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## Moody on The Market



**Moody** Pat

While last Saturday was Small Business Saturday...the Southwest Michigan Regional Chamber wants everyone to

consider it more of a start to a full-tilt Small Business Season across Michigan's Great Southwest. Arthur Havlicek, President & CEO at the SW Michigan Regional Chamber is essentially reprising and expanding upon the brilliant launch his team produced at the beginning of the current pandemic when they created the wildly popular Facebook presence called Buy Local Berrien!, which now boasts more than 10,300 active followers. The vast majority of the entries submitted to that site were targeted at restaurants, diners, bars, and similar places of business that had been closed down by the state's mandated Stay Home, Stay Safe measures implemented at that time. Havlicek tells us, "Our Buy Local Berrien! Facebook group stepped in at the start of the first shutdown to make shopping local a community-wide priority," and adds, "It's been a great success, but our business community now faces an even bigger threat than when it started. A recent survey conducted by American Express found that 62-percent of U.S. small businesses need to see consumer spending return to pre-coronavirus levels by the end of 2020 just to stay in business." The Chamber leader says, "That's why we have decided to launch the first ever Buy Local Berrien - Holiday Gift Guide. With businesses shut down again and the holiday gifting season upon us, we are once again calling our community to collective action." As you head out this holiday season, Havlicek says, "We ask that you shop small to find that unique and special gift this holiday season. In fact, order local take-out and purchase a local product, service, or gift certificate as often as you can." He reminds us all, "Remember, for every dollar spent locally, 68-cents stays in your community. This creates local jobs and supports local causes. It puts food on a family's table and helps send a student to college. It keeps someone's business open and their American Dream alive." The Chamber's new Buy Local Berrien Holiday Gift Guide affords local business enterprises of all types the opportunity to add their information regarding offers to residents who would like to support local small businesses when shopping this Christmas through a host of identifying symbols that, at a glance, can tell you who such amenities as: Offers Indoor...Offers Curbside... Offers Local Delivery...Offers Online Ordering...Offers Gift Cards...Offers Shipping...Offers Shopping By Appointment...Is a Chamber Member. The guide offers a great way to get the word out regarding businesses that have all types of offers, even helping categorize for

Continued on page 8

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

## Your Chamber Update

With less than 30 days left of 2020, many of us have begun the process of pausing to reflect on where this rollercoaster of a year that was anything but perfect vision has taken us. We've also begun looking ahead to what 2021 might bring and begun planning different options as to how we will tackle it.

One of the many things being planned with multiple options happens to be the **2021 Business Recognition Annual Meeting & Awards Ceremony** a joint event with the **Southwest Michigan Regional Chamber, Cornerstone Alliance, and the Women's Business Center** at

Continued on page 2

## Inserts & Promotions

- ALDI • Family Fare
  - Family Farm & Home
  - Hardings Friendly Market of Bridgman
  - Martin's Super Markets
  - Pater True Value • Save-A-Lot
- Inserts may vary by Zip Code

**Cornerstone Alliance.** We are beyond excited to honor and celebrate businesses and individuals who have not only survived, but also made adjustments that allowed them and others around them to succeed this year.

Through **Friday, December 11<sup>th</sup>**, you can nominate your favorite businesses, non-profit, leaders, and young professionals in multiple categories including: **Economic Impact, Small Business of the Year, Non-Profit Excellence, Rising Star** – formerly the Young Business Leader of the Year Award, and **The Pat Moody Award.**

Additionally, for 2021 we wanted to celebrate businesses that jumped in when called to assist during the COVID-19 pandemic. With that being said, we're excited to announce that the Chamber will also be awarding a series of **Pandemic Excellence Awards** that specifically recognize businesses and organizations that have gone above and beyond during the pandemic in a multitude of ways.

**The 2021 Pandemic Excellence Awards are:**

- **Community Guardian Award** – recognizes & honors a health-related organizations, agencies, or entities who provided front-line medical response that helped curb the spread of COVID-19.

- **Community Hero Award** – recognizes & honors a business, organization, or entity that produced, procured, or provided PPE for the local community.

- **Excellence in Pandemic Reporting Award** – recognizes & honors a local media

organization, entity, or individual who worked overtime to provide timely updates regarding the ever-changing landscape of the pandemic.

- **Excellence in Pandemic Innovation Award** – recognizes & honors a business, organizations, or entity that pivoted its business model, products, services, or delivery systems in response and adaptation to the pandemic.

- **Excellence in Pandemic Lending Award** – recognizes & honors a financial institution that provided exceptional customer service to the Southwest Michigan business community during the pandemic, specifically in providing support in the processing, approving, and lending of the Payroll Protection Program and Economic Injury Disaster Loans.

Criteria for each award, and the nomination submission form can be found online at our website [www.smrchamber.com](http://www.smrchamber.com). Nominations can be submitted by anyone; however, nominees must be members in good standing with the Chamber in order to be eligible for recognition.

Full details regarding the 2021 Business Recognition Annual Meeting & Awards Ceremony will be announced at a later date.

To learn more about this event, the Chamber, find current members, view additional events, or to learn about member benefits visit our website [smrchamber.com](http://smrchamber.com). 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. We look forward to seeing and connecting with you soon!

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## Photo of the Week



**November Gales**  
 Photo by Christine Loose

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**Don**



**Stuart**

**Boy Oh Boyd! Prize-Winning Trivia!**

When I was a kid, my parents put vast amounts of money in the pockets of the newspaper industry. On Sundays in particular, we'd get the Gary (Ind.) Post-Tribune and the Hammond (Ind.) Times delivered to our door, dad would walk to the store to buy the Chicago (Ill.) Tribune, and the next day, we'd get the Indianapolis (Ind.)\* Star in the mail.

