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## Moody on The Market



**Moody** Pat

In Michigan's Great Southwest, "We went from 4-percent unemployment to 20-percent unemployment

back down to 9-percent unemployment, and as you can imagine that kind of disruption causes a lot of issues for employers, job-seekers, and everybody else." That's the scene-setter recently from Kinexus Group Vice President of Public Relations & Government Affairs Al Pscholka who joined President & CEO Todd Gustafson and Chief Operating Officer Jake Gustafson in a media roundtable. Jake Gustafson provided the vast majority of the commentary as the unofficial "Data Nerd," sharing a lot of statistical data and anecdotal information regarding the region's ability to bounce back from the economic ravages of the coronavirus pandemic. He launched right into the data telling us, "It's really good news, the job bounce-back is much better than we expected." He explained, "The concern had been we thought we would be in double-digit unemployment numbers, in a pretty conservative estimate, through the end of the year at least. However, due to some really strong consumer spending numbers, some rebounds in the hospitality and manufacturing sectors, and even a few other odd sectors like census hiring and some other components that have come in and had a higher impact than we expected, not just Michigan, but also especially our region of Berrien, Cass and Van Buren Counties have really experienced a high degree of growth. In fact, we're below double digits a quarter early here by registering in this month at 9.9-percent unemployment." Gustafson quickly noted, "Not that we're celebrating 9.9-percent unemployment, since that's still more than double what we were sitting at in February, but you have to recognize that's a one-month change — a positive change — of over 3-percent, whereas at the end of July we were sitting at a mid-13-percent range, now we're in the high 9's. Michigan as a whole is in the high 9 range, and Michigan had a really good August, especially compared to the rest of the country." Michigan had been trailing by a few tenths of a percent through most of the summer, but actually had a really strong end of the summer season, and has come back to even with the national average for unemployment. For the management team at the Kinexus Group, anchored in Benton Harbor, "That's great news," as Jake continued, "We're beating expectations. As disruptive as the COVID 19 lockdown and pandemic and all of the associated lockdown effects have been, we'd really be remiss not to talk about the good progress that we have made. The reopening is work-

Continued on page 4



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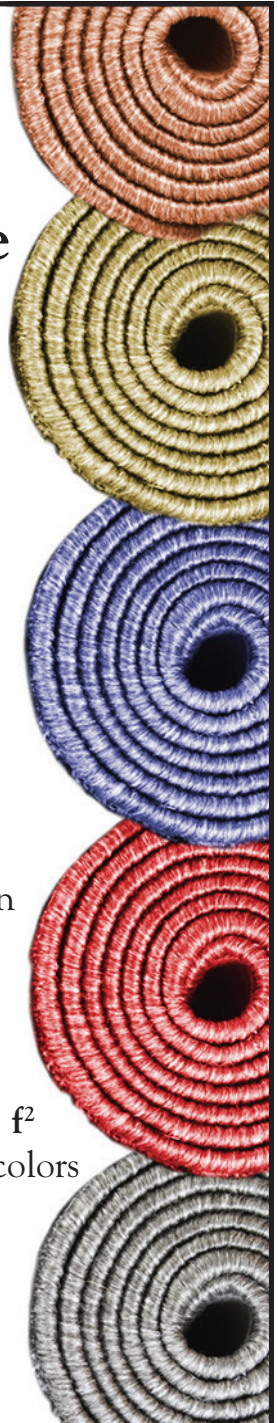
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## Millicent



Executive Director, Southwestern Michigan Tourist Council

## Fun & Interesting Things to Do in Michigan's Great Southwest!

My favorite season has arrived! It's time to decorate for fall, so be sure to stop at any of our farm markets to pick up pumpkins, gourds, corn stalks, and mums. Blend that in with stops along the Makers Trail and events to celebrate. Today

and the next two Saturdays visit the St. Joseph Farmers Market. Saturday mornings at the Market is a fun way to purchase your favorite items including jams, honey, hearth-baked breads and fine pastries, perennials, cut flowers, organic vegetables and so much more! Don't forget to chat with vendors who will share recipes, planting recommendations and cooking tips.

Tomorrow is the final Drive-In Live Concert. Enjoy entertainment from three great performances.

Alex Holycross (The Native Howl) and Erin Zindle (Erin Zindle & The Ragbirds) have joined forces, from vastly different musical backgrounds, to perform as a new duo. Their fresh sound, dubbed 'Outlaw Americana', splices Alex's heavier bluegrass/metal style with Erin's sultry songwriter/world music influences. The guitar/fiddle driven performance showcases a new take on story-telling by drawing lyrical parallels

Continued on page 2

## Inserts & Promotions

- ALDI • Family Fare
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- Inserts may vary by Zip Code

# TOURISM *Continued from cover*

between folklore and the current state of the world. Next is New York native and longtime Michigan resident John Latini, a 3-time Detroit Blues Champion, is a dynamic performing force to be reckoned with. This engaging musician is a celebrated songwriter who connects with fans across many demographics. Latini's muscular, rockin' blues grabs you by the throat from the get-go and won't let go. The last performer is Mike Talbot. You saw him perform as part of The Mendel Center's Remotely Interested series. Now, see him live! Mike is considered a master vocalist, guitarist, and pianist, as well as a prolific and innovative songwriter. His performance history, spanning three decades and totally over 30,000 hours, includes a wide range of gigs, from local haunts to headlining concerts.

The folks at Berrien County Historical Association invites you to participate in *Community Altar for Dai de Muertos*, October 1. Born out of the Catholic All Souls Day and pre-Colombian cultures, the modern Mexican tradition of Dia de Muertos is a celebration of life, family, and love. For many families, this is the time of year to honor ancestors, share memories, and come together to celebrate the strong bonds of family. Center to the celebrations is the ofrenda or altar, where photos and mementos of deceased friends and family reside. The BCHA is celebrating Dia de Muertos by inviting the community to help us build our own ofrenda and honor those that made our lives today possible. Pictures and mementos are welcomed to reside on the altar, however perishable items and items of sentimental or monetary value will not be accepted. Community members can bring items to the altar any time between October 1 and November 4. They can be picked up beginning on November 5th.

The music continues every Friday and Sunday at Dablon Winery. The first half of October includes Jimmy Fastiggi, Mark Ficks, and Matt Gabriel. Jimmy Fastiggi is a self-taught guitarist, singer-songwriter from New York who moved to the southwest Michigan

area in 2005. In his 40+ years of playing Jimmy has performed in all kinds of bands from bluegrass to country, from small acoustic bands to wedding bands and rock'n'roll. He began performing as a solo artist after he arrived in Michigan in 2005 and describes his style as American roots-based music strongly influenced by blues, jazz and rock. His repertoire includes music from such diverse artists as the Beatles, Rod Stewart, Eric Clapton, Stevie Wonder, Van Morrison, Frank Sinatra and Maroon 5 with a healthy dose of original rock'n'roll, contemporary blues and jazz standards. He also has many original tunes and 3 CDs which he's produced over the past few years.

Mark Ficks brings rock, blues, country, and Christian influences to the stage with him each time he performs, as well as an energy and lyrical style that engages his audience. Mark's music comes from the heart and is rooted in his southern Indiana and Kentucky upbringing. Family is a common theme in his lyrics and he draws inspiration from his own experiences as well as from others. Because of this, listeners can easily relate to the stories and messages in his music. In addition to performing the songs that he has penned, Mark has a library of hundreds of cover tunes and can be found filling dance floors with upbeat popular songs of all different styles, or simply providing laid-back atmosphere music in wineries, hotels, and restaurants.

Matt Gabriel is based in Grand Rapids, Michigan. Matt is a singer/songwriter who has spent over a decade writing and performing music around the country. The quality of Folk and Blues you would expect from an artist who grew up between Chicago and Detroit. A must-see live show with a very approachable recorded sound. It's music you can trust and believe in.

Be sure to visit [www.swmichigan.org](http://www.swmichigan.org) for details and information on these and other events. We'll be back in a couple of weeks with more fun and interesting things to do in Michigan's Great Southwest!

Read more at [www.MailMaxOnline.com](http://www.MailMaxOnline.com)



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## Photo of the Week



### Fireball

California wildfire affected the skies causing a red-colored sun.

Photo by Christine Loose-Randall

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

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### Lee



### The Veterans Voice – NSC Pensions (Part 2)

The Department of Veterans Affairs offers Non-Service Connected (NSC) Veterans Pension and Survivors Pension benefit programs for those who are Housebound (HB) and/or in need of Aid and Attendance (A&A). This program is for wartime era veterans and survivors. The veteran must have at least "one day" of active duty service during a wartime era (e.g. WWII, Korea, Vietnam, etc.). They must meet certain limited income and net worth thresholds to qualify which currently cannot exceed a combined net worth of \$129,094. If you go to [www.veteransaidbenefit.org/aid\\_and\\_attendance\\_pension\\_benefit.htm](http://www.veteransaidbenefit.org/aid_and_attendance_pension_benefit.htm) you will get a comprehensive review of the HB and A&A programs. Most veterans or survivors use the A&A program when they are in a nursing home or an assisted living facility, however, you can remain in your home and have caregivers assist you. In either case, a medical doctor, in addition to other required forms, needs to complete a 21-2680 – Examination for HB Status or Permanent need for Regular A&A. Currently, claims filed for HB or A&A take an average of six to nine months to be approved by the VA. A veteran who is married can currently get as much as \$27,195 a year toward their nursing home or assisted living facility costs (see [www.va.gov/pension/veterans-pension-rates](http://www.va.gov/pension/veterans-pension-rates) for all the rates). A surviving spouse in a nursing home or assisted living facility can currently get as much as \$17,586 a year toward their respective care (see [www.va.gov/pension/survivors-pension-rates](http://www.va.gov/pension/survivors-pension-rates) for all the rates). As stated last week, this benefit is a needs-based benefit program for wartime era veterans or surviving dependent who have limited income and net worth. You need to

be more seriously disabled and/or in a nursing home or assisted living facility to qualify for the housebound or aid and attendance rates. In recent years the VA has really cracked down on what we call "Pension Poachers." For example, the Federal Trade Commission (FTC) has an excellent article titled, "Veterans' Pensions – Protect Your Money From Poachers" at [www.consumer.ftc.gov/articles/0349-veterans-pensions](http://www.consumer.ftc.gov/articles/0349-veterans-pensions). The article states that, "these unscrupulous brokers try to convince veterans to transfer their assets to a trust or to invest in insurance products so they can qualify for Aid and Attendance benefits." The article from the FTC goes on to state, "Adding insult to injury, the advisers are charging fees that range from hundreds to thousands of dollars for their services." For many years, attorneys, financial planners and insurance agents have been able to get away with this until the VA initiated a three year look back and changed this and other rules on October 18, 2018. These benefits should be "FREE" to apply for (see Pension Programs and Representation from <https://benefits.va.gov/BENEFITS/factsheets/limitedincome/pensionprogram-and-representation.pdf>). Anyone receiving these VA Pension programs will be reduced to \$90 a month once they enter a nursing home or assisted living facility and qualify for Medicaid. The \$90 does not necessarily go to the facility, but rather can be added to their "personal needs allowance" and used for personal expenses.

Lee Lull is the Veterans Affairs Administrator for Berrien County. He has served in that position since May 2012. You can contact Berrien County Veterans Services at (269) 983-7111 Ext. 8224, via e-mail at [veterans@berriencounty.org](mailto:veterans@berriencounty.org) or visit their website at [www.berriencounty.org/veterans](http://www.berriencounty.org/veterans).

Read more at [www.MailMaxOnline.com](http://www.MailMaxOnline.com)



**Sarah Spoonholtz,**  
Regional Director,  
SMR Chamber

## Your Chamber Update

Now that we've officially entered the Fall season, I've heard a number of people discussing how there isn't anything to look forward to coming up. I fully disagree! While Summer might be the month that many know us for because of our fantastic beaches, fall provides the perfect backdrop for taking in a colorful array of farmers markets, events, and the smells that only Southwest Michigan is privy too! (Looking at you concord grapes!)

Three local farmers markets are continuing through the second week in October, giving you a few more chances to stock up and enjoy the deliciousness that our area can provide. The include:

• **Bridgman Open-Air Market:** Sunday 9 am – 3 pm in the Edgewater Bank parking lot off Red Arrow and Lake St.

• **Buchanan Farmers' Market:** Saturday 8 am – 1 pm in downtown Buchanan, you'll find them one block south of Front St behind the District Library.

• **St. Joe Farmers Market:** Saturday 9 am – 2 pm along Lake Bluff park in downtown St. Joseph.

