resources Director**, Amy Hemphill, has been making sure we've had the best for the last 25 years." Amy herself will tell you, "My goal at JohnsonRauhoff has been to create a working environment that is overflowing with talent, forward thinking, and feels like home. I can instantly tell if a person would thrive at JR, which has helped create an exceptional culture." It has been an exceptional culture as JR continues to attract major clients

across the landscape from right here at home in **Michigan's Great Southwest**, an enviable track record for the past 50 years and running.

Multiple generations of families have now enjoyed the **Midwest's Largest Youth Fair**, and to make sure that their 75th Anniversary is more memorable than ever, the **Berrien County Youth Fair Board of Directors** has announced plans for their **9th Annual Kick-Off Party**, designed to boost cash premiums for the young people who produce amazing exhibits year after year. Armed with the diamond anniversary theme that "**Diamonds are Fair-ever**," board members tell us they plan to celebrate the milestone anniversary year and raise some funds side-by-side next month when they host the event at the **Lake Michigan College Mendel Center in Benton Harbor**. Berrien County Youth Board **Secretary Karen Klug** and **2nd Vice President Kelly Ewalt** are chairs for the celebration which is slated to be an adult only (21-and-over) evening featuring dinner, memories and both silent and live auctions on Saturday, March 28th from 5 to 11pm. Asked why a fundraiser was coupled with the "Diamonds are Fair-ever" celebration, organizers say, "Simply put, exhibitors receive small cash premiums for the awards that they receive on their exhibits, which range — on average — from 25-cents up to \$8-dollars per class." They add, "Each year the goal of the Board is the raise enough

money so the full premium amount can be paid to each exhibitor." As a result, all proceeds from ticket sales and the live and silent auctions will go toward Berrien County Youth Fair exhibitor premiums. Those planning to attend the 75th anniversary celebration can obtain tickets from now through February 28th for \$40 per person, \$70 per couple or \$280 for a table of 8 at the **Fair Office in Berrien Springs** or online at www.bcyf.org. The evening calls for a social hour from 5 to 6:30pm featuring a cash bar and appetizers with dinner to follow at 6:30pm, the live auction at 7:30pm, and a special guest auctioneer handling the proceedings. The silent auction will occur from 5 until 6:30pm. The dress code for the event is semi-casual. To commemorate the significance of the milestone anniversary, in addition to the fundraiser, the evening will be peppered with memories of the past 75 years with recognition of several VIPs in attendance.

That's it for this week, folks. Have a great week, and we'll see you Saturday right here in **MailMax**, or 24/7 at

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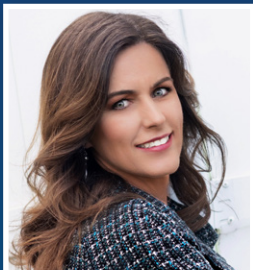

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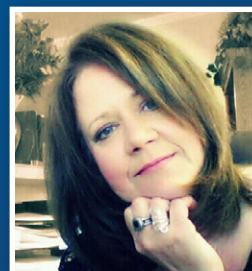
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Healthy habits to combat stress

Stress has an immediate and potentially long-term effect on the human body. Though it's a natural response to both good and bad experiences, stress, when chronic, can produce a host of negative consequences that greatly diminish one's quality of life.

Combating stress can sometimes be difficult, as the causes of stress are never too far away for many adults. In its 2015 "Stress in America™: Paying With Our Health" survey, the American Psychological Association found that money is the top cause of stress for Americans. The survey was conducted on behalf of the APA by Harris Poll, which asked more than 3,000 participants about their issues with stress. Sixty-four percent said money was a somewhat or very significant source of stress, and that number was even higher for parents (77 percent). Survey respondents also noted that work is a significant source of stress.

Few adults can imagine a life that does not include financial- or work-related stress. But there are ways to combat stress that can benefit people's long-term health and improve their present-day quality of life.

- Develop a support network. Speaking about problems with trusted friends and family members can be an effective way to combat stress. The APA study found that participants who reported having an emotional support network reported lower stress levels than those who had no such networks to rely on. Try to overcome any reticence you might have about speaking about your stress to a close friend or trusted relative on those days when stress seems overwhelming.

- Get more exercise. Routine exercise is another healthy way to combat stress. According to the Anxiety and Depression Association of America, studies have shown that exercise can reduce fatigue, improve alertness and concentration and enhance overall cognitive function. Those are considerable benefits to people dealing with elevated levels of stress, which can contribute to both physical and mental fatigue and negatively impact one's ability to concentrate. Studies also have shown that regular exercise can decrease tension, which tends to increase as stress levels rise, and elevate and help to stabilize mood, which often decreases as stress levels increase.

- Don't lean on alcohol after stressful days. Many people respond to stressful days by consuming alcohol. While alcohol helps some people forget a stressful day, it also produces psychological and physiological side effects that can compound the effects of the very stress drinkers are looking to relieve. People who drink to alleviate stress may only be doing more harm with each drink, so find a way to cope with stress that has a more positive impact on both your body and mind than that produced by alcohol.

- Breathe deeply. The American Institute of Stress notes that focused breathing is a relaxation response that stimulates the nervous system and promotes a sense of calmness. Deep breathing can combat stress, lower blood pressure and draw your attention away from those things that are causing your stress. Visit www.stress.org to learn about deep breathing exercises.

Stress is a fact of life for many people. But while stress may be inevitable, it can be overcome.