\* *When writing the names of large, widely known cities, you **don't** have to specify the state! But I did it anyway, to meet MailMax's word count!*

My siblings and I were never subjected to quizzes by mom and dad on what we learned from all those papers. I think they wanted to spare themselves from five different interpretations of that day's "Peanuts" comic strip.

(Although now that I think about it, a little news quiz competition in our house might've been fun – and we could've had some little reward at stake for winning, say, the "Stu-litzer Prize.")

Now that I think about it even further, I might've been able to corral that prize on a regular basis, as long as the topics in question revolved around trivia. Because my favorite thing to read – once I reached the age where "Peanuts" wasn't my favorite thing to read – was a column by a guy named L.M. Boyd.

Boyd's column was a random collection of miscellany, trivia, and amusing facts. It had a grip on my imagination that I can still palpably recall to this day I still have newsprint-ink stains on my imagination – I'm tellin' ya, that grip was tight!

I would read his column and then sit and wonder, "How does he learn all this stuff?" (I

found out just today that Boyd once described his technique as "the same one a pig uses hunting truffles." Whatever that means.) "What does 'L. M.' stand for?" (I found out just today – Louis Malcolm.) "Could I ever earn boodles of moolah doing what he does?" (I found out just today – according to Farrell and Head at MailMax, the answer is "Bwah-hahahahaha, no way.")

Incidentally, one reminiscence I read of Boyd included a comment from a physics professor at Cal-Berkeley, who said Boyd's column was "interesting, and accurate." Followed immediately by a comment from a guy who edited Boyd's column for many years, who said Boyd "wasn't always accurate." There's something disconcerting here; if accuracy is important in a trivia column, are Head and Farrell scoffing at me earning boodles of L. M. Boyd-like moolah because they think I'm inaccurate?!?

Well, try this on for size! Here's an L. M. Boyd-like tidbit – the trivial fact that actually spurred this entire column in the first place: I just saw a TV commercial for some men's grooming product featuring Brett Favre, the ex-NFL quarterback. At the beginning of the spot, Favre looks like Kris Kristofferson! I half expected ol' Brett to start crooning "Help Me Make It Through the Night"! But amazingly, after using the product, Bret looks exactly like L.M. Boyd!

Just as L. M. Boyd did during his column-writing career, I had this item fact-checked by my wife, who verified that it proves that I watch waaaaay too much TV. But she did concede it was the kind of observation deserving of a reward; unfortunately, it's the "Stupid-litzer Prize."

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**MOODY** *Continued from Cover*

the ease of those who are doing their shopper planning. These are the categories included: Gifts for Her, Gifts for Him, Gifts for Kids, Gifts for Pets, Gifts that Give Back, Food / Beverage, Beer / Wine / Spirits, Sweets & Desserts, Entertainment, Pampering / Staycation, Retail Services, and Other.

The Chamber policy on the listing says: To include as many local businesses as possible, each business is only listed under one category, but they may offer items that fit under multiple categories. For the Food & Bev Gifts, we ask that only establishments that offer gift cards or packaged goods that can be given as gifts submit their information. To get the information out on the list for your place of business, click this link which will direct you to the form to fill out in order to put your offer out to the public:

[www.sites.google.com/view/holiday-gift-guide/holiday-gift-guide](http://www.sites.google.com/view/holiday-gift-guide/holiday-gift-guide).

In a very similar vein, citing the industry's hard work over the past eight months working diligently to meet safety guidelines, the Michigan Retailers Association is joining the call for Michigan residents to shop locally this holiday season with a new campaign they are calling the *Shop 3 Challenge*. That campaign asks everyone to add at least three local merchants to their list of shopping destinations this year. **William Hallan, President and CEO** of the Michigan Retailers Association, says, "Michigan retailers have worked very hard over the last eight months to meet safety guidelines enacted by state and local health officials to help stop the spread of COVID-19 and the data shows that contracting the virus in a retail environment remains very low thanks to their efforts." He adds, "This holiday season, we are asking all Michiganders to make a deliberate effort to make purchases from at least three local retailers."

An MRA-commissioned study shows that Michiganders annually spend \$18.5 billion online and outside of Michigan. Hallan says, "Keeping local businesses alive is critical to Michigan's economy. Of all the years to keep your dollars in Michigan, this is the year to do it." He adds, "Many of these business owners are barely making ends meet. They need your support

now more than ever." Recognizing that the 30-percent capacity limitation mandated by the Governor's recent guidelines may deter consumers from visiting brick and mortar locations, Hallan is encouraging consumers to investigate if stores are offering curbside pickup or online shopping. You can find that information here in Michigan's Great Southwest by checking the Southwest Michigan Regional Chamber's database. Hallan reports, "Many small mom and pop shops have added new shopping options like an e-commerce platform, curbside pickup, and home delivery in addition to in-store shopping." With retail sales rebounding strongly due to continued consumer resilience, the **National Retail Federation** earlier forecasted that holiday sales during November and December will increase between 3.6-percent and 5.2-percent over 2019 to a total between \$755.3 billion and \$766.7 billion. As the MRA reported early this fall, 49-percent of retailers were cautiously optimistic in believing their sales will continue to rise through December; however, half believed that sales would continue to remain the same or decline. Hallan suggests, "Based on the increased sales activity we saw this fall, we believe that Michiganders will do more to help local stores everywhere to stay open." The Michigan Retailers Association represents more than 5,000 member businesses and their 15,000 stores and websites. MRA has been a trusted business resource for 80 years and provides cost-saving membership services, such as expert credit card processing, business and personal insurances, legislative advocacy, college scholarships and discounts on shipping, to all types of businesses. It created the **Buy Nearby** campaign in 2013 to benefit local retailers, their communities and Michigan's economy.