At each market you'll find a mix of fresh produce, homemade baked goods, sweet and savory treats, and other unique gift ideas for yourself, family, and friends. Plus, you have a unique option of actually talking to the people who raises or created the items your purchasing first hand! Personally speaking, this has provided me with opportunities to hear about new recipes, updates on what's happening with those businesses, and to try products that otherwise wouldn't have been on my radar.

Fall also provides opportunities to giveback to those around you as we enter the "giving season". **United Way of Southwest Michigan** is currently looking for volunteers for their **Rake A Difference, Day of Action for Seniors** on November 12<sup>th</sup>. Volunteers will be raking leaves as well as cleaning gutters for local senior citizens in Berrien, Cass, and Van Buren Counties. These actions can be not only difficult but potentially impossible for our seniors to accomplish on their own. With the concerns that COVID has brought on this year, the need for individual volunteers and teams volunteers is great. If you're interested in volunteering, or if you know a senior that could benefit from this service, visit: [www.uwsm.org/rake-a-difference](http://www.uwsm.org/rake-a-difference).

Speaking of giving back, our friends at **Mid-West Family of Southwest Michigan** will be holding their annual **Stuff-A-Truck Food Raiser** for the **Southwest Michigan Community Action Agency**, as well as **Project Personal Care** this fall – both of which are ideal opportunities to assist those in need around us who may have been impacted greatly by COVID and job loss. Be on the lookout for further details on both events!

If you'd like to learn more about member events such as those above, or how the Chamber is supporting local businesses, visit [www.berrienreopens.org](http://www.berrienreopens.org), [www.swmisafe.org](http://www.swmisafe.org), and the *Buy Local Berrien!* Facebook Group. You can also reach me at [sspoonholtz@smrchamber.com](mailto:sspoonholtz@smrchamber.com) or call my direct line at 269-932-4040 if you'd like to chat.

To learn more about the Chamber, view upcoming Chamber events, member benefits, or how to become a member visit our website [www.smrchamber.com](http://www.smrchamber.com). We look forward to seeing and connecting with you soon!

Read more at [www.MailMaxOnline.com](http://www.MailMaxOnline.com)



## The Value of Knowing Jesus

*I speak the truth in Christ—I am not lying, my conscience confirms it through the Holy Spirit—I have great sorrow and unceasing anguish in my heart. For I could wish that I myself were cursed and cut off from Christ for the sake of my people, those of my own race, the people of Israel. Theirs is the adoption to sonship; theirs the divine glory, the covenants, the receiving of the law, the temple worship and the promises. Theirs are the patriarchs, and from them is traced the human ancestry of the Messiah, who is God over all, forever praised! Amen.*

Romans 9:1-5

In 1991, Teri Horton was looking for a gift for a friend. In a thrift store, she came across a large canvas covered with colorful drips and splatters. Even though Teri thought it was ugly, she bought it for five dollars. Her friend thought it was ugly too and gave it back to Teri. So, Teri tried selling the painting at a garage sale. An art teacher spotted the painting and suggested that it might be the work of the famous artist, Jackson Pollock. Teri responded, "Who is Jackson Pollock?" She had no idea that her five-dollar painting might be worth millions of dollars.

Many of the Jewish people living in the first century were in a similar situation. They had something extremely valuable but did not realize it. God had given the Jewish people a special place in his family and had promised that the Savior of the world would come from them. But when the Savior came, they saw no value in him. They rejected him and hung him on a cross. Even though Jesus proved that he was the Messiah, they doubted.

But the apostle Paul, a Jewish man by birth, knew the value of Jesus. His heart broke because his people rejected Jesus. They were rejecting God's gift of undeserved love, free forgiveness, and eternal life. Paul loved his people so much that he was willing to give up those incomparable gifts if it would save them from eternal death.

But only One can save and has saved us. He is Jesus Christ. We are saved because of Jesus' sinless life and his death for our sins. Trust him! His splattered blood beautifully covers over the sin-stained canvas of humanity. Don't underestimate the value of Jesus. Believe it and celebrate it.

Prayer: Lord Jesus, help me to know you and the value of your salvation. Amen.

Submitted by: Pastor Glenn T. Rosenbaum  
Administrative Pastor  
Grace Evangelical Lutheran Church, St. Joseph  
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**MOODY** *Continued from Cover*

ing, and we're starting to see some jobs come back. There's still a big hill to climb, and we still have ground to make up before we get to the pre-COVID levels, which was an historically low unemployment level in our region. While we're still double that, we're clawing back in." The numbers-oriented exec took an even deeper dive saying, "If you look at the unemployment rate, you often look at a few other things, including the total size of the labor force, and ours is doing very well. In Berrien, Cass and Van Buren Counties, we've actually avoided a trend that is a little bit disconcerting in the rest of the state, where we're seeing a shrinking of the labor force. The general trend in our region is stable, if not just a slight amount of growth. One of the component trends that we've seen across the state of Michigan as a whole is a decrease in the size of the labor force, especially when you get close to the **Detroit Metro** area, where areas like **Oakland County** has experienced an almost 80,000 person decline in their workforce." So how does that add up for the region as we still have businesses hurting from the pandemic? Gustafson says, "If we were to put our crystal ball cap on and ask where do we think we are headed from here, we believe we will have at least one more month of incremental growth, or positive gains, and maybe drop us down around 8-percent unemployment come October, but after that there are a few things to raise a red flag of caution on, like the seasonal nature of the local marketplace, that give us concern – not a crisis, like the pandemic was

– but there are things that might slow growth slightly." By way of reasoning, Jake adds, "There are some things that you can't fix when you have a big economic crisis like this if your labor force leaves, or migrates to another area, but we're not seeing that now, nor any effects of that, so that's in the realm of good news, that is something that we can build on and will be the foundation for a strong economy here regionally." The CEO, Todd Gustafson, notes, "Historically that number has shrunk here as well over the past decade, so to see the trends that we're seeing now is actually very encouraging."

Drilling beyond just the numbers, Jake returned to what it means to the **Average Joe** out looking for work, saying, "If you take an x-ray and look at the opportunities for folks that are looking for work today, what do they look like? That's a bit more mixed news, but there's still the notion that there's probably no better time to be entering the workforce, strangely enough, in the recent history, especially if you're interested in careers like manufacturing, or hospitality, but really advanced manufacturing, the numbers are really unusual there." Manufacturing in Southwest Michigan got hit hard, like everyone else did. In fact, the Kinexus Group team says that manufacturing in the region took a 10-percent hit on its labor force thanks to COVID, and they're still building back. Jake points out, "I think manufacturing is a really resilient sector and there are some indicators that (according to the **Institute for Supply Management**) indicate that there might be some positive growth trends coming, but what we

have seen is manufacturers are starting to hire again." A prime role at the Kinexus Group is making the match between those employers with jobs that need to be filled and the potential talent to fill them. In that regard, Jake Gustafson reiterates, "It might be the best time for those who are looking for a job to join the workforce. Our overall hirings, if you take a look at all of the jobs that are posted, we are down, with slightly fewer jobs being advertised in the region – 6,000 as opposed to this time last year when there were 8,500, however inside of that number, the entry level to mid-point manufacturing jobs have actually grown," and adds, "If you're looking to enter fields like advanced manufacturing, there's actually more opportunity now than there has been before, and a really important message that we've tried to start amplifying is that while you may hear a lot of things — and it's true that there's high unemployment, and there are a lot of headwinds in some sectors — but if you're entering the workforce, or if you've been on the sidelines for a while, or you're a young parent who took some time out to be with your family or whatever the reason, if you're looking for opportunities to enter into a field like advanced manufacturing, now is a very competitive time for you to do that." At Kinexus, 58-percent of the job postings are positions requiring few, if any, special qualifications, and their leaders suggest that for those looking for mobility, or a career change and are willing to make a lateral or parallel move to another career, it's actually a good time for that, especially in fields like manufacturing and hospital-

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ity. Todd Gustafson says, "Anecdotally, many of us have had conversations with manufacturers who are actually taking orders into next year — January and February — who are also hiring people now, and they're thinking about growth, and being able to hire people to not only maintain, but to grow as well, so I think there are a lot of positive signs out there." Jake doubles down on that comment suggesting, "We have empirical data right now which says while the volume of pure openings are down, there is a decided unique opportunity for folks entering the job market. There are still opportunities where manufacturers do need skilled talent, but aren't able to rely on the typical pipelines. Before it might have been just word of mouth, while employers may now be looking for different techniques or tactics to be able to find talent." He adds, "That's not just due to the pandemic, it has been a challenge for employers in our area even previously to find the right skilled talent for specific jobs, particularly in advanced manufacturing and health care. That's something that the Kinexus Group tries its best to help employers match up to talent, or to skill up talent where possible." If you'd like to learn more about the opportunities, reach out at [www.Kinexus.org](http://www.Kinexus.org). Amid all of the other myriad stats that the Gustafsons (who are not related to one another, by the way) and Pscholka have at hand is a new set of metrics we hear about frequently on the national scale: the rate of Consumer Spending. Kinexus is venturing into track that data for the first time, working to determine how consumers are spending their money and some of the broader factors that influence the economy, and the workforce in Southwest Michigan. Jake admits, "We've never tracked the data before, but we have been over the summer, with the idea of consumer spending and consumer confidence, recognizing that it has an impact on all sectors, but especially in the leisure and hospitality sectors. The news for our region (Berrien, Cass and Van Buren Counties) has been very good." Looking at the chart graphing the data, Gustafson says, "If I just told you, that the region had a great summer, you could pick out the trend line very easily. Berrien, Cass and Van

Buren have done a great job of being open for business, and being the destination of choice over the summer months. It reflects a more than 20-percent growth in consumer spending with most of that directly tied to leisure and hospitality. Most of it derived from the height of summer in the region. It's great news."

Looking back over the late spring and early summer, Jake says, "We were deeply concerned, and with many businesses closed, we were down about a third compared to most years, but what we were seeing towards the end of summer was that start to equalize back out, and to even out that negative trend line. That helps move us back closer to levels that are sustainable or status quo. It's really great to see that come out of the back end of summer with a little bit more of what would be a normal economic activity level, especially for those areas in leisure and hospitality."

They openly admit, the battle has not been won yet, as Jake says, "There's no doubt there are areas that are still struggling, with gyms only being allowed to reopen this week, bowling alleys and entertainment centers are areas that have been affected longer than most by some of the regulations placed upon them through the lockdown. But when you look at the bread and butter of hospitality — accommodations, restaurants and retail — it has done really well." Nevertheless he adds, "We know no matter what in a non-COVID year, Southwest Michigan has a high degree of seasonality with a lot of business in the summer, and then we tend to trail off. In the fall and winter there's still some business, especially around the holidays, but the first quarter of almost any year is a tough one for many of our restaurants and retailers, and you'd be hard-pressed to say who doesn't have a tough first quarter around here that does business locally. It's great to see this spike of business activity going into the winter, to help smooth out some of those lean times that we would expect to come ahead no matter what." But, it doesn't take a genius to take a look at the charts and say we didn't have a full year of positive or even normal economic growth, and Gustafson says, "Our

suspicion is that there will be many small businesses, especially those in the retail and hospitality sector, that are going to need assistance again." Although they're encouraged, saying, "This spike of activity is great, and it has probably helped keep them afloat and moving forward as a viable business," Jake adds, "You can't undo almost two quarters of no economic activity, and for those folks who often use that time to build up a cushion to take them through lean times, we're going to expect to see a second period of — not necessarily crisis — but just difficult operating times for small businesses especially in the retail and hospitality industry." Looking into his crystal ball again, Jake says, "If we had to peg it and determine when it will most likely occur, it would be at a time when we expect low business activity anyway, so likely the first quarter of 2021. Kinexus Group would probably want to ring the bell and say there was a lot of programs here from the State of Michigan, things that Cornerstone Alliance did that we were very proud of, and Market Van Buren, to help small businesses in the April, May, June time frame, and they all had great effect and you could point to a lot of tangible success." That said, he suggests, "We may need to do some of those things again, because we're probably not out of the woods just yet. It could be more targeted, and likely not to the same scale, but some assistance may well be needed." Todd Gustafson reminds us, "We were looking at it as a sprint, and it's become a marathon. The one-time assistance that was provided to a lot of businesses may not be enough. We have to think through that and figure out what it looks like going forward."

That's it for this week, folks. Have a great week and we'll see you Saturday in MailMax!