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Workplace trends affecting administrative professionals

Executives who occupy corner offices tend to get much of the glory for a company's success. But many professionals know the progress and sustainability of a business tends to lie within the daily services offered by its front line of employees. A number of these seasoned and dedicated workers fall within the category of administrative professionals.

Administrative professionals have seen their roles evolve in the changing face of office employment. While some of the more conventional duties that have long been a part of admins' jobs remain, many now find their roles expanding. Admins who want to stay a step ahead and improve their career opportunities can hone their skills and keep abreast of the changing trends.

A survey sponsored by OfficeTeam and the International Association of Administrative Professionals zeroed in on what hiring managers said they consider are key motivators for hiring admins. The survey found that organizational skills, initiative and attention to detail are some of the most important qualities for support professionals to possess. They also need to have advanced technical skills, as proficiency in Microsoft Office is just the tip of the iceberg. Some employers now require office professionals be skilled at cloud-based apps, social media, database management, and even website maintenance. Long gone are the days when filing papers and keeping up on company correspondence filled the bulk of an admin's day.

The following are some skills administrative professionals may need to advance their careers.

- Excellent written and verbal communication: Being bilingual is an added feather in one's cap.
- Industry experience: Knowledge regarding how a specific industry and/or business works can help admin professionals.
- Customer service skills: A friendly but effective demeanor can benefit admins.
- Filing/billing: An ability to file and/or create financial reports coupled with knowledge regarding how to process invoices can help admins.
- Flexibility: Admins who can wear many hats are especially attractive candidates to many businesses, as admins may have to fill in for the duties of an office manger or bookkeeper.
- Thirst for knowledge: A desire to continue one's education, including involving oneself in various seminars or training sessions particular to the industry, can help admins. Credentials are sought-after and include certification in certain industry standard courses.

BYOD trends also are rising among administrative professionals. This means workers are able to bring their own computers or other digital devices to work. Admins may be tasked with establishing protocol for security and maintenance of such devices.


Thanks to evolving roles for administrative professionals, outdated job titles are changing and salaries are increasing. According to Salary Guide, the average starting salary across the administrative field increased by 3.4 percent in 2015 and continues to grow. Current administrative professionals can continue to grow their skill sets and keep current on the training or technologies that can help them advance their careers.





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4 ways established professionals can improve their résumés



Changing jobs can be a difficult decision to make, especially later in one's career. In many ways, landing a new job is more challenging than ever thanks to the technology-driven society in which people live. Information is shared faster than ever, and applying for jobs isn't the same as it might have been as recently as a decade ago.

One thing that has evolved is the résumé. Although creating a powerful résumé has always been a challenge, writing — or modifying one — for today's digital world requires some insider tips.

Adapting a résumé as one ages and has gained experience can be advantageous. A well-crafted résumé is one way for professionals to demonstrate how their skill set is current and adaptable to today's business climate. The following tips can help improve a résumé when the time comes to move on to a new job.

1. Focus on your accomplishments

Rather than focusing on job responsibilities at each job you held, gear the résumé around what you achieved in each position. This will help identify how you performed in the position, instead of just a general retelling of what you did. It can be challenging to achieve this for jobs that don't naturally lend themselves to numerically quantitative results (i.e., increased department sales by 15 percent), but it's still possible to use a résumé to illustrate your achievements.

Rather than state that you were responsible for providing customer service, explain that you built your reputation on conveying difficult technical terms to the layperson, serving as the go-to employee for translating job jargon for outside correspondence. If you have quantitative proof of how you accomplished something, certainly add it. This can include measures of profit growth, reduction of debt or increase in customer base.

2. Aim for the future

Rather than emphasize what you did, highlight what you plan to do. This means giving greater weight to the expertise that will translate into your new position. Chances are you can find skills that you honed in one or more jobs that translate into credentials that can be used on another. All of the skills mentioned should be relevant to your career objective and not just added to pad the résumé. Therefore, unless your brief stint waiting tables exemplifies how you developed customer service skills, eliminate it.

3. Choose the right keywords

It's important to optimize a résumé for digital scanning, which has become a major component of the employment sector. This includes using the correct keywords and phrasing so that your résumé will get "flagged." Take your cue from the job advertisements themselves and mimic the verbiage used. Replace the lingo accordingly, tailoring it to each job you apply for. Also, consult the "about us" area of a prospective employer's website. This area may offer clues about buzz words for the industry.

4. Set yourself apart

Engage in activities that can improve your marketability. Be sure to list training, coursework, degree, or volunteer efforts that pertain directly to the skills needed for the job to which you're applying. These additions can tip the scales in your favor over another applicant.

Résumés continue to evolve, and it is crucial for applicants — especially established workers — to familiarize themselves with the changes and market themselves accordingly.



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Get organized and improve workplace productivity

Many working professionals aspire to be as productive as possible. In working environments where employees are forced to wear many hats, efficiency can help workers meet their deadlines and get tasks accomplished.

Organization can help professionals keep track of their work assignments and stay on schedule. Staying organized does not come naturally to everyone, and those finding it difficult to juggle various assignments at once can try the following strategies to stay organized and increase their productivity.

- Stop multitasking. While it can seem counter-intuitive for people with a lot on their plates to stop multitasking, researchers at the University of Utah found that performance suffers when people try to do more than one thing at a time. While researchers discovered that a small percentage of people they dubbed "super-



taskers" were capable of multitasking without adversely affecting their performance, the vast majority of people should avoid trying to tackle more than one task at a time. Professionals can work on different projects throughout the day, but allot time for each project rather than trying to work on several at once.