Sometimes, even in pandemic conditions, all of the pieces of a puzzle can fall into place, making way for progress, transition and success. Such is the case for **Kelly Pline of St. Joseph** who found herself this past summer out a job due to the coronavirus pandemic at virtually the same time that **Susan Mason** was searching for a new owner of the women's boutique located at **318 State Street** in the heart of downtown St. Joseph. Susan was headed into retirement, and Kelly says that

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following the loss of her job, fate stepped in because, "I always wanted to do something like this and the previous owner of the location was retiring, so it all fell into place."

As a result, the former **Friends by Design** location is now home to **Maxwell Boutique**, a new women's clothing boutique carrying styles in sizes from XS-to-XL and 0-to-12. Kelly also carries handbags, jewelry and accessories. She characterizes her style line as "**Casually Chic**." By way of example she offers "distressed jeans with a feminine blouse or skirt with a graphic tee knotted on the side." Essentially, its clothing that can take you from the soccer fields to date night, to work, or even drinks with friends. Kelly and her husband moved to St. Joseph 14 years ago for **Whirlpool** and they have three sons, the youngest of which is named Maxwell, "hence the name, because I really like the masculine name for a women's store and I think it is very on trend." Kelly is sole owner of the new Maxwell Boutique, which opened at mid-week several weeks ago and has been welcomed with open arms already by eager shoppers. The shop, at 318 State Street is right next to **Jimmy Johns** in the former Friends by Design location in the St. Joseph central business district. You can find Kelly and her shop online through this link: [www.facebook.com/maxwellboutiquefb](http://www.facebook.com/maxwellboutiquefb) You can also find her on Instagram at: maxwellboutiqueinsta. Maxwell Boutique's Winter Hours are as follows: Sunday - 12-4pm... Monday - closed... Tuesday - closed... Wednesday - 10-5pm... Thursday - 10-5pm... Friday 10-5pm... and Saturday 10-5pm.

With October's closure of the **Hard Rock Cafe** at **Four Winds New Buffalo**, the way has been paved for the recent opening of the new **Kankakee Grille** in that space. The much-anticipated restaurant opened the doors at noon on Friday, November 20th at Four Winds Casino in New Buffalo. **The Pokagon Band of Potawatomi** and its Four Winds Casinos have made the announcement that the Kankakee Grille would be opening that day, and will feature "a diverse menu of comfort food with a modern twist including hearth baked pizzas, soups and salads, and hometown favorites along with craft beers and specialty cocktails." **The Kankakee**

**Live stage** will offer a variety of live music and entertainment, with the full schedule available on the Four Winds Casinos website. The Kankakee Grille also features comfortable outdoor seating as well as access to the Four Winds New Buffalo pool bar. It is in the same space that was home to the Hard Rock Cafe, which closed in October. **Frank Freedman, Chief Operating Officer** of Four Winds Casinos, tells us, "The Kankakee Grille has been a favorite destination among guests at **Four Winds South Bend** since the property opened in 2018, and we are thrilled to bring it to New Buffalo," adding, "Our team has once again done an exceptional job in creating an original dining experience that is unique to Four Winds." **Matthew Wesaw, Tribal Council Chairman and CEO of the Pokagon Gaming Authority**, adds, "Since Four Winds New Buffalo opened 13 years ago, we have continually strived to exceed the expectations of our guests. The Pokagon Band is very proud of the work by our **Casino Operations Team** to develop and establish the Kankakee Grille. We have no doubt it will be well received by our guests that visit Four Winds New Buffalo." The Kankakee Grille New Buffalo will be open weekly from Sunday through Thursday from noon - 9 pm, with the bar open until 10 pm and on Fridays and Saturdays from noon - 10 pm, with the bar open until 11 pm. More information is available at this link: [www.fourwindscasino.com/newbuffalo/dining/kankakee-grille-nb](http://www.fourwindscasino.com/newbuffalo/dining/kankakee-grille-nb)

Focused on **St. Joseph** and its surrounding communities in Michigan's *Great Southwest* for more than two decades, **Judy Bibbings** has taken her **Bibbings Property Group** to the halls of **eXp Realty**, which she says is the largest residential real estate brokerage by geography in **North America**. Bibbings has been in the trade for 21 years, and has earned titles of **GRI**, which is an additional 40 hours of training, **CRS** and **ABR**. She has also earned Gold Club Life Membership, Silver, Gold, Platinum awards, and the Diamond award 2014-2019 within the **Southwestern Michigan Association of Realtors**. Bibbings is a former top-ranked **Keller Williams Realty Owner/Investor/Agent** and together with her team received recognition as the No. 9 real estate team in GCI dollar volume and

number of closed transactions in both 2017 and 2019 in the **Michigan/Northern Ohio Region** for **Keller Williams Realty**. Additionally, they have been cited as one of the **BEST Real Estate Teams in Michigan 2020** by *Real Trends Magazine* in July of 2020. Bibbings says "These past months with COVID-19, many businesses are turning to home offices, so this cloud based, agent owned real estate company was a perfect fit. We are excited to be a part of the technology-rich **eXp Realty** which focuses on innovative virtual technology supporting us to deliver valuable resources to better serve our past and future buyers and sellers." The team at **eXp Realty** is one of the fastest growing real estate brokerage firms in North America with more than 31,000. **Judy Bibbings** is the **Bibbings Property Group** owner, which consists of **Jenn VanDeventer**, Realtor and Buyer Specialist, **Mike VanDeventer**, Realtor, and **Debbie Smidler**, Realtor and Client Care Specialist. They work diligently to live up to their statement of "when you work with us you get 'Experience you Expect with Realtors you Trust.'" **Judy** and her team of licensed real estate professionals can be found online at: [www.BibbingsPropertyGroup.com](http://www.BibbingsPropertyGroup.com)