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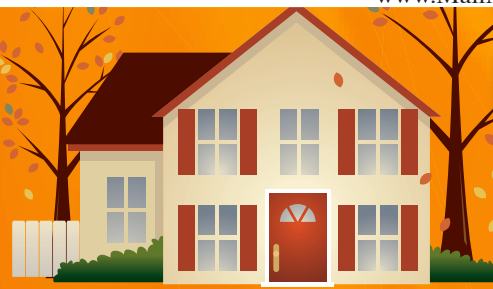
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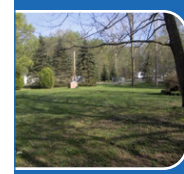


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**TRUMPETER BAY**  
2 BD, 2 BA waterfront home. 50' of Cygnet Lk front. Carefree main level living w/ vault ceilings & open concept! Kitchen w/ center island, maple cabinets, newer SS appliances, snack ledge & dining. Master bath w/ skylight, dual sinks, walk-in closet & low threshold shower. Two sets of sliders to access pvt floating dock, covered back patio. New tank-less water heater. \$249,900 (20038499)



**WINE COUNTRY**  
Charming home w/ 1.33 acres. 3 BD, 1.5 BA & main floor laundry. Newer kitchen appliances, some new doors, gutters & laminate floors. Spacious side yard w/ deck & flower gardens. Nestled between Round Barn & Tabor Hill wineries and wine trails are just behind this property! Great location w/ close proximity to SWMI beaches attractions, recreational & wine trails. \$144,900 (20038322)



**REDUCED**  
This cute and cozy 2 bedrooms, 1 bath bungalow has refinished hardwood floors. Eat in kitchen, open living room and dining room. Newer electrical, plumbing and water heater. Full basement and 1 car detached garage. Great price for this city location/area! \$132,900 (20036964)



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**NEW CONSTRUCTION**  
Open concept 3 BD, 2 BA ranch design. Exterior to be vinyl & stone siding. Cathedral living rm ceiling, gas fireplace & natural light w/ windows to back yard & deck. Dining area into kitchen w/ granite countertops, SS appliances, island & pantry. Hardwood floors! Master suite w/ walk in shower & walk in closet. Walkout basement w/ sliders & plumbed for full bath. Side loading, 3+ car garage. \$350,750 (2007766)



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- St. Joseph \$219,900. LP - (20039618)

### JUST LISTED!



- 3 BR, 2 full, 2 half bath, 1,644 sq. ft., 8.4 acres
- Exposed wood beams, new floors throughout
- Open concept, spacious kitchen w/lots of storage space
- Attached 32'x32' garage, back deck
- Lawrence, \$229,900. AK - (20039318)

### JUST LISTED!



- 5 BR, 3 full, 2 half bath, 5,876 sq. ft., 5.4 acres
- Custom built on Christiana Creek, screened in sunroom
- Living room w/stone fireplace, main floor master suite
- Finished LL walkout to patio, heated pole barn
- Edwardsburg, \$749,000. JL - (20039161)

### JUST LISTED!



- 2 BR, 1 bath, 1,020 sq. ft.
- 1/2 acre wooded lot, needs some TLC
- Spacious rooms, lots of natural light
- 2-car detached garage, main floor laundry
- Buchanan \$74,900. VW - (20039205)

### JUST LISTED!



- 2 BR, 2 bath, 1,450 sq. ft., double lot
- Completely renovated, refinished hardwood floors
- Open eat-in kitchen w/SS appls. & Corian counter tops
- Front enclosed porch w/sitting area & room to dine
- St. Joseph, \$259,900. LP - (20039386)

### NEWLY LISTED!



- 3 BR, 1 bath, 1,040 sq. ft.
- Completely remodeled, re-finished hardwood floors
- Open & bright living room, kitchen w/SS appls
- New furnace, water heater, sump pump & roof
- Benton Harbor \$154,900. CB - (20036989)

### PRICE REDUCED!



- Two-unit investment property
- Each unit 2 BR, 1 bath, 935 sq. ft.
- Shared laundry in basement, rear parking
- Separate electric service for each unit
- St. Joseph \$149,900. DS - (20036911)

### NEWLY LISTED!



- 4 BR, 2.5 bath, 2,128 sq. ft.
- Living room w/fireplace, formal dining room
- Eat-in kitchen w/sliders to back patio
- Master suite w/Jacuzzi tub & walk-in shower
- St. Joseph \$339,900. LP - (20038180)

### NEWLY LISTED!



- 3 BR, 2 bath, 1,552 sq. ft.
- Living room w/wood burning fireplace, hardwood floors
- Kitchen w/modern updates, quartz countertops & SS appls.
- Main floor master, fenced backyard, 2-car detached garage
- St. Joseph \$244,900. CB - (20038342)

### NEWLY LISTED!



- 5 BR, 5.5 bath, 5,548 sq. ft., Reserve at Knollwood
- Completely remodeled, two-story great room w/fireplace
- Gourmet kitchen w/SS appls. & granite countertops
- Main floor master suite, finished walk-out LL
- Niles \$775,000. JL - (20038223)

### NEWLY LISTED!



- 3 BR, 2 bath, 1,584 sq. ft.
- Completely remodeled, updated plumbing & electrical
- Kitchen w/eat-in snack bar, hickory hardwood floors
- Above ground swimming pool w/attached deck
- Three Oaks \$225,000. DT - (20037243)

### NEWLY LISTED!



- 3 BR, 1.5 bath, 1,736 sq. ft. brick ranch, many updates
- Living room w/stone fireplace, formal dining area
- Spacious kitchen, hardwood floors throughout
- 3-seasons room, fenced backyard, patio
- Benton Harbor \$179,000. JS - (20037773)

### PRICE REDUCED!



- 4 BR, 3.5 bath, 4,862 sq. ft., 8.5 acres
- Custom built open concept, living room w/wood burner
- Hardwood floors, main floor master w/jacuzzi tub
- Finished walk-out basement, 2 outbuildings
- Buchanan \$399,900. LP - (20007256)

### PRICE REDUCED!



- 4 BR, 4.5 baths, 5191 sq. ft., finished basement
- Exquisite home with deeded Lake MI access
- Top of the line Chef's kitchen w/granite & SS appls
- 2-story great room w/fireplace, main floor master suite
- St. Joseph \$749,900. ML - (19008825)

### PRICE REDUCED!



- 3 BR, 3.5 bath, 4,656 sq. ft., The Reserve at Knollwood
- Gourmet island kitchen w/Ayres cabinets, Corian countertops
- Main floor master suite w/shower, whirlpool tub, double vanity
- Main floor laundry, finished LL walk out, water views
- Niles \$820,000. JL - (20024088)

### PRICE REDUCED!



- 5 BR, 2 bath, 2,284 sq. ft., beautifully updated
- Kitchen w/new granite countertops & SS appls
- Living room w/fireplace, fully finished basement
- Fence backyard, deck, hot tub, close to downtown
- St. Joseph \$275,000. LP - (20017214)

### PRICE REDUCED!



- Custom built 4 BR, 2.5 bath, 3,511 sq. ft., private ravine lot
- Great room opens into large kitchen w/breakfast area
- New roof, landscaping & other improvements throughout
- Finished basement, assoc. pool, clubhouse & other amenities
- St. Joseph \$379,900. PS - (20021943)

### NEWLY LISTED!



- 4 BR, 3.5 bath, 3,004 sq. ft., on the St. Joseph River
- Spacious living room w/fireplace, dining room
- Kitchen w/SS appls, master suite w/shower & tub
- Huge back deck & patio, amazing views
- St. Joseph \$534,900. DS - (20036623)

### PRICE REDUCED!



- 4 BR, 1 bath, 1,488 sq. ft.
- 2.5 acres, great-sized fixer upper
- Kitchen has old school charm
- Farmland views, full basement
- Hartford \$62,000. AK - (20010353)

### PRICE REDUCED!



- 2 BR, 2.5 bath, 1,993 sq. ft., solid limestone ranch
- Spacious living room w/fireplace
- Hardwood floors, enclosed porch
- Fenced backyard, patio
- Niles \$124,900. VW - (20034500)

### NEWLY LISTED!



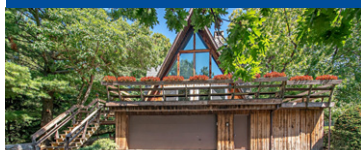
- 3 BR, 3 bath, 2,551 sq. ft., ravine views
- Hardwood floors, updated main bathroom
- Large family room, kitchen w/updated appliances
- Corner lot, parking for up to 4 cars, fenced-in backyard
- St. Joseph \$229,900. LP - (20036110)

### NEWLY LISTED!



- 5 BR, 3 full/2 half baths, 5,213 sq. ft., 2 acres
- Open concept great room w/oak built-in shelving, fireplace
- Newly updated kitchen w/island & breakfast nook
- Main floor master suite, finished LL, in-ground swimming pool
- Niles \$535,000. JL - (20034912)

### NEWLY LISTED!



- 4 BR, 4.5 bath, 4,137 sq. ft., chalet-style custom built
- Kitchen w/granite, living room w/stone fireplace
- 4-season room overlooking waterfall & fish pond
- Solar heated indoor swimming pool, huge deck
- Stevensville \$849,000. JS - (20034628)

### PRICE REDUCED!



- 2 BR, 2 bath, 1,171 sq. ft.
- Vaulted foyer area, living room with slider to back patio
- Large kitchen w/lots of counter space & SS appls
- One mile to Paw Paw Lake public access, back deck
- Watervliet \$145,999. AK - (20033041)

### PRICE REDUCED!



- 5 BR, 2 bath colonial, 2,979 sq. ft. home w/1 BR, 1 bath apt.
- New carpeting, new hardwood floors, freshly painted
- Kitchen w/lots of cabinet space, living room w/fireplace
- LL w/large rec room & fireplace, 2-car attached garage
- Berrien Springs \$239,900. DJ - (20025427)

### NEWLY LISTED!



- 3 BR, 1.5 bath, 1,658 sq. ft., on Diamond Lake
- Over 76' of water frontage, open floor plan
- Eat-in kitchen, formal living room w/fireplace
- 2 detached two-stall garages, deck
- Cassopolis \$375,000. JL - (20033508)

### NEWLY LISTED!



- 3 BR, 3 bath, 3,472 sq. ft., 3.19 acre wooded lot
- Family room w/fireplace & skylights, 3-season room
- Open eat-in kitchen w/island & SS appls, main floor laundry
- 2 new furnaces new A/C, new roof, beautifully landscaped
- St. Joseph \$394,900. LP - (20032867)

### NEWLY LISTED!



- 3 BR, 2 bath, 1,771 sq. ft., close to Silver Beach
- Views of Lake MI, hardwood floors, solid wood trim
- Kitchen w/SS appls & solid cabinets
- Fenced back patio, storage shed, 2 parking spaces
- St. Joseph \$549,900. LP - (20033115)

### PRICE REDUCED!



- 5 BR, 4 bath rehabbed farmhouse, 3.8 acres
- Spacious kitchen w/breakfast nook, hardwood flooring
- Third level option for guest quarters w/bath & kitchenette
- Huge main floor laundry room, wrap around porch,
- Coloma \$799,900. MN - (20019674)

### DEEDED RIVER ACCESS!



- 4 BR, 3.5 bath, 3,075 sq. ft., extra large garage
- Green built living space, open floor plan
- Kitchen w/SS Whirlpool appls, stone countertops
- Fully finished LL, deeded access to Paw Paw River
- Watervliet \$299,900. WD - (20021857)



# The SOUTHWEST MICHIGAN AUTOMOTIVE MARKETPLACE



BUILT



PROUD



### 2020 FORD F-150 4X4 PICKUP

Iconic Silver, 8 Foot Bed, Power Windows and Locks, Chrome Appearance Package, Platform Running Boards, Locking Rear Axle, FORD PASS Connect, Cloth Seat, and Much More! F20204 MSRP.....\$37,810  
SIEMANS DISCOUNT.....- 1,564  
FORD F-SERIES RETAIL CUSTOMER CASH - 2,500  
FORD BONUS CASH.....- 1,500  
FORD SELECT INVENTORY CUSTOMER CASH.....- 750  
FORD COMPETITIVE CONQUEST BONUS CASH\* - 1,000

**SALE PRICE...\$30,496**  
(\*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



### 2020 FORD FUSION SE SEDAN

Alto Blue Metallic, 1.5 EcoBoost Engine, Blind Spot Info System with Cross Traffic Alert, Rear View Camera, Reverse Sensing System, Power Seat, Satellite Radio, FORD PASS Connect, and Much More! F20231

**LEASE FOR ONLY**

**\$159/MONTH\***

36 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$2,800 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, \*MUST QUALIFY FOR FORD RCL RENEWAL & FORD RCL TRADE-IN ASSISTANCE CASH, OFFER EXPIRES 09/30/20