- Schedule each day. Establishing a schedule and making it as accessible as possible is another way to stay organized and increase productivity. Professionals can make use of scheduling apps on their tablets or smartphones, even setting alerts so they do not forget about projects or meetings. Routinely check the schedule throughout the day, marking off tasks as they're completed.


- Cut back on time spent in meetings. A 2014 survey from AtTask conducted by Harris Poll reported that American workers at companies with 1,000 employees or more spend just 45 percent of their workdays tending to their primary job duties. Survey participants reported spending 40 percent of their time in meetings, tending to administrative tasks and dealing with interruptions. In lieu of in-person meetings, professionals can discuss projects via mass emails, which can be a much more efficient means to organizing and discussing a project than sitting in a room several times per week.

- Take breaks throughout the workday. Busy professionals may feel as though they don't have time for breaks during a typical workday. But such breaks can benefit workers in ways they might be unaware. For example, the Association for Psychological Science notes that research has shown that building breaks into a workday helps professionals stay sharp and productive. And when workers take their breaks matters, too. Researchers at Baylor University discovered that mid-morning breaks were more beneficial than late afternoon breaks.

Staying organized and increasing productivity at work go hand in hand. Professionals tasked with juggling multiple responsibilities can employ various strategies to be better organized and get more done in less time.

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Strategies to create a better work-life balance

Parents with responsibilities at work and at home commonly struggle to find balance between these two often conflicting sets of obligations. Surveys have indicated that working professionals who work less are more likely to be happy with their work-life balance than those who burn the midnight oil at work, but for many adults, working less is not always an option.

A 2012 report from New Zealand's Ministry of Social Development found that the percentage of working professionals who were very satisfied or satisfied with their work-life balance declined as their hours worked increased. Canada's General Social Survey discovered similar results, noting that, while the majority of working parents were satisfied with their work-life balance, those who were not most frequently cited their dissatisfaction at not having enough time for family life as the main culprit behind their discontent.

Creating a better work-life balance is an ongoing commitment, and even working parents who employ the following strategies may find they need to periodically tweak their routines so they can fulfill their obligations at home and at the office.




- Schedule family time. Since working professionals unhappy with their work-life balance often cite lack of family time as the reason for that dissatisfaction, finding time for family may be the key to changing that outlook. Schedule time for family just as you schedule the rest of your daily commitments. Listing family dinners or activities in your daily schedule will ensure you

don't mistakenly schedule other activities during family time.

- Employ technology where possible. Some working parents may feel as though technology has made it harder than ever to leave work at the office. But while smartphones, tablets and other devices may mean you're never too far away from work, technology also can be used to create more time with loved ones. Employ an app such as FaceTime to eat lunch with your spouse or chat with your children each day. Such interactions may not be as enjoyable as face-to-face interactions, but building them into your day can help you stay in touch with family and provide a welcome respite from busy workdays.

- Use your vacation days. A recent study from Project: Time Off, a national movement aimed at highlighting the important role that time off from work can play in the lives of professionals, 55 percent of Americans did not use their full allotment of vacation days in 2015. That translated to 658 million unused vacation days, 222 million of which could not be carried over into 2016. Professionals who want to create a better work-life balance can examine their vacation day usage and resolve to use them all if they are not already. Parents can use vacation days on national holidays when schools are closed so they can squeeze in family time even when they are not going on trips.

Parents who put their minds to it can create a more fulfilling work-life balance.



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How busy moms can make mealtime easier

Working mothers make up a sizable portion of the modern workforce. According to the United States Department of Labor, as of 2015 69.9 percent of mothers with children under the age of 18 were in the labor force. Things are similar in Canada, where Statistics Canada reports single-earner families made up just 27 percent of all couple families with children in 2014, a figure that was 59 percent in 1976.

While more and more mothers are returning to work after the birth of their children, that does not mean their responsibilities at home are falling by the wayside. Time-strapped working moms tasked with preparing family meals can embrace some time-saving strategies to make mealtime a little less hectic.

Save time during prep

Whether it's breakfast, lunch or dinner, preparing meals for a family can be time-consuming. When making dinner, keep a plastic shopping bag or bowl on the counter where you can discard scraps such as the skin from onions, fat from chicken and other items that will ultimately end up in the garbage. Discarding all the items into one bag rather than walking back and forth from the garbage to your work area can save time during meal prep.

Slow things down

Another way to save time at mealtime is to use a slow cooker so meals are cooking during the day while you are at work. Chop vegetables on weekend afternoons or nights and separate ingredients into Ziploc bags or containers so all of the prep work is done ahead of time. Each morning you can simply unload the bags or containers into the slow cooker, turn it on before leaving for work and then the meal will be ready to eat by the time you and your family arrive home at night.

Shop online



Many people associate online shopping with clothing and gadgets, but working moms can now buy groceries for their families online as well. Many grocery stores now offer online shopping and pickup services that allow shoppers to fill up their grocery carts before stepping foot in the store. Simply place your order

online and arrange a pickup time and everything will be ready for you when you arrive at the store. This can save you the effort and time spent navigating today's increasingly large and busy grocery stores.