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

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*Let the wicked forsake their ways and the unrighteous their thoughts. Let them turn to the LORD, and he will have mercy on them, and to our God, for he will freely pardon. ~ Isaiah 55:7*

It would be nice to know that once something is fixed, it's fixed forever. But it doesn't usually work that way. Things break. We fix them. Then they break again. Eventually, we buy a new one. Even when companies provide a lifetime warranty on their products, there's normally a catch. The fine print neatly hides the limits involved.

Do God's promises come with fine print, with strings attached? Sadly, many people believe that because there are many who teach that. Their shtick normally goes a little bit like this: "God is a loving God who wants to forgive you. All you have to do is ... (fill in the blank)." In other words, they suggest that God's forgiveness involves some fine print. There are strings attached.

But that's simply not true. God doesn't base his forgiveness on what we do or don't do. His forgiveness is not remotely tied to us being a certain way or achieving a certain standard. If that were true, how could we ever know whether God really forgives us, whether we've cleared the bar?

The Bible assures us that, in Jesus, God has forgiven the sins of the world. John the Baptist once pointed to Christ and said.

"Look, the Lamb of God who takes away the sin of the world" (John 1:29), and the apostle John of him, "He is the atoning sacrifice for our sins, and not only for ours but also for the sins of the whole world" (1 John 2:2). That means you. In Christ Jesus, God forgives you of every sin. Believe it. It's true.

And that's why, through his prophet Isaiah, the Lord urges us to forsake our evil ways and turn to him. Not because he will then forgive us. He already has! He wants us to know with certainty that "he will have mercy on (us) . . . for he will freely pardon." That's no limited, lifetime guarantee. That's an everlasting warranty, purchased "with the precious blood of Christ, a lamb without blemish or defect" (1 Peter 1:19). God's forgiveness is waiting for you!


Prayer: Heavenly Father, give me confidence that, though I am sinful, you freely forgive me for Jesus' sake. Amen.

Submitted by: Pastor Glenn T. Rosenbaum  
Administrative Pastor  
Grace Evangelical Lutheran Church, St. Joseph  
Originated by: [www.WhatAboutJesus.com](http://www.WhatAboutJesus.com)

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SIEMANS DISCOUNT.....- 3,130  
FORD CREDIT RETAIL BONUS CASH\*.....- 3,450  
FORD COMPETITIVE CONQUEST BONUS CASH\* - 3,000  
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ADD FOR VOTH DUMP BODY.....+18,386  
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| EMPLOYEE PRICING FOR ALL.....          | \$27,085 |
| REBATE.....                            | - 1,500  |
| CHRYSLER CAPITAL 2020 BONUS CASH*..... | - 750    |
| BONUS CASH.....                        | - 500    |

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| 2020 RETURNING LESSEE*.....  | - 500 |
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|                                     |          |
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| LESS EMPLOYEE PRICING DISCOUNT..... | - 1,993  |
| EMPLOYEE PRICING FOR ALL.....       | \$30,037 |
| REBATE.....                         | - 1,000  |
| CHRYSLER CAPITAL BONUS CASH*.....   | - 750    |
| RETAIL BONUS CASH.....              | - 750    |
| BONUS CASH.....                     | - 500    |

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| MILITARY CONSUMER CASH*..... | - 500 |
| RETURNING LESSEE CASH*.....  | - 500 |

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|                              |       |
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| MILITARY CONSUMER CASH*..... | - 500 |
| RETURNING LESSEE CASH*.....  | - 500 |

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|  |          |
|--|----------|
| MSRP.....                                    | \$57,125 |
| LESS EMPLOYEE PRICING DISCOUNT.....          | - 6,835  |
| EMPLOYEE PRICING FOR ALL.....                | \$50,290 |
| RAM BONUS CASH COUPON NOVEMBER.....          | - 250    |
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**SALE PRICE FOR EVERYONE.....\$49,040**

|                              |       |
|------------------------------|-------|
| CONQUEST LEASE CASH*.....    | - 500 |
| MILITARY CONSUMER CASH*..... | - 500 |

**AS LOW AS.....\$48,040**

(\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



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# BIG FINISH 2020



## 2021 JEEP COMPASS LATITUDE 4X4

Jazz Blue Pearl, Power Seat, Heated Steering Wheel, Touch Screen Radio, Heated Front Seats, Back-Up Camera, and Much More! C21003



|                                     |                 |
|-------------------------------------|-----------------|
| MSRP.....                           | \$30,330        |
| LESS EMPLOYEE PRICING DISCOUNT..... | - 1,897         |
| EMPLOYEE PRICING FOR ALL.....       | \$28,433        |
| REBATE.....                         | - 2,000         |
| CHRYSLER CAPITAL BONUS CASH*.....   | - 750           |
| BONUS CASH.....                     | - 250           |
| <b>SALE PRICE FOR EVERYONE.....</b> | <b>\$25,433</b> |
| MILITARY CONSUMER CASH*.....        | - 500           |
| RETURNING LESSEE CASH*.....         | - 500           |