### 2020 FORD ESCAPE SE ALL WHEEL DRIVE

Dark Persian Green, 1.5 EcoBoost Engine, Ford Co-Pilot 360, Heated Front Seats, Back-Up Camera, and Much More! F20317

**LEASE FOR ONLY**

**\$199/MONTH\***

24 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$3,250 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, \*MUST QUALIFY FOR FORD RCL TRADE-IN ASSISTANCE BONUS CASH, OFFER EXPIRES 09/30/20



### 2020 FORD ECOSPORT SE

Ruby Red Metallic, Power Moonroof, Heated Front Seats, Rear View Camera, Reverse Sensing System, and Much More! F20250

**LEASE FOR ONLY**

**\$209/MONTH\***

36 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$2,000 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, \*MUST QUALIFY FOR FORD COMPETITIVE CONQUEST BONUS CASH, OFFER EXPIRES 09/30/20



### 2020 FORD EDGE SEL ALL WHEEL DRIVE

Oxford White, ActiveX Seat Material, Heated Front Seats, Heated Steering Wheel, 18 Inch Aluminum Wheels, Reverse Sensing System, Keyless Keypad, and Much More! F20354

**LEASE FOR ONLY**

**\$239/MONTH\***

24 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$3,300 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, \*MUST QUALIFY FOR FORD COMPETITIVE CONQUEST BONUS CASH, OFFER EXPIRES 09/30/20



### 2020 FORD F-150 SUPERCREW XLT 4X4

Abyss Grey, 2.7 EcoBoost V6 Engine, Navigation, Satellite Radio, Sport Appearance Package, 18 Inch Six Spoke Wheels, Power Sliding Rear Window LED Box Lighting, Trailer Hitch, and Much More! F20175

**LEASE FOR ONLY**

**\$259/MONTH\***

24 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$2,550 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, \*MUST QUALIFY FOR FORD LEASE RENEWAL, OFFER EXPIRES 09/30/20



### 2020 FORD EXPEDITION LIMITED STEALTH 4X4

Iconic Silver Metallic, Leather Seats, Panoramic Vista Roof, 2nd Row Bucket Seats, 22 Inch Aluminum Wheels, Navigation, 360 Degree Camera, Enhanced Active Park Assist, Power Running Boards, and Much More! F20321

**LEASE FOR ONLY**

**\$549/MONTH\***

36 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$3,900 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, \*MUST QUALIFY FOR FORD COMPETITIVE CONQUEST BONUS CASH, OFFER EXPIRES 09/30/20



### 2020 FORD EXPLORER ST 4X4

Agate Black Metallic, Twin Panel Moon Roof, 14 Speakers, 10 Inch Touch Screen, Multi-Contour Front Seats, 3.0 EcoBoost Engine, Hands Free Lift Gate, Heated First and Second Row Seats, Heated Steering Wheel, Powerfold Third Seat, 360 Degree Camera, Active Park Assist, Remote Start, B & O Sound System, Navigation, and Much More! F20013

MSRP.....\$58,525

SIEMANS DISCOUNT.....- 2,780

FORD RETAIL BONUS CASH.....- 2,500

FORD SELECT INVENTORY RETAIL CASH - 750

FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH\* - 1,000

FORD RETAIL CUSTOMER CASH.....- 500

**SALE PRICE...\$50,995**  
(\*MUST QUALIFY)

# SIEMANS

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**2020 JEEP RENEGADE LATITUDE 4X4**

Colorado Red, Heated Front Seats, Heated Steering Wheel, Touch Screen Radio, Remote Start, Back-Up Camera, and Much More! C20177



**LEASE FOR \$179/MONTH\***

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,300 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR CHRYSLER LEASE RENEWAL) OFFER EXPIRES 09/30/2020

**2020 RAM 1500 CREW CAB 4X4 BIG HORN**

Delmonico Red, 5.7 Hemi V8, Anti Spin Rear Axle, Rear Power Sliding Window, Power Seat, Touch Screen Radio, Adjustable Pedals, and Much More! C20129



**LEASE FOR \$229/MONTH\***

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,750 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR RAM LOYALTY BONUS CASH, FCA OWNER LOYALTY LEASE CASH AND LEASE RENEWAL) OFFER EXPIRES 09/30/20

**2020 JEEP GRAND CHEROKEE ALTITUDE 4X4**

Sting Grey, Power Sunroof, Blind Spot and Cross Path Detection, Heated Front Seats, Power Liftgate, Navigation, 20 Inch Gloss Black Aluminum Wheels, and Much More! C20286



**LEASE FOR \$329/MONTH\***

42 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,500 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR CHRYSLER LEASE RENEWAL & GRAND CHEROKEE LEASE LOYALTY) OFFER EXPIRES 09/30/2020

**2020 DODGE DURANGO GT ALL WHEEL DRIVE**

Redline Pearl, Leather Seats, Heated Front Seats, Heated Steering Wheel, 3<sup>rd</sup> Row Seating, 9 Alpine Amplified Speakers, Power Sunroof, Navigation, Performance Hood, 20 Inch Gloss Black Wheels, Blind Spot and Cross Path Detection, Power Lift Gate, and Much More! C20281



**LEASE FOR \$399/MONTH\***

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,500 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, OFFER EXPIRES 09/30/2020

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**2020 JEEP CHEROKEE LATITUDE PLUS 4X4**

Diamond Black, 3.2 V-6 Engine, Heated Steering Wheel, Touch Screen, Remote Start, Heated Front Seats, Remote Start, Back-Up Camera, Leather Seats, and Much More! C20266



**LEASE FOR \$259 /MONTH\***

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,400 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR CHRYSLER LEASE RENEWAL) OFFER EXPIRES 09/30/2020

**2020 CHRYSLER PACIFICA LIMITED**

Granite Crystal, Power Folding Third Seat, Hands Free Sliding Doors, Navigation, Heated First and Second Row Seats, Hands Free Power Liftgate, Remote Start, Tri-Pane Panoramic Sunroof, Heated Steering Wheel, Blind Spot and Cross Path Detection, and Much More! C20196



**LEASE FOR \$329 /MONTH\***

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$2,900 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR FCA LOYALTY LEASE BONUS CASH, GREAT LAKES OWNER LOYALTY FCA MINI VAN OWNER LOYALTY BONUS CASH & LEASE RENEWAL) OFFER EXPIRES 09/30/20

**2021 JEEP WRANGLER SPORT 4X4**

Black, 2.0 4-Cylinder Turbo Engine, Premium Black Sunrider Soft Top, Touch Screen Radio, 8 Speed Automatic Transmission, Power Windows and Locks, Rear Back-Up Camera, and Much More! C21008



MSRP.....\$36,025  
 SIEMANS DISCOUNT.....- 530  
**SALE PRICE FOR EVERYONE.....\$35,495**  
 MILITARY CONSUMER CASH\*.....- 500

**AS LOW AS...\$34,995**  
 (\*MUST QUALIFY)

**2020 RAM 5500 BOX TRUCK**

Bright White, Max Tow Package, 6.7 Cummins Turbo Diesel, Black Tubular Side Steps, 16 Foot Box by Bay Bridge, and Much More! C20192



MSRP.....\$55,715  
 ADD FOR BODY.....+ 8,788  
 SUBTOTAL.....\$64,503  
 SIEMANS DISCOUNT.....- 4,508  
 REBATE.....- 1,000  
 ON THE JOB COMMERCIAL UPFIT\*.....- 1,000  
**SALE PRICE FOR EVERYONE.....\$57,995**  
 MILITARY CONSUMER CASH\*.....- 500  
 RETURNING LESSEE CASH\*.....- 500

**AS LOW AS...\$56,995**  
 (\*MUST QUALIFY)

**SIEMANS**

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**WAS \$17,917**



**2017 FORD FUSION SE**  
**NOW \$17,476**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Painted Luster Nickel Wheels, 33K Miles, Remote Start, SYNC 3, Luxury Package, Leather Power Heated Front Seats, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20160

**WAS \$23,675**



**2017 FORD FUSION V6 SPORT AWD**  
**NOW \$22,972**

2.7 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 31K Miles, Remote Start, Navigation, Sport Upgrade Package, Memory Power Leather Heated Front Seats, Aluminum Sport Pedals, Power Moon Roof, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! C19274B

*Manage*  
*Spec*

**WAS \$21,994**



**2018 HYUNDAI SANTA FE SPORT AWD**  
**NOW \$21,558**

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 23K Miles, Power Driver's Seat, Cloth and Leather Heated Front Seats, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! F20289A

**WAS \$21,851**



**2018 CHEVY EQUINOX LT AWD**  
**NOW \$20,939**

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! U20165

**WAS \$18,899**



**2017 FORD ESCAPE SE 4X4**  
**NOW \$17,990**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Silver Painted Aluminum Wheels, 29K Miles, Power Driver's Seat, Auto Climate Control, SYNC 3, Blind Spot Information System Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20117

**WAS \$23,717**



**2017 FORD TITANIUM**  
**NOW \$22,972**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Silver Painted Aluminum Wheels, 31K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Seating, Blind Spot Information System, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! U20160

**WAS \$23,870**



**2018 JEEP COMPASS LIMITED 4X4**  
**NOW \$23,321**

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 23K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Rear View Camera, Remote Keyless Entry System, Jeep Certified! U20154

**WAS \$21,719**



**2018 FORD ESCAPE SE 4X4**  
**NOW \$20,810**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Sport Appearance Package, Power Driver's Seat, Heated Front Seats, SYNC 3, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20155

**WAS \$26,757**



**2017 FORD EDGE SEL AWD**  
**NOW \$25,216**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20161

**WAS \$19,898**



**2018 FORD EDGE**  
**NOW \$19,898**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 33K Miles, Power Driver's Seat, Auto Climate Control, CD-Player, Remote Keyless Entry System, Ford Certified! U20160

**WAS \$26,182**



**2018 HONDA CR-V EXL AWD**  
**NOW \$25,724**

1.5 EFI Engine, CVT Automatic, Aluminum Wheels, 42K Miles, Remote Start, Memory Power Leather Heated Seating, Power Moon Roof, Auto Climate Control, Lane Keeping Assist, Lane Departure Warning, Cross Traffic Alert, Blind Spot Monitor, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! C20197A

**WAS \$23,997**



**2017 FORD ESCAPE TITANIUM 4X4**  
**NOW \$22,851**

2.0 EFI Engine, 6 Speed Automatic, Silver Aluminum Wheels, 22K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Seating, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Remote Keyless Entry System, Ford Certified! U20139

**MANANA SPEC**  
**PRICES MARKED DOWN**



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# Specials

**WAS \$24,957**



**2016 FORD EDGE SEL AWD**

**NOW \$24,200**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, 30K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Panoramic Moon Roof, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20150

**WAS \$24,500**



**2017 FORD EDGE SEL AWD**

**NOW \$23,998**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, CD-Player, Blind Spot Information System, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20131A



**2017 FORD ESCAPE**

**NOW \$22,851**

Painted Aluminum Wheels, 25K Miles, Remote Start, Panoramic Moon Roof, Auto Climate Control, SYNC 3, Park Assist System, Rear View Camera, Hands Free System, Ford Certified! U20141

**WAS \$30,816**



**2017 JEEP GRAND CHEROKEE LIMITED 4X4**

**NOW \$29,987**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Touchscreen Display, Integrated Voice Command, Rear View Camera, Remote Keyless Entry System, Jeep Certified! C20232A

**WAS \$32,107**



**2017 RAM 1500 SLT BIG HORN CREW CAB 4X4**

**NOW \$31,499**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Chrome Clad Wheels, 34K Miles, Remote Start, Navigation, Touchscreen Display, Rear View Camera, Remote Keyless Entry System, Ram Certified! U20120

**WAS \$17,500**



**2016 JEEP COMPASS LATITUDE**

**NOW \$15,434**

2.0 EFI Engine, CVT Automatic, Aluminum Wheels, 31K Miles, Remote Start, High Altitude Edition, Power Driver's Seat, Leather Heated Front Seats, Power Moon Roof, Touchscreen Display, Rear View Camera, Remote Keyless Entry System, Jeep Certified! U20127



**2017 FORD ESCAPE SE 4X4**

**NOW \$18,684**

Automatic, Sparkle Silver Painted, Power Driver's Seat, Heated Front Seats, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20118

**WAS \$26,553**



**2017 FORD EDGE SEL AWD**

**NOW \$24,994**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, 26K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Power Panoramic Moon Roof, Blind Spot Monitoring, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20123