Involve the whole team

Working moms who are tasked with family meal planning might want to find healthy meals for their families, but that does not mean they can't involve the whole family when it comes time to cook. Encourage children to help when preparing meals, assigning age-appropriate tasks. And let dad do some of the work, encouraging him to fire up the grill when the weather permits.

Working mothers who play the role of family meal planner can make this role simpler by employing various time-saving strategies.

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High-paying professions

Much of the talk centered on women in the workforce concerns the disparity between earnings when compared against men in the same positions. The U.S. Bureau of Labor Statistics indicates that the earnings difference between women and men varies with age, with younger women in the country more closely approaching pay equity than older women. Still, Pew Research Center says the female median annual earnings is around 83 percent of what men earn in the United States.

The gender pay gap exists to some extent in every country in the world. Statistics Canada points out that women between the ages of 25 and 54



earned 87 cents an hour for every dollar made by men in 2015. Business Insider UK says Iceland, Finland and Norway boast relatively small pay gaps between the genders.

Even though a gender wage gap may exist, women can still pursue careers that are known to be well-paying. The following are some of the top-earning positions women (and men) can consider, courtesy of Forbes, Monster.com and the U.S. Bureau of Labor Statistics.

- **Obstetrician/Gynecologist:** Many women feel more comfortable being examined or discussing female issues with female doctors. This may account for the higher percentage of female OB/GYNs in practice. The job can be very rewarding because it enables one to care for women at various stages in life. The median annual salary for OB/GYNs is \$207,000.

- **Chief executive:** It's a large responsibility overseeing an entire company or division, but that's what chief executives do on a daily basis. Approximate median annual earnings are \$97,552.

- **Pharmacist:** Pharmacists manage the distribution of medications, but they also consult patients on medication use and administer some immunizations. Some pharmacists work in drug or grocery stores, while others are employed in clinical settings. The median annual salary for pharmacists is \$95,628.

- **Optometrist:** Responsible for the examination and care of their patients' eyes, optometrists also determine prescriptions for glasses and contacts. Optometrists earn a median annual salary of \$102,000.

- **Attorney:** Lawyers are consumers' advocate and help explain the often confusing nuances of the law. Attorneys may specialize in different areas, such as corporate law or family law. Attorney salaries vary depending on the specialty lawyers choose, but law can be a very lucrative field.

- **Computer and Information System Manager:** These workers are also known as Information Technology (IT) Managers. They coordinate and implement company-wide IT efforts, including networking, database development and trouble-shooting. IT managers earn median annual salaries of \$87,400.

While gender pay gaps may still exist, women can earn high salaries in an array of profession.

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Today's working mothers face an incredibly difficult decision after giving birth. How soon to return to work after having a child is a decision new mothers grapple with every day. While a host of factors must be considered before women can make their decision, research shows that longer maternity leave benefits mother and child in a variety of ways.

Paid maternity leave is not guaranteed in the United States, and the Organization for Economic Cooperation and Development notes that the United States is the only country in the developed world that does not mandate paid leave for new mothers. In Canada, paid leave is available for one or both parents through a government-sponsored insurance plan, though that leave is governed by certain restrictions.

The financial component merits strong consideration for mothers trying to figure how long their maternity leave should be. But new mothers know that there are other factors to consider as well. The following are some benefits to lengthier maternity leaves that mothers may not know about.

- Maternity leave, partial breastfeeding and its effects on SIDS risk: Researchers at the University of Auckland recently determined that even partial breastfeeding in the first two to four months of a child's life reduces the child's risk for Sudden Infant Death Syndrome, or SIDS, by roughly 40 percent. Many working mothers experience difficulty breastfeeding their children after they've returned to work. Trouble pumping at the office and the resulting effects on breastmilk supply can contribute to this. Mothers who take longer maternity leaves can breastfeed on demand, while others may find it easier to pump at home while their child is sleeping than they would in an office setting.
- Maternity leave and children's health: A recent study from researchers at the Melbourne Institute of Applied Economic and Social Research in Australia found that children can reap the benefits of their parents' paid parental leave for at least seven years. The study, released in 2015, found that children whose parents were able to care for them with the support of paid leave during infancy had a reduced risk of developing asthma and hearing and vision problems.
- Maternity leave and postpartum depression: A 2013 study published in the Journal of Health Politics, Policy and Law found that women who return to work sooner than six months after giving birth had an increased risk of postpartum depressive symptoms.

Maternity leave can benefit mother and child for years to come, especially when mothers are capable of taking several months of leave after their children are born.




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Learn how to be more assertive in the workplace

Gender equality in the professional arena has come a long way in the 21st century. But while great strides have been made over the last two decades, women still face challenges unique to females as they look to establish themselves professionally and advance their careers.

According to the U.S. Census Bureau, women still earn roughly 80 percent of what men are paid in the same positions. Professional women often must walk the thin line between being too nice or too aggressive, a pressure not often faced by men. Assertiveness is an art for both genders, and women can take steps to be more assertive without giving the impression they're ruffling feathers.



- Be confident in your speech. It is easy to fall into “weaker language” habits when advocating for an idea. If unsure about the reaction to a proposal, you might say, “I think this is a good idea” or “I believe this will impart change.” More assertive language is to simply stand behind the point: “This is a good idea.” Confidence can go a long way.

- Allow people to disagree. It is acceptable for others to disagree with you. This can lead to discussion and an opportunity to present evidence why something should be done in a certain way. It also enables you to point out the strong points in their argument. Listening to all ideas can sway people in your favor, even if they don't necessarily agree with all you believe in.