**AS LOW AS.....\$24,433**

(\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

## 2020 RAM 2500 CREW CAB 4X4

Black, 6.4 V8 Engine, Heavy Duty Snow Plow Prep Package, Chrome Appearance Group, Anti-Spin Rear Axle, Rear Window Defroster, Touch Screen and Much More! C20140



|                                       |                 |
|---------------------------------------|-----------------|
| MSRP.....                             | \$44,725        |
| SIEMANS DISCOUNT.....                 | - 2,230         |
| TARGETED HD CONQUEST BONUS CASH*..... | - 1,000         |
| RAM ENGINE BONUS CASH.....            | - 500           |
| RAM BONUS COUPONS.....                | - 500           |
| <b>SALE PRICE FOR EVERYONE.....</b>   | <b>\$40,495</b> |
| MILITARY CONSUMER CASH*.....          | - 500           |
| RETURNING LESSEE CASH*.....           | - 500           |

**AS LOW AS.....\$39,495**

(\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

## 2020 JEEP GRAND CHEROKEE OVERLAND 4X4

Ivory 3-Coat Paint, 19 Speaker High Performance Audio, Navigation, Lane Departure Warning, Adaptive Cruise Control, Heated Steering Wheel, Heated Seats, Dual Pane Panoramic Roof, and Much More! C20292



|                                     |                 |
|-------------------------------------|-----------------|
| MSRP.....                           | \$55,175        |
| LESS EMPLOYEE PRICING DISCOUNT..... | - 4,700         |
| EMPLOYEE PRICING FOR ALL.....       | \$50,475        |
| REBATE.....                         | - 200           |
| RETAIL BONUS CASH.....              | - 500           |
| BONUS CASH.....                     | - 500           |
| <b>SALE PRICE FOR EVERYONE.....</b> | <b>\$49,275</b> |
| MILITARY CONSUMER CASH*.....        | - 500           |
| CONQUEST LEASE CASH.....            | - 500           |

**AS LOW AS.....\$48,275**

(\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

## 2020 RAM 5500 4X4 CHIPPER BODY

Bright White, 6.7 Cummins Turbo Diesel, Chrome Appearance Group, Chrome Tubular Side Steps, VOTH Chipper Body, and Much More! C20221



|  |                 |
|--|-----------------|
| MSRP.....                                | \$58,305        |
| ADD FOR VOTH CHIPPER BODY.....           | +21,308         |
| SUBTOTAL.....                            | \$79,613        |
| SIEMANS DISCOUNT.....                    | - 3,118         |
| REBATE.....                              | - 500           |
| RAM BONUS COUPON.....                    | - 250           |
| ON THEJOB COMMERCIAL UPFIT*.....         | - 1,000         |
| COMMERCIAL TRUCK SEASON BONUS CASH*..... | - 500           |
| <b>SALE PRICE FOR EVERYONE.....</b>      | <b>\$74,245</b> |
| MILITARY CONSUMER CASH*.....             | - 500           |

**AS LOW AS.....\$73,745**

(\*MUST QUALIFY)

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**WAS \$30,663**



**2016 JEEP GRAND CHEROKEE HIGH ALTITUDE 4X4**  
**NOW \$28,987**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 55K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Dual Panel Panoramic Moon Roof, Blind Spot and Cross Path Detection, Rear View Camera, Power Lift Gate, Trailer Tow Group IV, Remote Keyless Entry System, Jeep Certified! C20306A

**WAS \$22,923**



**2016 FORD EDGE SEL AWD**  
**NOW \$21,652**

3.5 V6 EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, 49K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! F20410A

**WAS \$20,884**



**2017 HONDA ACCORD EX**  
**NOW \$18,997**

2.4 EFI Engine, Automatic Transmission, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! F20420A

**WAS \$16,357**



**2018 HONDA FIT EX HATCHBACK**  
**NOW \$15,612**

1.5 EFI Engine, CVT Automatic, Aluminum Spoked Wheels, 44K Miles, Power Moon Roof, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! F20375A

**WAS \$8,806**



**2012 HONDA CIVIC LX**  
**NOW \$7,558**

1.8 EFI Engine, Automatic Transmission, Styled Wheel Covers, 146K Miles, Power Windows, CD-Player, Remote Keyless Entry System, Car Smart Checked! U20140A

**WAS \$13,995**



**2017 FORD FOCUS SEL HATCHBACK**  
**NOW \$13,495**

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 58K Miles, Heated Front Seats, Power Moon Roof, CD-Player, Rear View Camera, M20086A

**WAS \$22,883**



**2018 FORD FUSION SE AWD**  
**NOW \$20,434**

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 13K Miles! Remote Start, Navigation, SE Luxury Package, Power Driver's Seat, Heated Front Seats, Power Moon Roof, SYNC 3, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! F20394A

**WAS \$33,226**



**2017 TOYOTA HIGHLANDER XLE AWD**  
**NOW \$31,850**

3.5 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 24K Miles, Navigation, Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, Lane Departure Warning, Blind Spot Monitor, Cross Traffic Alert, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! C20227A