**WAS \$25,049**



**2017 FORD EDGE SEL AWD**

**NOW \$24,502**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Painted Aluminum Wheels, 42K Miles, Remote Start, Navigation, Power Leather Heated Seating, Heated Steering Wheel, Power Fold Rear Seats, CD-Player, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20133

**WAS \$23,921**



**2017 FORD EDGE SEL AWD**

**NOW \$21,928**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Silver Painter Aluminum Wheels, 45K Miles, Power Leather Heated Front Seats, Climate Control, CD-Player, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20136

# SALES SPECIALS

**TO SAVE YOU MONEY!!!**

**WAS \$33,229**



**2018 JEEP GRAND CHEROKEE ALTITUDE 4X4**

**NOW \$32,501**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 16K Miles, Remote Start, Navigation, Power Driver's Seats, Leather Suede Heated Front Seats, Heated Steering Wheel, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! C20242A

**WAS \$23,928**



**2017 FORD ESCAPE TITANIUM 4X4**

**NOW \$23,330**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Silver Painted Aluminum Wheels, 12K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20143

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Bob Betker



Alisha Haney



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**2017 FORD EXPLORER  
PLATINUM 4X4**  
**NOW \$35,989**

3.5 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Seats, Power Adjust Pedals, 2nd Row Heated Seats, Power Moon Roof, Auto Climate Control, Adaptive Cruise Control, Front and Rear View Cameras, Lane-Keeping System, Active Park Assist, Reverse Sensing System, Power Lift Gate, Trailer Tow Package, Ford Certified! C202084

**2010 CHEVY TAHOE LTZ 4X4**  
**NOW \$14,798**

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 180K Miles, Remote Start, Navigation, Power Running Boards, Memory Power Leather Heated/AC Seats, 2nd Row Heated Seats, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! F19516B

**2014 FORD FUSION SE**  
**NOW \$10,942**

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 90K Miles, CD-SYNC, Power Driver's Seat, CD-Player, Remote Keyless Entry System, Car Smart Checked! U20149B

**2008 FORD EDGE SEL**  
**NOW \$6,935**

3.5 V6 EFI Engine, Automatic Transmission, Aluminum Wheels, 151K Miles, Memory Power Driver's Seat, Heated Leather Front Seats, Panoramic Moon Roof, SYNC, Reverse Sensing System, Remote Keyless Entry System, Car Smart Checked. C20236B

**2012 CHEVY MALIBU LT**  
**NOW \$7,798**

2.4 EFI Engine, 6 Speed Automatic, Styled Polycast Spoked Wheels, 114K Miles, Remote Start, Power Driver's Seat, CD-Player, Remote Keyless Entry System, Car Smart Checked! U20162A

**2014 RAM 1500 BIG HORN  
CREW CAB 4X4**  
**NOW \$24,799**

5.7 V8 HEMI EFI Engine, 6 Speed Automatic, Aluminum Wheels, 78K Miles, Bed Liner Mat, Lift Kit, Air Ride Suspension, Oversize Wheels and Tires, Car Smart Checked! C20215A

**2018 RAM 1500 BIG HORN  
CREW CAB 4X4**  
**NOW \$34,543**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 36K Miles, Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Trailer Brake Control, Remote Keyless Entry System, Ram Certified! U20189

**2018 FORD  
ESCAPE SEL 4X4**  
**NOW \$22,228**

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 32K Miles, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Panoramic Moon Roof, CD-Player, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! U20183

**2017 MAZDA  
CX-5 TOURING AWD**  
**NOW \$23,995**

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 32K Miles, Navigation, Power Driver's Seat, Heated Front Seats, Power Moon Roof, Auto Climate Control, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Mazda Certified! M20087A

**2016 FORD EDGE SEL AWD**  
**NOW \$22,555**

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Panoramic Moon Roof, Blind Spot Information System, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20171

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**2017 JEEP GRAND  
CHEROKEE ALTITUDE 4X4**  
**NOW \$31,228**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 37K Miles, Remote Start, Power Heated Front Seats, Heated Steering Wheel, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! U20181

**2018 MERCEDES  
GLC 300 4MATIC AWD**  
**NOW \$33,995**

2.0 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 32K Miles, Memory Power Leather Heat Seating, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! M20083A

**2018 FORD ESCAPE SEL 4X4**  
**NOW \$22,203**

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, SYNC 3, Power Leather Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! U20187

**2018 TOYOTA CAMRY SE**  
**NOW \$23,795**

2.5 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Power Seating, Power Moon Roof, Auto Climate Control, Adaptive Cruise Control, Lane Keeping Assist, Rear View Camera, Balance of Factory Warranty! C20233A

**2017 FORD  
F-150 XLT SUPERCAB 4X4**  
**NOW \$34,618**

2.7 V6 EFI Ecoboost Engine, 6 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, SYNC 3, Power Driver's Seat, Reverse Sensing System, Remote Keyless Entry System, Bed Liner, Running Boards Ford Certified! U20186

**2017 FORD  
F-150 SUPERCAB 4X4**  
**NOW \$34,980**

3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 49K Miles, Security Cover, Bed Liner Mat, Running Boards, Remote Start, Navigation, Trailer Tow Group, Pro Trailer Back-Up Assist, Reverse Sensing System, Rear View Camera, SYNC 3, Power Heated Front Seats, Remote Keyless Entry System, Ford Certified! F20376A

**2018 JEEP GRAND  
CHEROKEE LIMITED 4X4**  
**NOW \$33,520**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Blind Spot and Cross Path Detection, Reverse Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! U20180

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3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 51K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Side Doors, Power Lift Gate, Blind Spot and Cross Path Detection, Reverse Park Assist, Rear View Camera, DVD Entertainment Center, Remote Keyless Entry System, Chrysler Certified! C20212A

**2013 TOYOTA PRIUS C  
HYBRID HATCHBACK**  
**NOW \$9,994**

1.5 EFI Engine, CVT Automatic, Styled Wheel Covers, 107K Miles, Auto Climate Control, CD-Player, Remote Keyless Entry System, Car Smart Checked! C20225A

**2017 RAM 1500  
BIG HORN CREW CAB 4X4**  
**NOW \$37,995**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 21K Miles, Remote Start, Navigation, Security Cover, Spray-In Bedliner, Ram Box Cargo Management System, Power Driver's Seat, Heated Steering Wheel, Leather Heated Front Seats, Rear View Camera, Trailer Tow Group, Anti-Spin Differential Rear Axle, Remote Keyless Entry System, Ram Certified! U20175

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**NOW \$31,499**

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Navigation, Security Cover, Bed Liner, Running Boards, Memory Power Leather Heated Seats, Auto Climate Control, CD-Player, Remote Keyless Entry System, Car Smart Checked! F19385B



**2019 MAZDA 3 PREFERRED HATCHBACK AWD**  
**NOW \$23,500**

2.5 EFI Engine, Automatic Transmission, Aluminum Wheels, Only 6K Miles! Preferred Package, Power Driver's Seat, Leather Heated Front Seats, Rear View Camera, Remote Keyless Entry System, Mazda Pre-Owned Certified! S2016



**2017 FORD F-150 XLT SUPERCAB 4X4**  
**NOW \$35,075**

2.7 V6 EcoBoost EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 37K Miles, Remote Start, Navigation, Chrome Step Bars, SYNC 3, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! F20370A



**2017 FORD ESCAPE SE 4X4**  
**NOW \$20,884**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Machined Aluminum Wheels, 34K Miles, SYNC 3, Power Leather Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! U20172



**2014 MAZDA CX-5 TOURING**  
**NOW \$13,995**

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 69K Miles, Power Driver's Seat, CD-Player, Rear View Camera, Remote Keyless Entry System, M20085A



**2017 JEEP GRAND CHEROKEE LIMITED 4X4**  
**NOW \$32,380**

3.6 V6 EFI Engine, 8 Speed Automatic, Tech Gray Aluminum Wheels, 59K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Touchscreen Display, Blind Spot and Cross Path Detection, Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! U20178

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**NOW \$54,990**

3.0 V6 EFI Turbo Diesel Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 9K Miles! Remote Start, Navigation, SYNC 3, Chrome Step Bars, Memory Power Leather Heated AC Front Seats, Heated Steering Wheel, Memory Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Moon Roof, Blind Spot Information System, Reverse Sensing System, Trailer Tow Package, Trailer Tow Monitor, Trailer Back-Up Assist, Smart Trailer Tow Connector, Remote Keyless Entry System, Ford Certified! C20245A



**2018 FORD F-150 XLT SUPERCREW 4X4**  
**NOW \$40,966**

3.5 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 11K Miles, Remote Start, SYNC 3, Chrome Step Bars, Power Heated Front Seats, Power Pedals, Blind Spot Information System, Trailer Tow Monitor, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! F20218A



**2014 JEEP WRANGLER UNLIMITED 4X4**  
**NOW \$31,749**

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 73K Miles, Remote Start, Navigation, 3-Piece Hard Top, Heated Front Seats, Touchscreen Display, Remote Keyless Entry System, Car Smart Checked, U20176



**2017 FORD FUSION SE**  
**NOW \$17,792**

2.5 EFI Engine, 6 Speed Automatic, Luster Nickel Wheels, 27K Miles, Power Heated Front Seats, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20170



**2013 NISSAN JUKE SL AWD**  
**NOW \$11,373**

1.6 EFI Engine, Automatic Transmission, Aluminum Wheels, 80K Miles, Leather Heated Front Seats, Power Moon Roof, Auto Temp Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! F20209B



**2015 CHEVY IMPALA LT**  
**NOW \$12,920**

3.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 144K Miles, Remote Start, Power Leather Front Seats, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! C20218A



**2014 CHRYSLER TOWN & COUNTRY TOURING**  
**NOW \$13,559**

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 64K Miles, Remote Start, Power Leather Heated Seating, Power Slide Side Doors, DVD Entertainment System, Touchscreen Display, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! C20136B



**2019 DODGE GRAND CARAVAN GT**  
**NOW \$20,995**

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, Power Leather Heated Seating, Heated Steering Wheel, Stow 'N Go Seats, Auto Climate Control, Power Slide Side Doors, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! S20012



**2017 FORD ESCAPE SE 4X4**  
**NOW \$19,440**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Sparkle Silver Painted Aluminum Wheels, 33K Miles, SYNC, Power Leather Driver's Seat, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20163



**2019 FORD TRANSIT 350 XLT 15 PASSENGER VAN**  
**NOW \$32,729**

3.7 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 18K Miles, Preferred Equipment Package, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20112A



**2012 JEEP GRAND CHEROKEE OVERLAND SUMMIT 4X4**  
**NOW \$16,989**

5.7 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 111K Miles, Remote Start, Navigation, Power Leather Heated Seating, Adaptive Speed Control, Blind Spot and Cross Path Detection, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! C20283A



**2018 RAM 1500 LARAMIE CREW CAB DIESEL 4X4**  
**NOW \$37,935**

3.0 V6 Turbo DIESEL EFI Engine, 8 Speed Automatic, Aluminum Chrome-Clad Wheels, 42K Miles, Remote Start, Navigation, Power Leather Heated AC Front Seats, Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Rear View Camera, Remote Keyless Entry System, Ram Certified! F20205A



**2015 FORD FUSION TITANIUM HYBRID**  
**NOW \$14,702**

2.0 IVC Hybrid, ECVT Automatic, Aluminum Wheels, 66K Miles, Remote Start, Navigation, SYNC, Memory Power Leather Heated AC Front Seats, Power Moon Roof, Auto Climate Control, Adaptive Cruise Control, Lane Keeping System, Blind Spot with Cross Traffic Alert, Park Assist, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! F20318H



**2019 DODGE GRAND CARAVAN SXT**  
**NOW \$20,500**

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, CD-Player, Power Driver's Seat, Power Slide Side Doors, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Powertrain Factory Warranty! S20013



**2017 FORD F-150 XLT SUPERCREW 4X4**  
**NOW \$39,595**

3.5 V6 EcoBoost EFI Engine, 10 Speed Automatic with Tow Mode, Aluminum Wheels, 35K Miles, Bed Liner, Running Boards, FX4 Off-Road Package, Remote Start, SYNC 3, Power Driver's Seat, Dual Panel Moon Roof, Reverse Sensing System, Rear View Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! U20158



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APR Rebate - \$500

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**Dave**



**Ramsey**

**Use non-retirement account to pay off debt?**

Dear Dave,  
I have \$11,000 in a mutual fund account that is not a retirement account. My wife has a retirement

account through her job as a teacher, but I do not have one at all. We're in Baby Step 2, so should we cash out the \$11,000 in the investment account to help pay off debt?