- Be proactive and future-oriented. This is especially pertinent when asking for raises or promotions. Explain to a boss how you respect yourself and that your work merits the right compensation. Point out clearly defined future goals and successes you've had that warrant consideration for higher pay.

- Don't fear conflict. Conflict doesn't have to be confrontational, especially when respectable language is used and everyone is allowed to voice their opinions. Conflict can inspire great change. And remember, while you need to have solid relationships with coworkers, they do not have to be your best friends.

Assertiveness in the workplace can help female professionals achieve their goals and showcase their value.

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Stuart

further away from me.

It is true, however, that No. 2 son, No. 1 Daughter-In-Law (who is so enumerated due to the fact that she is the first to marry any of my sons), The World's Most Intelligent And Cutest Grandson, and the recently-arrived World's Most Intelligent And Cutest Granddaughter, just moved from Michigan (Eastern Time Zone, aka Eatz), to California (Pacific Time Zone, aka Putz).

No. 2's family made this monumental move to pursue career opportunities. No. 1 D-I-L accepted a post-doctoral post with NASA, and No. 2 son snared a position with MBARI, the Monterey Bay Aquarium Research Institute. I can't explain what they do, because I don't understand it, since it's science-y as all get out. But I will proudly emphasize that both of their roles – and their lifelong career objectives – are about helping to heal this sickly planet, which, in my personal opinion, is deserving of the highest praise.

To engineer this relocation, No. 2 and No. 1 D-I-L had to get logistically creative, what with a 2 year-old, a 3-month-old, a dog, a cat, two cars, and deadlines for finding housing and day care, and dealing work.

Thus, looking at their options for making it happen, they had to greatly expand their definitions of what "acceptable and reliable help" looks like. Which means they had to ask me to help!

Go West, Young Man (With Your Old Man)

No matter what you've heard from the grapevine, rumormongers, or social media, it is not true that my children are all fleeing to the west coast to get

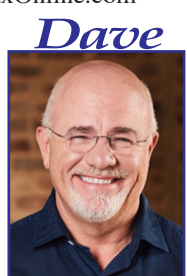
I tried very hard to (1) Do what I was told, and (2) keep my mouth shut. That self-imposed "stay quiet" part was tough!; I arrived on the scene with several thousand pieces of fatherly, father-in-law-ly and grandfatherly wisdom to impart. In the end, I brought all of those wisdom things home with me, unused – turns out these are pretty wise kids.

I also discovered that I could absolutely not keep my "stay quiet" regulation when my assignment was playing with No. 1 Grandson and No. 1 Granddaughter. This often demands a certain degree of noisiness. Especially when they shout my name. They both call me some variation of "Grandpa/Grampa"; No. 1 Grandson says "Gah-Pa," and No. 1 Granddaughter says "Bbbbllllll," or "Pppppbbbbb."

The assignment that held substantial promise for both great adventure and great ennui was driving one of their vehicles from Ann Arbor to the edge of the Pacific. Originally, No. 2 son planned a couple of brief stopovers to break up the drive. But as launch day approached, the need to get west expeditiously became more acute. So we realized we had to just drive our fannies off, sorta like long-distance truckers.

The upside of traversing the country like this, past places I've never been, was that I dreamed up tons of plans for someday making the same trip at a more leisurely pace, and showing No. 1 Grandson and No. 1 Granddaughter the sights. The downside is that I'm gonna foist several columns on you about these places I passed but didn't visit. But I promise to make it so compelling that you'll feel you're right there, on the road, driving 10 to 11 hours daily from Eatz to Putz! – with me! Oh, and the ennui.

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Ramsey

be careful with our money, and we were in good enough shape financially that I paid for his funeral with cash. A few days ago, I started getting letters from the funeral homes in town encouraging me to pre-pay for my own funeral. I'm 42, and in very good health, so is this a good idea?

Janet

Dear Janet,

My advice is to pre-plan, not pre-pay. Unfortunately, you learned first-hand how hard it is to make important decisions in the middle of that kind of grief. Many times, people are so emotional when they face these kinds of things that they make bad decisions. That's why pre-planning, and making decisions ahead of time, is a really good move.

Now, here's why it's never a good idea to pre-pay for this kind of thing. If you live to an average age, for what you'd prepay today at your age, you could invest the amount and be self-insured. You'd have a ton of money sitting there when the time comes.

Events like this make you realize the need for proper planning, but don't ever pre-pay for them. God bless you, Janet. I'm so sorry you're going through this.

-Dave

It's a better idea to pre-plan

Dear Dave,

My husband passed away last year at just 45 years old. We always tried to

Dave Says

No, they're not a good deal

Dear Dave,

I have an emergency fund equal to six months of expenses. Considering this, would you consider an extended home warranty to be a waste of money?

Ami

Dear Ami,

My advice to have an emergency fund of three to six months of expenses, sitting in a good money market account with check writing privileges, is designed to cover the unexpected things that life will throw at you. The cash, combined with the easy access that kind of account allows, will make it quick and easy to take care of things in the event of a financial emergency.

Extended warranties, of any kind, are not a good deal and I don't recommend them. You're better off to self-insure against things breaking down, and put what would have been profit for the extended warranty company in your own pocket!

-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.

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Making Something Out of Nothing

God chose the lowly things of this world and the despised things—and the things that are not—to nullify the things that are so that no one may boast before him.