**WAS \$27,999**



**2017 FORD EXPLORER XLT 4X4**  
**NOW \$25,614**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Twin Panel Moon Roof, Forward and Reverse Sensing System, Blind Spot Information System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! White Platinum, C20076A

# MANAGER'S

**WAS \$9,994**



**2013 TOYOTA PRIUS C HYBRID HATCHBACK**  
**NOW \$8,337**

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

**WAS \$35,989**



**2017 FORD EXPLORER PLATINUM 4X4**  
**NOW \$34,785**

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! C20288A

**WAS \$20,995**



**2019 DODGE GRAND CARAVAN GT**  
**NOW \$19,995**

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

**WAS \$33,520**



**2018 JEEP GRAND CHEROKEE LIMITED 4X4**  
**NOW \$29,955**

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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**WAS \$40,966**



**2018 FORD F-150 XLT SUPERCREW 4X4**  
**NOW \$36,936**

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

**WAS \$33,995**



**2018 MERCEDES GLC 300 4MATIC AWD**  
**NOW \$31,995**

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

**WAS \$34,980**



**2017 FORD F-150 SUPERCAB 4X4**  
**NOW \$31,241**

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

**WAS \$34,618**



**2017 FORD F-150 XLT SUPERCAB 4X4**  
**NOW \$32,228**

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



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**WAS \$24,943**



**2016 TOYOTA HIGHLANDER LIMITED AWD**  
**NOW \$24,397**

3.5 EFI Engine, Automatic Transmission, Aluminum Wheels, 117K Miles, Memory Power Leather Heated/AC Seats, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! C21020A

**WAS \$21,455**



**2017 FORD ESCAPE TITANIUM**  
**NOW \$20,829**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Alum. Wheels, Less Than 15K Miles! Remote Start & keyless entry, Nav., Memory Power Leather Heated Seats, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Active Park Assist System, Rear View Camera, Hands Free Power Lift Gate, Ford Certified! F20400A

**WAS \$40,827**



**2015 GMC YUKON DENALI 4X4**  
**NOW \$39,709**

6.2 V8 EFI Engine, 8 Speed Automatic, Aluminum Spoked Wheels, 58K Miles, Remote Start, Navigation, Running Boards, Memory Power Leather Heated/AC Front Seats, 2nd Heated Seats, Heated Steering Wheel, Power Moon Roof, DVD Entertainment System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! C20305A

**WAS \$39,995**



**2019 FORD F-150 XLT SUPERCREW 4X4**  
**NOW \$37,803**

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 10K Miles, Security Cover, Bed Liner, Chrome Step Bars, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Dynamic Hitch Assist, Pre-Collision Assist, Rear View Camera, Remote Keyless Entry System, Ford Certified! F20399A

**WAS \$13,904**



**2015 DODGE JOURNEY CROSSROAD**  
**NOW \$12,955**

2.4 EFI Engine, 4 Speed Automatic, Aluminum Wheels, 87K Miles, Power Driver's Seat, Leather Trimmed Seating, Three Zone Temp Control, Touchscreen Display, Remote Keyless Entry System, Car Smart Checked! F20334A

**WAS \$32,729**



**2019 FORD TRANSIT 350 XLT 15 PASSENGER VAN**  
**NOW \$28,781**

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

**WAS \$31,749**



**2014 JEEP WRANGLER UNLIMITED 4X4**  
**NOW \$27,723**

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

**WAS \$20,995**



**2019 DODGE GRAND CARAVAN SXT**  
**NOW \$18,995**

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

# SPECIALS

**WAS \$39,872**



**2018 FORD F-150 SUPERCREW 4X4**  
**NOW \$35,380**

3.5 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 44K Miles, Remote Start, Navigation, SYNC 3, Chrome Step Bars, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Rear View Camera, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! White Gold, C20261A

**WAS \$31,228**



**2017 JEEP GRAND CHEROKEE ALTITUDE 4X4**  
**NOW \$28,880**

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

**2014 VOLKSWAGEN PASSAT SE**

1.8 EFI Engine, Automatic Transmission, Aluminum Spoked Wheels, 156K Miles, Power Leather Heated Front Seats, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! C21001B

**WAS \$9,822**



**NOW \$8,454**

## 5 PRE-OWNED VEHICLES AT BRIDGMAN.COM

**WAS \$54,990**



**2019 FORD F-150 LARIAT SUPERCREW DIESEL 4X4**  
**NOW \$51,973**

3.0 V6 EFI Turbo Diesel Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 3K 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

**WAS \$23,810**



**2016 FORD EDGE SLE AWD**  
**NOW \$20,549**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, SYNC 3, 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! F20265A

**WAS \$31,951**



**2017 JEEP GRAND CHEROKEE LIMITED 4X4**  
**NOW \$28,240**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Touchscreen Display, Blind Spot and Cross Path Detection, Rear Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! U20174

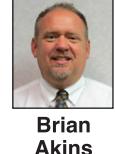
**WAS \$26,811**



**2017 CHRYSLER PACIFICA TOURING-L PLUS**  
**NOW \$22,790**

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 Slide 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

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**2011 FORD  
EDGE LIMITED AWD**  
**NOW \$13,402**

3.6 V6 EFI Engine, 6 Speed Automatic, Chrome Clad Wheels, Only 74K Miles, Remote Start, Navigation, SYNC, Power Leather Heated Front Seats, Panoramic Moon Roof, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Car Smart Checked! Ingot Silver, C20304A



**2017 FORD F-150  
XLT SUPERCREW 4X4**  
**NOW \$38,995**

3.5 V6 EcoBoost EFI Engine, Chrome-Like PVD Wheels, 25K Miles, Chrome Step Bars, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! Race Red, F20462A