Chris  
Dear Chris,

If this money is designated as non-retirement funds, I'd say go ahead and cash it out. Use the money to pay down debt, and continue to stay focused working the Baby Steps. Get that debt paid off, build an emergency fund of three to six months of expenses, then it's your turn to start investing.

The quickest way to build wealth is to get control of your largest wealth-building tool—your income. When all your money is going out the door to other people, you don't have that tool at your disposal when it comes to important things like saving and investing. There's some math in there, but it's also about behavior and being intentional. Getting out of debt dramatically shortens the distance between you and wealth.

A lot of people are having some major "never again" moments right now in the wake of COVID-19 and all the other stuff 2020 has thrown at us. They're

**Dave Says**

saying things like, "Never again will I be broke, never again will I have debt, and never again will I live with no savings to help take care of me and my family."

You can do this, Chris. Get after it!  
-Dave

**Zero-based budgeting explained**

Dear Dave,  
What exactly is a zero-based budget?  
Dean

Dear Dean,  
Simply put, a zero-based budget is income minus outgo equals zero. If you earn \$4,000 a month, and you're doing a zero-based budget, every item you spend, save, give and invest should add up to \$4,000. It's a method of knowing where every single one of your dollars is going. Most people don't live on a budget. They just cash checks, write checks, then they look up and wonder where all their money went. Not having a plan, especially for your money, is a bad plan.

List all your income from all sources for the month. Next, list every single expense you have each month. Rent, food, cable, phones, and anything else you pay for gets added to the list. Your expenses vary from one month to the next, which is why you make a new spending plan each month.

Now, here's where it gets real. Subtract your income from your expenses. Ideally, this number will be zero. It might take some practice, so don't be discouraged if everything doesn't balance out perfectly the first few times. All that means is you need to find a way to bring one of the numbers up, the other one down—or

both. But whatever you do, don't spend a dime that's not accounted for.

If you have a problem with spending more than you make, make some cuts in order to equalize your income and your outgo. Using coupons, cutting back on groceries, or carpooling to work are great ideas to reduce spending. If you want to generate more money, get a second job on weekends or sell some stuff. You're the boss of the budget—in the beginning. Once it's committed to paper, in a spreadsheet, or on an app like EveryDollar, the budget is the boss!

-Dave

\* Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Dave Ramsey Show, heard by more than 16 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

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**WSJM SPORTS**

**STUDENT ATHLETE of the week**

**Name: Nathan Isbrecht**  
**School: Watervliet High School**

Nathan Isbrecht of Watervliet High School Soccer is the WSJM Sports Berrien County Student Athlete of the Week for the week of September 6, 2020.

In the Panthers' 10-2 win over Parchment, Nathan finished with six goals and one assist. His six goals ties him for 28<sup>th</sup> all-time on the MHSAA's list of most goals scored in a single game. Later in the week, he turned in two goals and three assists in Watervliet's 5-1 win over Bridgman.

Nathan is also a member of the Watervliet Wrestling team and ran Cross Country his freshman and sophomore years. In the classroom, he carries a 3.96 grade point average.

Nathan is the son of Tom and Kim Isbrecht of Watervliet. Other finalists for the week were Jacob Fox of Brandywine Tennis and Claire Shelton of Buchanan Volleyball.

*Nathan Isbrecht*

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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- ★ Disability Compensation benefits for prior conditions, diseases or injuries that occurred in service or many years later as a result of service (e.g. Agent Orange Exposure, Camp Lejeune Contaminated Water, Post Traumatic Stress Disorder – combat or personal trauma) to name a few.
- ★ PTSD Counselors from the South Bend Vet Center that comes to Berrien County twice a week.
- ★ Non-Service Connected Veterans Pension and Survivors Pension benefits (House Bound as well as Aid and Attendance) for low income veterans over age 65 or prior to age 65 that are disabled and have at least one day of wartime service (additional means tested restrictions apply).
- ★ Free transportation at designated stops for veterans enrolled in the VA Health Benefits Program to the VA Medical Center in Battle Creek and the VA Health Care Center in Mishawaka.
- ★ Financial assistance thru the Michigan Veterans Trust Fund for wartime veterans or peacetime veterans who earned an expeditionary medal (additional means tested restrictions apply).
- ★ Free financial coaching from an Accredited Financial Counselor and Financial Fitness Coach Counselor as well as ongoing Dave Ramsey's Financial Peace University Military Edition classes.
- ★ Please read our weekly "The Veterans Voice" article in MailMax Newspaper to learn more about additional benefits for veterans and dependents. Let us be of service to you for your service.

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# Grand Theft, Not-So-Grand Theft, and Brothers in No-Arms



Stuart

That headline made you think maaaaaybe I was done regurgitating stuff from all the old Baseball Digests I consumed all summer, didn't it? Hah! – think again newsprint-breath! As the wife often says about a “normal,” baseball season, “this is never going to end, is it!”

Item: Hall of Fame second baseman Bill Mazeroski had a running disagreement with his wife about his habit of leaving his keys in his car. His wife told him he was just asking for the car to be stolen. Sure enough, one day, it happened, and the couple actually saw it out their kitchen window. Bill gave chase on foot for a bit, but it was no use.

Returning to the house, his wife said, “I told you so! What can we do about it?” Bill said, “Well, I got the license plate number!”

Item: Albert “Happy” Chandler was the Commissioner of baseball for some years, and known for being very loquacious. The only person said to be able to out-talk him was his wife, Mildred. Once, at a gathering of baseball writers, Chandler revealed that he'd just gone through a spell where he hadn't talked to Mildred for two weeks. The writers were shocked, and couldn't help ask what had happened. Happy said, happily I'm sure, “Well, I'm a gentleman, and I didn't want to interrupt her.”

Item: Bob Elson announced baseball games on radio for the Chicago Cubs and crosstown White Sox for many years, and often got invited to make public appearances. Once he accepted a gig some 50

miles outside of Chicago, and invited his radio side-kick, Vince Garrity, to come along and keep him company. “Heck, I don't know what they're paying, but I'll split it with ya 50-50.” Garrity introduced Elson and then, while Bob was giving his talk, the event's chairman pulled Vince aside and gave him an envelope containing Elson's fee. Garrity made a trip to the men's room, and opened the envelope. It contained \$150. Vince stuck \$50 of it in his pocket. When Elson finished, Garrity gave him the envelope. Now Elson visited the restroom, found \$100 in the envelope and stuck \$50 of it in his pocket. He rejoined Garrity and as they left, pulled \$25 from the envelope for Vince, saying, “Well, here's your share. Can you believe the bums only gave us \$50?”

Item: What do players really talk about on the field? Baltimore Orioles pitcher Scott McGregor

once got a mound visit from second baseman Rich Dauer, who proceeded to advise him, “I don't know why I'm here. Coach told me to come over here, but I'm not going to be able to tell you anything you don't already know. They wanted me to come over, so I came over, and now I'm going to go back, okay?”

tem: On May 30, 1961, Rafael Trujillo, who ruled as dictator of the Dominican Republic for 30-plus years, was assassinated. A sportswriter covering the San Francisco Giants was assigned to get comments from San Fran's Dominican players, Juan Marichal and the brothers Felipe and Matty Alou. The reporter did his duty, and sent back this message to his boss: “They said they didn't do it.”

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## SUDOKU ANSWERS FROM PAGE 6

SUDOKU ANSWERS:

7	3	8	5	1	6	4	2	9
4	1	2	7	3	9	6	8	5
5	6	9	2	8	4	1	3	7
9	2	1	6	7	3	8	5	4
6	7	4	8	9	5	3	1	2
8	5	3	4	2	1	9	7	6
1	8	5	9	4	2	7	6	3
3	4	6	1	5	7	2	9	8
2	9	7	3	6	8	5	4	1



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**LEGALS**

**CITY OF BRIDGMAN  
 BERRIEN COUNTY, MICHIGAN  
 ORDINANCE NO. 2020-208**

At a regular council meeting held on September 21, 2020, the council adopted the following Ordinance:  
 An Ordinance to amend the Zoning Ordinance of the City of Bridgman to create a new Interstate Gateway District (IG), and amend Section 2.09 (Corridor Commercial District), Section 2.10 (Transitional Industrial District), Section 5.09/5.10 (Parking), Section 6.02 (Sign Permits), Section 6.03 (Regulations Regarding Signs), Section 6.04 (Exempt Signs), Section 6.05 (Prohibited Signs), Section 6.07 (Sign Definitions), Section 7.19 (Landscaping), Section 8.12 (Standards for Specific Special Land Uses), Article IX (Definitions) and Section 7.02 (Accessory Uses, Buildings and Structures).  
 The full Ordinance may be viewed on the city's website: [www.bridgman.org](http://www.bridgman.org), at City Hall, 9765 Maple Street, Bridgman, MI or at the Bridgman Public Library, 4460 Lake Street, Bridgman, MI.

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**LEGALS**

**NOTICE OF REGISTRATION FOR THE  
 ELECTION TO BE HELD ON TUESDAY, NOVEMBER 3, 2020  
 CITY OF BRIDGMAN, MICHIGAN  
 TO THE QUALIFIED ELECTORS OF THE CITY  
 OF BRIDGMAN:**

**PLEASE TAKE NOTICE** that any qualified elector of the City of Bridgman who is not already registered, may register to vote at the office of the Bridgman City Clerk; the office of the County Clerk; a Secretary of State branch office, or other designated state agency. Registration forms can be obtained at [mi.gov/vote](http://mi.gov/vote) and mailed to the Bridgman City Clerk. Voters who are already registered may update their registration at [www.expressSOS.com](http://www.expressSOS.com).

**NOTICE IS HEREBY GIVEN THAT A GENERAL ELECTION** will be held on **TUESDAY, NOVEMBER 3, 2020**, for the purpose of electing the President and Vice-President of the United States of America, Representative for U.S. Congress, State Representatives, State Board of Education, University of Michigan Regents, Michigan State University Trustees, Wayne State University Governors, Justice of the Supreme Court, Court of Appeals, 2nd Circuit Judge, 5th District Court Judge, Probate Court Judge, County Offices, School Board Members, and Bridgman City Council Members.

The last day to register in any manner other than in-person with the local clerk is **Monday, October 19, 2020.**

After this date, anyone who qualifies as an elector may register to vote in person with proof of residency (MCL 168.492) at the Bridgman City Clerk's office, located at 9765 Maple St., Bridgman, MI 49106 at the following times:  
 • Regular business hours: Monday - Thursday from 8:00 a.m. to 4:00 p.m. and Friday from 8:00 a.m. to 3:00 p.m.  
 • Saturday, October 31, 2020 from 8:00 a.m. to 4:00 p.m.  
 • Election Day, Tuesday November 3, 2020 from 7:00 a.m. to 8:00 p.m.

A sample ballot may be viewed at [www.mi.gov/vote](http://www.mi.gov/vote).  
 Persons with special needs as defined in the Americans with Disabilities Act should contact the clerk's office.

**LEGALS**

**SYNOPSIS OF LAKE CHARTER TOWNSHIP BOARD MEETING  
 September 15, 2020  
 Electronic Meeting Via Zoom,  
 per Governor Whitmer's Order**

Meeting called to order 7:00 p.m. Present: Gast, Payne, Clark Mensinger, Heyn, Stine, and Wilk. Agenda approved with two additions to the agenda.

Motion to approve August 18, 2020 meeting minutes. Roll Call Vote: Gast yes; Payne yes; Clark yes; Heyn yes; Mensinger yes; Wilk yes; Stine yes. Motion carried.

Motion to pay August bills in the amount of \$386,096.58. Roll Call Vote: Gast yes; Payne yes; Clark yes; Heyn yes; Mensinger yes; Wilk yes; Stine yes. Motion carried.  
 98 Guest attended via ZOOM.

To hear the recorded meeting access the attached link via zoom:

[https://us02web.zoom.us/rec/share/zo7L-WEmQmovn-p\\_gYcBipU7zxJPU09sPW5DTX-lj0MYIsbeFg78K25pjr7aTaVD.9JDwS-WLyRM56sZ2n](https://us02web.zoom.us/rec/share/zo7L-WEmQmovn-p_gYcBipU7zxJPU09sPW5DTX-lj0MYIsbeFg78K25pjr7aTaVD.9JDwS-WLyRM56sZ2n)

Password: #E\$M6C=T  
 Motion to approve Trick or Treat to be held October 31, 2020 from 5:30 p.m. to 7:00 p.m. Roll Call Vote: John Gast, Supervisor Yes; Gloria Payne, Clerk Yes; Robert Clark, Treasurer Yes; John Wilk, Trustee Yes; Nancy Mensinger, Trustee Yes; Jim Stine Yes; and Pat Heyn, Trustee Yes. Motion carried

Motion to accept quote from Double K Enterprises, Inc., for seven (7) laptop computers. Roll Call Vote: John Gast, Supervisor Yes; Gloria Payne, Clerk Yes; Robert Clark, Treasurer Yes; John Wilk, Trustee Yes; Nancy Mensinger, Trustee Yes; Stine Yes and Pat Heyn, Trustee Yes. Motion carried.