1 Corinthians 1:28,29

What do you do when life hands you a bunch of lemons? You make lemonade.

That common saying is supposed to teach us that when our plans or expectations sour, we should make the best of what we have. Just add a little sugar, and everything will turn out fine.

Is that what God did with our broken and sinful world? Did he simply squeeze the lemons that we sinners are by nature, add a little divine sugar, and make it all better? Not really, because sinners are not just sour lemons. They are rotten ones that should be thrown out altogether. No amount of sugar or any other additive could ever solve the problem.

So what did God do instead? He made something altogether new out of nothing. He powerfully spoke a new reality into existence. Just as he did when he first created the things of this world by declaring them to be, God has now spoken his powerful Word over a sinful world, declaring each one of us to be perfect in his sight. We were nothing, but by his creative Word, he made something out of nothing.

That was no accident or afterthought. It was all according to plan. As our Bible reading for today says, “God chose the lowly things of this world and the despised things—and the things that are not—to nullify the things that are.” In other words, it wasn’t as if God carefully picked through the lemon pile to select the very best ones to make the most of an otherwise lost cause. No, he bought up the whole worthless lot. And what was the purchase price? Not gold or silver, but the holy, precious blood and the innocent sufferings and death of his Son, Jesus.

And then God did something amazing. For Jesus’ sake, he declared us sinners perfectly sweet and sinless, as only he could. He made something out of nothing.

Prayer: Heavenly Father, give me confidence that, though I am sinful, you have declared me innocent for Jesus’ sake. Amen.

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

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LEGALS

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The City of Bridgman Board of Review will meet at the Bridgman City Hall, 9765 Maple Street, Bridgman, Michigan on the following dates for the purpose of considering and correcting the assessment roll:

Organizational Meeting:

Wednesday, March 4, 2020 at 2:30 p.m.
Board of the Review dates:

Wednesday, March 18, 2020 from 9:00 a.m. 12:00 p.m. and 1:00 p.m. - 4:00 p.m.

Thursday, March 19, 2020 from 2:00 p.m. - 5:00 p.m. and 6:00 p.m. - 9:00 p.m.

Appointments for the Board of Review are preferred but not necessary. Please call 269-465-5144 to schedule an appointment.

Letter(s) of protest from residents will be accepted no later than Friday, March 13, 2020 at 5:00 p.m.

Ratios:

- Agricultural (101) N/A
- Commercial (201) 1.0000%
- Industrial (301) 1.0000%
- Residential (401) 1.0000%
- Personal Property 1.0000%

This notice is posted in compliance with Open Meeting Act, Public Act 267 of 1976, MCL 15.261, et seq., and the Americans with Disabilities Act.

The City of Bridgman will provide necessary reasonable services to individuals with disabilities at the Board of Review upon ten (10) days' notice. Contact the City Clerk by writing or calling the following: Allyson Holm, City Clerk (269) 465-5144, 9765 Maple Street, Bridgman, MI 49106.

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Stock #CT00074. MSRP \$22,485. 39 month lease, 10k miles per year. \$0 security deposit plus \$2,900 down. Must have qualifying lease in household. With approved credit.

NEW 2020 Chevy
Equinox LS

FROM ONLY
\$20,840



OR LEASE FOR
\$199/MO.

Stock #CT00042. MSRP \$27,790. 39 month lease, 10k miles per year. \$0 security deposit plus \$2,900 down. Must have qualifying lease in household. With approved credit.

NEW 2020 Chevy
Traverse

FROM ONLY
\$29,375



OR LEASE FOR
\$319/MO.

Stock #CT00039. MSRP \$35,375. 39 month lease, 10k miles per year. \$0 security deposit plus \$2,900 down. Must have qualifying lease in household. With approved credit.

NEW 2019 Chevy
Blazer

FROM ONLY
\$29,950



SAVE OVER \$7,000
OFF MSRP!

Stock #CT9382. MSRP \$37,035. Must have qualifying lease in household. With approved credit.

NEW 2020 Chevy
SILVERADO 1500
Crew Cab

SAVE OVER
\$12,000



OFF MSRP!
OR LEASE FOR
\$249/MO.

Stock #CT00122. MSRP \$43,945. Selling Price \$31,495. 39 month lease, 10k miles per year. \$0 security deposit plus \$2,900 down. Must have qualifying lease in household. With approved credit.

0% APR FINANCING FOR UP TO 72 MONTHS IS AVAILABLE ON SELECT MODELS

0% APR financing for 72 months is \$13.89 per \$1,000 financed. With approved credit.



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Tyler Honda

2019 Civic Sedan CVT LX



\$169

*\$2,799 Total due at signing. **PER MONTH FOR 36 MONTHS**

Includes down payment, no security deposit required; excludes tax, title, license and dealer fees. For well-qualified customers. Expires 3/2/20

2019 Accord Sedan CVT LX



\$249

*\$2,499 Total due at signing. **PER MONTH FOR 36 MONTHS**

Includes down payment, no security deposit required; excludes tax, title, license and dealer fees. For well-qualified customers. Expires 3/2/20

2019 HR-V CVT LX



\$189

*\$2,299 Total due at signing. **PER MONTH FOR 36 MONTHS**

Includes down payment, no security deposit required; excludes tax, title, license and dealer fees. For well-qualified customers. Expires 3/2/20