**2017 FORD  
EXPLORER XLT 4X4**  
**NOW \$31,973**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Dual Panel Moon Roof, Blind Spot Information System, Forward and Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Shadow Black, C20219A



**2019 FORD ESCAPE SE 4X4**  
**NOW \$21,793**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 12K Miles! Remote Start, SYNC 3, Power Driver's Seats, Heated Front Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, C21018A

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**2017 JEEP GRAND  
CHEROKEE LAREDO 4X4**  
**NOW \$25,930**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 28K Miles, Power Driver's Seat, Touchscreen Display, Remote Keyless Entry System, Jeep Certified! Billet Silver, C20323A



**2019 TOYOTA  
4-RUNNER SR5 4X4**  
**NOW \$31,830**

4.0 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Running Boards, Power Drivers Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Gray, C21019A



**2020 MAZDA  
CX-30 SELECT AWD**  
**NOW \$23,500**

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 2,000 Miles! Leather Seating, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Mazda Certified! Soul Red Crystal, S20017



**2017 GMC SIERRA 1500  
EXTENDED CAB 4X4**  
**NOW \$30,853**

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, Bed Liner, Step Bars, Power Windows and Locks, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Black, C20318A



**2015 FORD  
EXPLORER LIMITED 4X4**  
**NOW \$21,868**

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 72K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Memory Power Adjust Pedals, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, 3<sup>rd</sup> Row Power-Fold Seats, Dual Panel Moon Roof, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! Ruby Red, U20198A



**2018 MAZDA CX-3  
GRAND TOURING AWD**  
**NOW \$20,271**

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 41K Miles, Navigation, Leather Heated Front Seats, Power Moon Roof, CD-Player, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Remote Keyless Entry System, Car Smart Checked! Soul Red Metallic, C21036A



**2018 FORD  
EDGE TITANIUM AWD**  
**NOW \$29,918**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 24K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Panoramic Moon Roof, Adaptive Cruise Control, Collision Warning, Lane Keeping System, Front 180 Degree Camera, Blind Spot Monitor, Reverse Sensing System, Active Park Assist, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Blue Metallic, F20463A



**2017 RAM 1500  
EXPRESS CREW CAB 4X4**  
**NOW \$28,833**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Chrome-Clad Wheels, 71K Miles, Anti-Spin Differential Rear Axle, Touchscreen Display, Rear View Camera, Remote Keyless Entry System, Ram Certified! Maximum Steel, C21025A

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**2013 FORD EDGE SE**  
**NOW \$11,587**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 91K Miles, SYNC 3, CD-Player, Power Windows and Doors, Remote Keyless Entry System, Car Smart Checked! Tuxedo Black, F21006A



**2019 FORD F-150 XLT SUPERCREW 4X4**  
**NOW \$40,498**

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 19K Miles, Remote Start, Navigation, SYNC 3, Security Cover, Bed Liner, Chrome Step Bars, Power Heated Front Seats, Power Adjust Pedals, Pre-Collision Assist, Rear View Camera, Remote Keyless Entry System, Ford Certified! Agate Black, U20143A



**2016 MERCEDES 4MATIC GLE350 AWD**  
**NOW \$27,964**

3.5 EFI Engine, 7 Speed Automatic, Aluminum Spoked Wheels, 71K Miles, Navigation, Memory Power Leather Heated Front Seating, Power Dual Panel Moon Roof, Auto Climate Control, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! F20388A



**2017 KIA SORENTO LX AWD**  
**NOW \$18,980**

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 54K Miles, Cloth Leather Trimmed Seats, CD-Player, Rear View Camera, Remote Keyless Entry System, Snow White Pearl, Car Smart Checked! F20446A



**2017 FORD F-150 XLT SUPERCAB 4X4**  
**NOW \$33,987**

5.0 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Navigation, Security Cover, Bed Liner, Chrome Step Bars, Power Heated Front Seats, Power Adjust Pedals, Rear View Camera, Remote Keyless Entry System, Ford Certified! Magnetic, U20210



**2015 MAZDA CX-9 GRAND TOURING**  
**NOW \$18,995**

3.7 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 78K Miles, Navigation, Memory Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, White, M20077A



**2017 CHRYSLER PACIFICA TOURING L PLUS**  
**NOW \$23,927**

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 66K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Slide Side Doors, DVD Entertainment System, Reverse Park Assist with Stop, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Chrysler Certified! Granite, F20104A



**2015 INFINITI QX70 AWD**  
**NOW \$23,997**

3.7 EFI Engine, 7 Speed Automatic, Aluminum Wheels, 66K Miles, Navigation, Memory Power Leather Heated Seating, Power Moon Roof, Auto Climate Control, CD-Player, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! Liquid Platinum, C21009A



**2018 JEEP GRAND CHEROKEE LAREDO 4X4**  
**NOW \$28,783**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Power Driver's Seat, Reverse Park Assist with Stop, Rear View Camera, Remote Keyless Entry System, Jeep Certified! Velvet Red, C20223A



**2018 BUICK REGAL SPORTBACK ESSENCE**  
**NOW \$20,989**

2.0 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 28K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! Quicksilver Metallic, C20202A



**2016 FORD F-150 XLT SUPERCREW 4X4**  
**NOW \$34,552**

5.8 V8 EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 45K Miles, Remote Start, SYNC 3, Bed Liner, Chrome Step Bars, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Rear View Camera, Trailer Tow Group, Pro Trailer Back Up Assist, Remote Keyless Entry System, Ford Certified! F20436A