Motion to upgrade park pavilions with hot water heaters, countertops and miscellaneous plumbing and drains, not to exceed \$20,000.00. Roll Call Vote: John Gast, Supervisor Yes; Gloria Payne, Clerk Yes; Robert Clark, Treasurer Yes; John Wilk, Trustee Yes; Nancy Mensinger, Trustee Yes; James Stine Yes; and Pat Heyn, Trustee Yes. Motion carried

Motion to forward water ordinance to the Planning Commission for their review and comment regarding cross connections. Roll Call Vote: John Gast, Supervisor Yes; Gloria Payne, Clerk Yes; Robert Clark, Treasurer Yes; John Wilk, Trustee Yes; Nancy Mensinger, Trustee Yes; James Stine Yes and Pat Heyn, Trustee Yes. Motion carried.

Motion to forward to the Planning Commission the request for sewer extension on Holden Road, south of Shawnee Road. Roll Call Vote: John Gast, Supervisor Yes; Gloria Payne, Clerk Yes; Robert Clark, Treasurer Yes; John Wilk, Trustee Yes; Nancy Mensinger, Trustee Yes; James Stine Yes; and Pat Heyn, Trustee Yes. Motion carried.  
 Motion to approve Resolution Concerning Proposed Private Revetment Improvements along Shoreline of Lake Michigan. Roll Call Vote: John Gast, Supervisor Yes; Gloria Payne, Clerk Yes; Robert Clark, Treasurer Yes; John Wilk, Trustee Yes; Nancy Mensinger, Trustee Yes; James Stine Yes; and Pat Heyn, Trustee Yes. Motion carried.

**ANNOUNCEMENTS**

The next regular meeting is scheduled for October 20, 2020 at 7:00 p.m., Lake Township Hall, Bridgman, Michigan.

Lake Charter Township Planning Commission is scheduled for October 5, 2020 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan.

Lake Charter Township Zoning Board of Appeals is scheduled for November 12, 2020 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan. Meeting adjourned 9:30 p.m.

Lake Charter Township website: [www.lake-township.org](http://www.lake-township.org)

A complete set of minutes may be obtained from the Lake Charter Township Clerk Call and check to see if Lake Charter Township Hall Offices are open to the public.

If they are, Please be prepared to be masked when conducting business.

You may continue to use the red drop box outside the Ambulance bay.

We now have a black drop box in front of the Township Hall Doors.

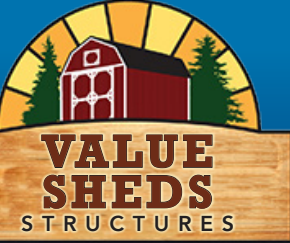
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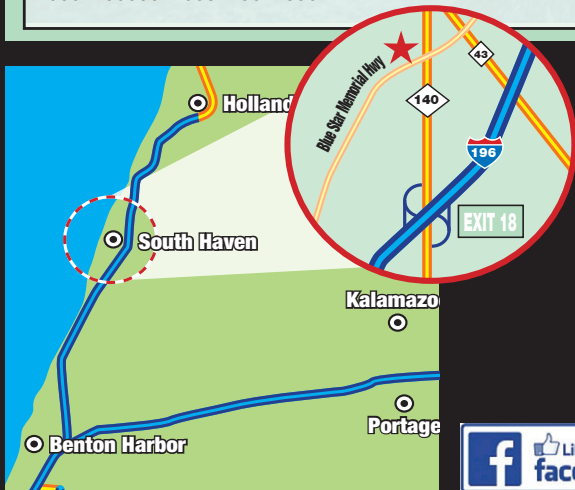
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## Considering an energy audit? Get informed

Overconsumption of energy is a problem that plagues many homeowners. Wasting energy can hurt homeowners' bottom lines and the planet. But many homeowners aren't aware just how much energy their homes are consuming and even wasting. That's why a home energy audit can be so important.

A home energy audit or assessment investigates just how much energy a home consumes so homeowners can make their homes more energy efficient. Audits identify where energy is being wasted and can offer suggestions to fix the problem.

The U.S. Department of Energy advises that the average U.S. household consumes around 90 million btus in a year. Of the energy used in homes, nearly 50 percent goes to heating and cooling. Water heating, appliances, electronics, and lighting account for the remaining consumption. Consumers can save between 5 and 30 percent on home energy bills by getting a home energy audit and making the adjustments advised by auditors.

There are two types of energy audits: professional and do-it-yourself. Professional auditors will go room-to-room to assess a home's energy use. Typical testing includes thermographic scans and infrared cameras to determine air leakage and insulation; a blower door test, which depressurizes the home and simulates the effect of a 20 mph wind to find air leaks; and watt meter measurements to test energy usage by various devices throughout the house.

Before an auditor comes to the house, homeowners can make a list of any problems or concerns they want to discuss with the auditor. The auditor also may interview the homeowner to learn about how the home normally runs and can analyze energy bills to determine typical energy consumption. Windows, doors, HVAC systems, insulation, fireplaces, and lighting fixtures all may be assessed during a professional audit.

Even though a professional audit is usually the best way to determine where a home is losing energy, homeowners can conduct their own audits to detect and fix problems. Locating and sealing air leaks, addressing inadequate ventilation, checking that insulation levels and vapor barriers are at recommended levels, and inspecting HVAC systems should be part of any DIY audit. If a heating/cooling unit is more than 15 years old, the DOE suggests having it replaced with a newer, energy-efficient unit.

An energy audit can identify areas around a home where improvements can be made to reduce energy consumption and waste. Upgrading to new appliances, replacing light bulbs, sealing drafts, improving insulation, and addressing moisture and water leaks can be good for the environment and help homeowners save money.



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## How to prepare your lawn and garden for winter

Winter weather can be harsh. Homeowners who spend much of the year tending to their lawns and gardens may worry that winter will undo all of their hard work. Though homeowners cannot do anything to prevent snow, wind and ice from affecting their properties, they can take various steps to prepare their lawns and gardens for whatever winter has in store.

• **Mulch leaves.** Falling leaves are a tell-tale sign that winter is coming. In lieu of raking leaves as they begin to fall, homeowners

can mulch them into their lawns. Scotts®, an industry leader in lawn care, notes that mulching leaves is a great way for homeowners to recycle a natural resource and enrich the soil of their lawns. While it might not be possible to mulch fallen leaves in late autumn when they begin to fall en masse, doing so in the early stages of fall should be possible so long as the lawn is not being suffocated. Scotts® recommends mulching the leaves to dime-size pieces to a point where half an inch of grass can be seen through the mulched leaf layer.

• **Rake leaves** as they start to fall more heavily. Once leaves begin to fall more heavily, rake them up and add them to compost piles. The resource GardeningKnowHow.com notes composting leaves creates a dark, rich and organic matter that can add nutrients to garden soil and loosen compacted earth. Leaving leaves on the lawn once they start to fall in great

numbers makes it hard for grass blades to breathe, and the leaves can block moisture from reaching the soil, which needs water to maintain strong roots. In addition, potentially harmful pathogens can breed on damp leaves left on a lawn, and such bacteria can cause significant damage to the turf over time.

• **Apply a winterizing fertilizer.** Winterizing fertilizers can help lawns store food they need to survive through winter and also can help them bounce back strong in spring. Such fertilizers are typically formulated for cool-season grasses such as fescue and bluegrass and are often best applied after the final cut of fall. Warm-season grasses go dormant in winter, so homeowners whose lawns contain these types of grasses won't want to apply a winterizing fertilizer. Homeowners who don't know which type of grass they have or are concerned about when to apply a winterizing fertilizer should consult with a lawncare professional before fertilizing.

• **Remove annuals** from the garden. Annuals won't be coming back in spring, so it's best to remove ones that are no longer producing from the garden before the arrival of

winter. Doing so can prevent the onset of fungal diseases that may adversely affect the garden in spring.

Fall is the perfect time for homeowners who spend months making their lawns and gardens as lush as possible to take steps to prepare such areas for potentially harsh winter weather.



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## Secrets to making your home look like you hired a design pro



Photo spreads in home design magazines can be awe-inspiring. Quite often homeowners wish they could lift the looks right off the pages of magazines and transform their own homes into picture-perfect retreats.

It takes an eye for design to pull a room together — even with inspiration — and make it both functional and attractive. While hiring an interior designer is one way to go, homeowners can use some of the tricks and techniques the designers employ to do a remarkably good job of improving the interiors of their homes without such help.

### Embrace texture

The colors used in a home can add impact, but designers often utilize various textures to create aesthetic appeal. A single color scheme can be enhanced by various fabrics. Consider a leather sofa made more cozy with chenille pillows next to a rustic side table. Figure out ways to incorporate a few different textures to add depth to the room.

### Be careful with color

Many high-end homes showcase neutral shades that are enhanced by pops of color. If you like a rich, royal purple, leave room for other colors as well. Add touches of purple in vases, throw pillows and other accessories.

Also, many designers work in shades of three for room colors. There may be one main color for walls, another color for larger accents, such as couches and chairs,

and then a third color that pops in accessories such as flowers, pillows and collectibles. These can be any colors, but the most muted tends to be the more abundant shade.

### Add a bit of bling

Glittery items and metallics can add a touch of luxury feel to any space. A shiny table lamp, mirrors, a sparkling chandelier, and the like are easy ways to produce a high-end feel. Reflective surfaces also will cast light around the room, giving the illusion of a larger space.

### Choose a big statement piece

Many homeowners make the mistake of filling a room with several small pieces of furniture that only contribute to clutter. Instead, look for a statement piece, which can be a cabinet, armoire or chaise. Mix and match large and small elements for a sense of balance.

### Accessorize

Finish the room with accessories and flowers. When placing and hanging knickknacks and wall art, odd-numbered groupings often look the most cohesive and interesting. Experiment with different scales and heights for even more dimension.

When inspiration hits, take some cues from interior design pros to make spaces look like they belong on the pages of your favorite magazines.

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## Prepare your deck for Winter

Homeowners often take steps to winterize the interior of their homes in the weeks before winter's arrival, but such efforts should extend to the outside of a home as well.

Decks make for great gathering places when the weather permits. Decks are where many people spend their free time and eat their meals come spring and summer, when

the temperatures climb and the sun sets well into the evening. But as summer turns to fall, homeowners must take measures to protect their decks from potentially harsh winter weather.

- Inspect the deck for problems. Decks tend to be used more often in summer than any other time of year. That makes fall and

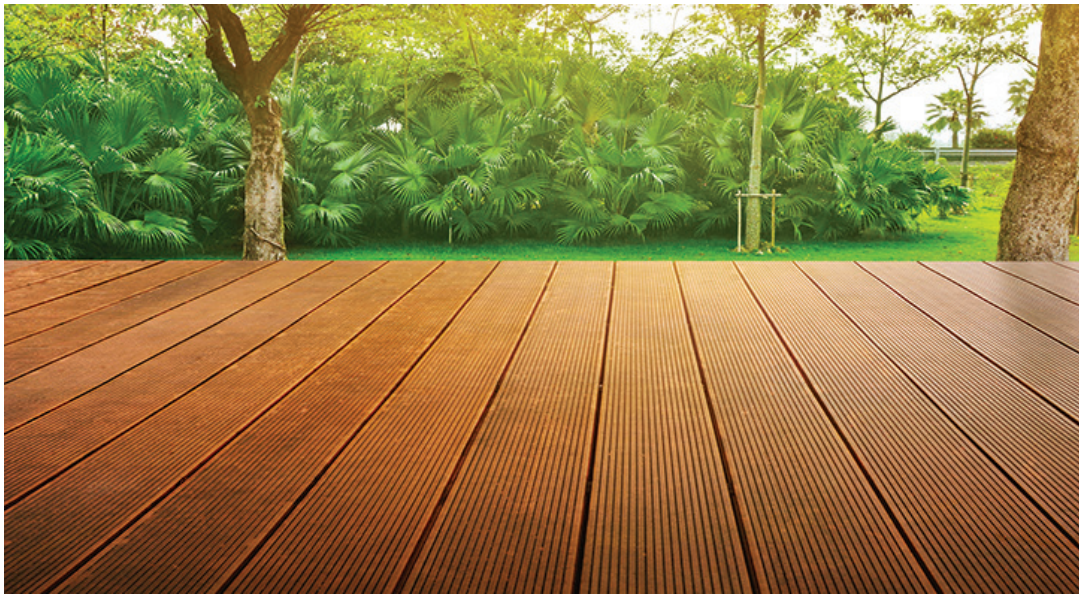
early winter an ideal time to inspect for wear and tear and any additional issues that may have cropped up throughout the summer. Damaged boards and loose handrails should be fixed before winter arrives, especially for homeowners who plan to use their decks in winter. Fixing such issues in winter and even into spring may be difficult thanks to harsh conditions, so make good use of the relatively calm autumn weather to fix any issues on the deck.