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2007 Honda Accord EX-L

3.0L V6 SOHC VTEC 24V, 5-Speed Automatic with Overdrive, 176221 mi., 20/29 MPG

\$5,991



2005 Chevrolet Suburban 1500 LT

V8 SFI Flex Fuel, 4-Speed Automatic with Overdrive, 186750 mi., 14/18 MPG

\$5,991



2014 Ford Fusion SE

2.5L iVCT, 6-Speed Automatic, 72363 mi., 22/34 MPG

\$9,991



2015 Kia Soul

1.6L I4 DGI Gamma, 6-Speed Automatic, 34038 mi., 24/30 MPG

\$11,491



2013 Ford Edge SEL

3.5L V6 Ti-VCT, 6-Speed Automatic with Select-Shift, 98640 mi., 18/25 MPG

\$12,991



2010 Chevrolet Silverado 1500 LT

Vortec 5.3L V8 SFI VVT Flex Fuel, 128535 mi., 15/21 MPG

\$12,991



2012 Toyota Camry SE

2.5L I4 SMPI DOHC, 6-Speed Automatic, 62967 mi., 25/35 MPG

\$12,991



2016 Chevrolet Cruze LT

1.4L 4-Cylinder Turbo DOHC CVT, 6-Speed Automatic, 31042 mi., 30/42 MPG

\$13,491



2017 Ford Fusion SE

2.5L iVCT, 6-Speed Automatic, 30335 mi., 21/32 MPG

\$14,991



2018 Nissan Sentra SV

1.8L 4-Cylinder DOHC 16V, CVT with Xtronic, 33836 mi., 29/37 MPG

\$14,991



2017 Hyundai Sonata SE

2.4L I4 DGI DOHC 16V ULEV II 185hp, 6-Speed Automatic with Shifttronic, 23393 mi., 25/36 MPG

\$14,991



2014 Honda CR-V LX

2.4L I4 DOHC 16V i-VTEC, 5-Speed Automatic, 57805 mi., 22/30 MPG

\$15,991



2017 Nissan Altima 2.5 S

2.5L 4-Cylinder DOHC 16V, CVT with Xtronic, 20745 mi., 27/39 MPG

\$15,991



2011 Ford Ranger XLT

4.0L V6 SOHC, 5-Speed Automatic with Overdrive, 54316 mi., 14/18 MPG

\$15,991



2015 Chevrolet Equinox LTZ

6-Speed Automatic with Overdrive, 74327 mi., 16/23 MPG

\$16,991



2018 Toyota Camry L

Stock # H12348, 2.5L I4 DOHC 16V, 8-Speed Automatic, 32860 mi., 29/41 MPG

\$17,991



2018 Nissan Rogue Sport S

2.0L DOHC, CVT with Xtronic, 32943 mi., 24/30 MPG

\$17,991



2017 Honda Civic Sport

1.5L I4 DOHC 16V, CVT, 57682 mi., 30/36 MPG

\$17,991



2019 Buick Encore Preferred

1.4L I4 SMPI DOHC Turbocharged VVT, 6-Speed 3663 mi., 25/30 MPG

\$18,991



2016 Chevrolet Malibu Premier

2.0L 4-Cylinder DGI DOHC VVT Turbocharged, 8-Speed Automatic, 42631 mi.

\$18,991



2018 Subaru Legacy 2.5i

2.5L 4-Cylinder DOHC 16V, CVT Lineartronic, 17208 mi., 25/34 MPG

\$19,991



2015 Toyota Tacoma

4.0L V6 EFI DOHC 24V, 5-Speed Automatic, 48658 mi., 16/21 MPG

\$25,491



2018 Ford Explorer XLT

3.5L 6-Cylinder SMPI DOHC, 6-Speed Automatic with Select-Shift, 19696 mi., 16/22 MPG

\$29,991

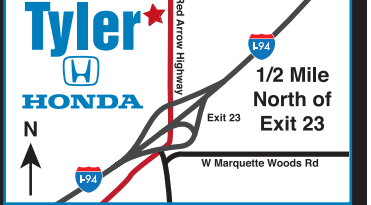


2018 Ford F-150 XLT

EcoBoost 3.5L V6 GTDI DOHC 24V Twin Turbocharged, 10-Speed Automatic, 29053 mi., 17/23 MPG

\$30,991

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MSRP.....\$40,605
REBATE.....-\$6,500
LEASE LOYALTY.....-\$3,000
DOMINION DISCOUNT...-\$2,500

DOMINION DEALS
\$28,605



DEMO Stock #3177

SAVE \$12,000

2020 CHEVY EQUINOX AWD

SAVE \$6,750

MSRP.....\$29,095
REBATE.....-\$4,250
CURRENT LEASE.....-\$1,500
DOMINION DISCOUNT...-\$1,000

DOMINION DEALS
\$22,345



LEASE SPECIAL FROM \$239/mo.

2020 CHEVY SILVERADO HD3500 CREW 4X4

SAVE \$4,500

MSRP.....\$56,970
REBATE.....-\$2,000
DOMINION DISCOUNT...-\$2,500

DOMINION DEALS
\$52,470



DuraMax Diesel

2020 CHEVY TRAX

FINANCING APPROVAL FOR EVERYONE

MSRP.....\$22,830
REBATE.....-\$3,000
LEASE LOYALTY.....-\$2,500
DOMINION DISCOUNT...-\$1,000

DOMINION DEALS
\$16,330



Stock # 3368

LEASE SPECIAL FROM \$199/mo.