- Clear the deck of potted plants. Even homeowners who intend to use their decks in winter should remove potted plants from the deck in the fall. The home improvement experts at HGTV note that moisture can get trapped between deck boards and plastic, wood or ceramic containers in cold weather, and that can contribute to mildew, discoloration or decay.

- Store unnecessary furniture. Homeowners who like to sit on their decks in winter will no doubt want to leave some furniture out over the winter. But those with lots of furniture for entertaining guests can likely move the majority of that furniture into a garage or shed for the winter. HGTV notes that doing so will prevent the potential formation of blemishes on the deck that can result from inconsistent weathering.

- Remove snow, but do so carefully. Prolonged contact with snow and ice can damage a deck. As a result, homeowners should clear snow from their decks when accumulation is significant. HGTV recommends using a snow blower on the deck to avoid scarring. If a shovel must be used, push snow with the planks to reduce the risk of damaging the deck.

Homeowners who take steps to protect their decks throughout the winter months can ensure these popular areas are ready once entertaining season returns in the spring.



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## Steps for hanging holiday lights outdoors

It begins to look a lot like Christmas when twinkling lights brighten up homes inside and out. Few things liven up the season more than holiday decorations, particularly clear and colored lights.

Prior to taking out the lights, ladder and thermos of coffee to get you through the job, it's important to note that there are right and wrong ways to hang holiday lights.

- Sketch out your plan. Start by taking a few photos of your home from various vantage points. Print out the photos on regular paper so that you can draw your lighting arrangement and decoration placement right on the photos to see how things will look.

- Measure the area. Use a measuring tape to roughly measure the width and height of eaves or other areas of the home where you plan to hang light strands. Calculate how much overall footage you will need so you can purchase all of the lights in one shopping trip.

- Test the lights first. Plug in the lights to be sure all strands are operational.

- Begin where the lights will be plugged in. Start where the lights will be plugged in and then work your way around the house.

- Add to shrubs and trees. Lights also can adorn shrubs and trees. Lowes Home Improvement says a good rule of thumb is 100 lights for every 11/2-feet of tree or shrub to cover. A 6-foot evergreen needs at least 400 lights for a basic level of lighting.

- Exercise extreme caution. Accidents can happen when stringing lights. While many professionals use harnesses, homeowners are not always so cautious. Utilize a spotter to hold the ladder and make sure things are safe. Never set foot on a wet or icy roof. Do not attempt to string lights in inclement weather.

- Know the wattage. Each outlet can generally hold about 17 amps or 1,870 watts if the lights are not sharing a circuit with another outlet, says Parrish. Plan accordingly to ensure you have enough power to handle your lights.

- Use plastic clips. Plastic light clips hang strands along eaves and gables. They're specially designed for hanging lights over the gutters. Some slip under the edges of roof shingles. Lights can be hung without staples or nails, which can damage exterior surfaces. Plastic zip-ties or deck clips also can attach lights along a handrail.

- Use only outdoor extension cords. Be sure the extension cords you use are designed specifically for outdoor use.

- Use a timer. Timers can make sure the lights turn on and off even if homeowners forget.

Once lights have been safely strung, sit back and enjoy the splendor of a well-decorated house.



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## Improve indoor air quality in advance of winter

Upon the arrival of winter, people in regions where winter is marked by cold weather tend to spend significantly more time indoors. Because windows tend to be closed during winter, indoor air quality can suffer, making conditions inside a home less than desirable.

According to the American Lung Association, poor air circulation in a home can promote the spread of bacteria and viruses. Once such bacteria or viruses are inhaled, coughs, colds and flu can spread. In addition, asthma and allergy sufferers may experience

worsening symptoms thanks to the presence of endotoxins, which are substances that come from the broken-down cells of dead bacteria.

Because many people spend significantly more time indoors during winter than other times of the year, it's essential that they take measures to improve indoor air quality in the months ahead.

- Cut back on chemicals. It's ideal to avoid heavy chemical usage inside a home throughout the year, but it's especially important to do so during winter. Solvent-based cleaners or cleaning products with strong fragrances can negatively affect indoor air quality and potentially trigger allergic reactions. In lieu of chemically-enhanced cleaning products, use natural products that get the job done without sacrificing indoor air quality.

- Stop smoking indoors. Tobacco smoke can affect smokers and nonsmokers alike. The Centers for Disease Control and Prevention note that secondhand smoke causes numerous health problems in in-

fants and children. Those include more frequent and severe asthma attacks and respiratory infections. In addition, reports from the U.S. Department of Health and Human Services have linked secondhand smoke to an increased risk of sudden infant death syndrome. Adults exposed to secondhand smoke are at greater risk for coronary heart disease, stroke and lung cancer. Tobacco smoke contains thousands of pollutants that can greatly diminish indoor air quality, so make sure smokers limit their smoking to outside the home throughout the year, but especially during winter.

- Take off your shoes when entering the home. Snowy conditions often require a home's inhabitants and guests to remove their footwear upon entering a home, but it helps to remove footwear in a mudroom or just inside the front door when entering a home even when it's not snowing. Shoes can pick up dirt, dust and a host of other particles during winter, and if tracked inside those unwanted guests can negatively affect indoor air quality.

- Routinely inspect bathrooms for mold. During winter, mold can grow in rooms that are exposed to moisture but not properly ventilated. In many homes, that's the bath-

room. Even if a bathroom has a ventilation fan, routinely inspect the ceiling and shower for mold growth. Exposure to mold can cause a host of negative side effects, including nasal and sinus congestion and sore throat. Mold also can exacerbate asthma symptoms.

Improving and maintaining indoor air quality in winter can help a home's inhabitants stay healthy during the colder months.



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## Things to consider before warming up next to your first fire this winter

A warm fire can make even the coldest winter day more enjoyable. Fireplaces may not get much use in spring or summer, but come late fall and throughout the winter, the fireplace can be a great place for families to gather.

Before fireplace season hits full swing, homeowners might want to brush up on a few fireplace facts so they can safely enjoy nights spent sitting by the crackling flames.

The Chimney Safety Institute of America advises homeowners with fireplaces to hire a CSIA-certified chimney sweep to clean their fireplaces. After a lengthy period of non-use, various issues could be affecting the chimney, many of which might not be noticeable to an untrained eye. Professional, certified chimney sweeps have extensive knowledge of fireplaces, making them valuable resources who can let homeowners know if any safety issues developed since fireplaces were last used. The National Protection Agency recommends that chimneys be swept at least once per year.

A full inspection of the chimney might be in order as well. Chimney service techni-

cians will conduct thorough examinations of readily accessible portions of the chimney exterior and interior and accessible portions of the appliance and the chimney connection. The CSIA recommends that homeowners who plan to use their chimneys as they have in the past request a Level 1 inspection, which will examine the soundness of the chimney structure and flue as well as the basic appliance installation and connections. Technicians also will verify if the chimney is free of obstruction and combustible deposits.

Homeowners also should inspect their chimney dampers before lighting their first fires of the season. Dampers should open and close smoothly. If not, a service technician can help fix or replace the damper.

Firewood is another thing homeowners must consider before lighting their first fires of the season. The CSIA says that well-seasoned firewood works best, noting that wood that is not well-seasoned will produce more smoke than heat. In addition, the home improvement resource This Old House recommends using dense wood that's been split

and stored in a high and dry place for at least six months. Oak is an example of dense wood that, when stored properly, can make for an enjoyable fireplace experience. Avoid softwoods like pine. Pine can produce a lot of creosote, which is a byproduct of wood combustion. Creosote is highly flammable, and as it builds up in a chimney, the risk for a chimney fire increases. Choosing the right wood, making sure it's well-seasoned and having a chimney professionally cleaned can reduce the risk of a creosote-related chimney fire. A Level 1 inspection should determine if there

are potentially dangerous levels of creosote deposits in the chimney.

Before nestling up to a fireplace this winter, homeowners should consider a host of factors and safety measures to ensure their fireplaces are safe and ready for the season ahead.



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## 7 uses for fallen leaves

By the time autumn hits full swing, many trees will have shed their leaves for the season, and the last vestiges of red, yellow and orange magic will have faded to brown. Raking, blowing and collecting leaves be-

comes the primary chores of lawn and yard maintenance, and presents most homeowners with large piles of gathered leaves to tend to.

It is impossible to count just how many leaves fall to the ground each year, or just how many pounds of leaves get collected curbside, but the numbers are substantial. Cleaning up leaves is considerable work, but not all of those leaves need to be carted away. In fact, there are several different uses of leaves that can be beneficial.

1. Spread leaves as a protective mulch to cover tender perennials or root crops/bulbs in the ground. The leaves will form a natural insulating cover that keeps the soil and the plants within a bit warmer over winter.

2. Create a pile of leaves that will break down and form a crumbly, compost-like material called leaf mold. Even though leaf mold may sound like a blight, it's actually a good amendment to garden soil, improving its structure and ability to hold water. Leaf mold also attracts beneficial organisms that are vital in healthy soil.

3. Brown leaves can be added to green materials in compost piles to improve the health of the compost being formed. According to the healthy living resource Care2, the ideal ratio is 75 percent brown to 25 percent green materials in compost. Turn compost piles regularly to aerate them.

4. Store dried, mulched leaves in a dry spot so they can be used in the spring as a weed barrier for spring plantings. They will keep weeds at bay and help retain soil moisture to ensure small sprouts have the resources to grow.

5. Use shredded leaves as a lawn supplement. Pass a lawn mower over leaves left on the lawn to break them down into pieces too small to rake. This will help keep the lawn healthy throughout the winter without blocking out needed sunlight.

6. Bag dried leaves and pack them tightly together in cold areas of the home, such as basements or garages. They can act as added insulation. Bags of leaves also can be placed around planting containers to protect them from frost.

7. Gather a few of the best-looking leaves and preserve them. Use an iron on a low setting and press leaves between two pieces of waxed paper until the waxed paper seals together. Or use clear contact paper to achieve the same effect.

Fallen leaves can be used in many different ways throughout the year.



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## Beat cabin fever with winter renovations

When the weather outside is frightful, homeowners and renters can turn their interior spaces into something delightful. Residents can banish feelings of cabin fever by using time spent inside to make subtle or even substantial improvements to their living areas.

Individuals may find that winter is a great time to tackle delayed or unfinished projects or to put plans for major renovations in motion. Homeowners may find that they

have some extra time on their hands when weather and early evening darkness reduces how much time they can spend outdoors. The following projects can help homeowners make the most of their time indoors.

- **Start painting.** One of the easiest ways to transform the look of a room is with a fresh coat of paint. Painting a room or rooms is an inexpensive project that can be completed over the course of a single weekend. Painting in lighter colors can help illuminate

dark spaces and make a home feel more vivid and inviting, especially during the winter. And painting need not be reserved for walls only. Homeowners may want to sand and

paint furniture to give items a trendy arts-and-crafts feel.

- **Reimagine flooring.** Thanks to the bevy of laminate, composite materials and vinyl flooring options, homeowners can engage in do-it-yourself flooring projects to perk up tired interior spaces. Many “floating” flooring systems are user-friendly and can instantly update spaces. Some systems may not even require adhesives or nails to complete.

- **Redress the furniture.** New furniture can be expensive. For those who are happy with the lines and scale of their current furniture, a facelift may be all that’s needed to give rooms a new look. Slipcovers can make sofas, love seats and chairs look like new or blend with an entirely new color scheme. Slipcovers come in fitted and loose varieties and in many different materials. Other pieces can be updated with throws, new linens or a coat of paint or stain.

- **Address drafts and other inefficiencies.** Colder temperatures alert homeowners to drafts, leaks and even insect or rodent infiltration. Homeowners can scout out rooms and remedy situations.

- **Organize the home.** Rainy or snowy

days are great moments to address organizational issues, such as messy mudrooms or cluttered kitchen cabinets. Get a jump-start on spring cleaning before the warm weather arrives.

Time spent indoors can be put to good use by engaging in renovation projects.



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