2020 CHEVY TRAVERSE

SAVE \$4,600

MSRP.....\$35,565
REBATE.....-\$2,500
LEASE LOYALTY.....-\$2,000
DOMINION DISCOUNT...-\$1,100

DOMINION DEALS
\$29,965



2019 CHEVY SILVERADO LONGBOX V8

FINANCING APPROVAL FOR EVERYONE

MSRP.....\$32,050
REBATE.....-\$4,500
AUTO SHOW CASH.....-\$1,000
PRIVATE OFFER.....-\$2,000
DOMINION DISCOUNT...-\$1,000

DOMINION DEALS
\$23,550



SAVE \$8,500

2019 CHEVY SUBURBAN PREMIER

LAST ONE!

MSRP.....\$71,870
REBATE.....-\$3,000
PRIVATE OFFER.....-\$3,500
DOMINION DISCOUNT...-\$4,000

DOMINION DEALS
\$61,370



SAVE \$10,500

2020 CHEVY SPARK LS AUTOMATIC

FINANCING APPROVAL FOR EVERYONE

MSRP.....\$15,195
REBATE.....-\$1,000
DOMINION DISCOUNT...-\$200

DOMINION DEALS
\$13,995



SAVE \$1,200

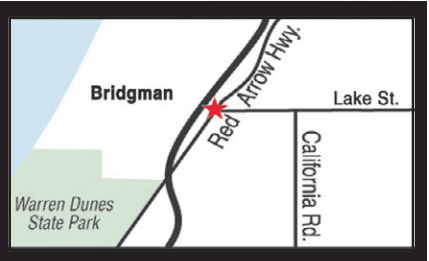
Lease payment includes 10% MSRP down + State fees W.A.C. finance approval for everyone must have 1 year full time job with \$2,400 monthly income. \$3,000 minimum trade reflected in price.



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M-Plan Pricing: must be Michigan Resident. Excludes tax, title, plate & doc fees. Not compatible with other offers. Colors may differ from actual vehicles.

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Includes 2020 Corolla Hybrid & Corolla Hatchback

OVER & ABOVE ALL OTHER INCENTIVES!

Excludes RAV4 Hybrid

Look How Much You Can Save...

 <p>-or- any new 2020 RAV4 (Excludes Hybrid)</p> <p>\$1500 TOTAL APR CASH²</p> <p>When financed through TFS \$1750 TOTAL CUSTOMER CASH³ on 2019 RAV4 (Excludes Hybrid) Includes \$500 Bonus Cash</p>	<p>Lease a new 2020 RAV4 LE</p> <p>8-Spd AT ECT-i 4-Door FWD SUV Gas Model #4430</p> <p>\$219/mo. 3-Year 10,000-Mile/Year Lease</p> <div style="background-color: #00a0e3; color: white; padding: 10px; font-size: 2em; font-weight: bold; margin: 10px 0;"> <p>\$219</p> <p>Per Mo.</p> </div> <p>36 Mos. \$2899 Due at Signing</p> <p><small>Includes \$500 Bonus Cash applied to lease.</small></p>	 <p>-or- any new 2020 COROLLA (Excludes Hybrid)</p> <p>\$1750 TOTAL CUSTOMER CASH⁷</p> <p>\$1250 TOTAL CUSTOMER CASH on 2020 COROLLA HYBRID & HATCHBACK Includes \$500 Bonus Cash</p>
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1. \$500 Bonus Cash direct from Toyota Motor Sales USA, Inc. and must be applied to deal. Valid 2/14/20 thru 2/18/20 on remaining new 2019 RAV4 (excludes hybrid), new 2020 RAV4 (excludes hybrid), new 2020 Corolla (includes hybrid) and new 2020 Corolla Hatchback. Bonus Cash can be combined with all other offers. 2. New 2020 RAV4 (excludes hybrid). \$1,500 TOTAL APR Cash = \$1,000 APR Cash + \$500 Bonus Cash. Customers financing through Toyota Financial Services using standard rates up to 72 months qualify for the \$1,000 RAV4 TFS Standard Rate Retail Cash, subject to approved credit. 3. Remaining new 2019 RAV4 (excludes hybrid) \$1,750 TOTAL Customer Cash = \$1,250 Customer Cash + \$500 Bonus Cash. 4. New 2020 RAV4 LE FWD Model 4430. Lease based on net cap cost of \$23,582. \$500 Bonus Cash included in lease deal. Lease end purchase option \$17,705. 5. New 2020 Corolla LE Model 1852. Lease based on net cap cost of \$17,225. \$300 Toyota Financial Services Lease Subvention Cash & \$500 Bonus Cash included in lease deal. Lease end purchase option \$12,255. 6. Toyota vehicles and components are built using U.S. and globally sourced parts. 7. New 2020 Corolla (excludes hybrid) \$1,750 TOTAL Customer Cash = \$1,250 Customer Cash + \$500 Bonus Cash. New 2020 Corolla Hybrid & Corolla Hatchback \$1,250 TOTAL Customer Cash = \$750 Customer Cash + \$500 Bonus Cash. 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 USA, 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. *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 at the rate of \$0.15 per mile (low mileage lease). \$350 Disposition Fee is due at lease termination. ** 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. For 1, 2, 3, 4, 5, 7, 8 & 9: Must take retail delivery from remaining new 2019 & new 2020 dealer stock between 02/14/20 and 03/02/20. Customer Cash, APR & 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 03/02/20.