**2017 FORD F-150 XLT SUPERCREW 4X4**  
**NOW \$36,625**

2.7 V6 EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 36K Miles, Chrome Step Bars, Power Driver's Seat, Power Adjust Pedals, Rear View Camera, Remote Keyless Entry System, Ford Certified! C20162A



**2017 TOYOTA HIGHLANDER LIMITED AWD**  
**NOW \$34,312**

3.5 V6 EFI Engine, 8 Speed Automatic, Chrome Wheels, 30K Miles, Navigation, Memory Power Leather Heated Front Seats, Power Moon Roof, Adaptive Cruise Control, Cross Traffic Alert, Blind Spot Monitor, Lane Keeping Assist, Rear Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factor Warranty! Gray, C20303A



**2017 FORD EDGE SEL AWD**  
**NOW \$25,357**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Dual Climate Control, CD-Player, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! White Platinum, U20141A



**2017 CHEVY SILVERADO 1500 LT 4X4**  
**NOW \$32,679**

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 45K Miles, Remote Start, Bed Liner, Running Boards, Power Driver's Seat, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! Gray, U20206

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**2018 FORD F-150 XLT SUPERCREW 4X4**  
**NOW \$39,995**

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 15K Miles! Remote Start, Navigation, SYNC 3, Bed Liner, Running Boards, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! C20316A



**2017 FORD EXPLORER PLATINUM 4X4**  
**NOW \$33,821**

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Machined Face Wheels, 58K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row Power-Fold Seats, Panoramic Moon Roof, Auto Climate Control, Adaptive Cruise Control, 180 Degree Front Camera, Lane Keeping System, Reverse Sensing System, Rear View Camera, Power Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! White Platinum, F20437A



**2014 FORD TAURUS LIMITED**  
**NOW \$13,561**

3.5 V6 EFI Engine, 6 Speed Automatic, Painted Aluminum Wheels, 56K Miles, Remote Start, SYNC, Memory Power Leather Heated/AC Seating, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Car Smart Checked! Sterling Gray, F20434A



**2019 FORD F-150 LARIAT SUPERCREW 4X4**  
**NOW \$47,373**

5.0 V8 EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 31K Miles, Remote Start, Navigation, SYNC 3, Bed Liner, Chrome Step Bars, Memory Power Leather Heated/AC Front Seats, Memory Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, Twin Panel Moon Roof, 360 Degree Camera, Pre-Collision Assist, Blind Spot Monitor with Trailer Towing Monitor, Smart Trailer Tow Connector, Remote Keyless Entry System, Ford Certified! Agate Black, C21013A



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## 2020 MAZDA CX-5 SPORT AWD

VIN# JM3KFBBM1L0808802

- JET BLACK MICA
- BLACK INTERIOR

MSRP \$27,690

SALE PRICE \$27,192

APR REBATE - \$500

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0% FOR 60 MONTHS\*

90 DAYS DEFERRED PAYMENT\*



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- BLACK INTERIOR

MSRP \$27,005

**NOW \$25,698\*\***

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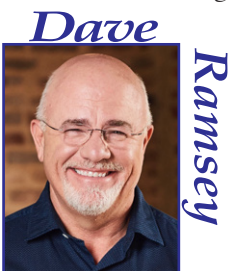
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# Dave Says

## Patience, determination, and time

Dear Dave,  
One of my resolutions this year was to start living on a budget, and gain control of my money. I never realized how easy it would be to get discouraged early on. Can you give me some encouragement to help make my financial resolutions stick in 2021?

Collin  
Dear Collin,  
The secret to making a goal into a reality is getting started. It's really that simple. You also have to be realistic and accept the fact that nothing—especially things you've never done before—works out perfectly the first time around. That leads to the next step, which is patience. Most people think about losing 20 pounds, and immediately feel it needs to happen in the next month or so. It doesn't. And mostly likely, it won't. Like almost everything else worth doing, it's something that requires sacrifice and focus each day over an extended period of time. Crash courses are usually painful and rarely work out well. But once you've done something a few times, it becomes an easier and easier part of your daily routine. Pretty soon, it's not a chore or something you're afraid of.

Making a budget and gaining control of your finances works the same way. When you first create a money plan, it probably won't work out exactly as you hoped. That's okay. It will barely work the second month, but it won't be as scary, because you've already done it once. By the third month, you'll have a much better feel for it, and your stress levels will go way down because you already know the basics. It just takes determination, patience, and intensity to get through the rough patches that go along with starting anything new.

A new year is just around the corner, Collin. Don't fall into the same old trap. Give yourself a little grace, but keep your eyes on the prize. Start preparing yourself now. You've got plenty of time to begin laying out a plan, and have a solid budget ready when January 1st arrives. It may feel like things are beginning slowly, but you can make this happen if you'll just stick with it!

-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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**NEW**  
Cozy 3 BD, 2 BA home. Beautiful kitchen, full huge walk out basement ready to be finish. Formal dining room with large windows for natural light. Open concept. Newer flooring in dining and living room, new carpet in bedrooms, freshly painted inside & out. Good location close to main roads & next to a church. Call for a private tour today. \$169,900 (20048975)



**LK MI VIEWS**  
Beautiful views of Lk MI. 4 BD, 2 BA. Master bd rm w/ newly installed picture window & sliding glass door to balcony. 3rd story loft space - perfect for home office. Main floor laundry in bonus rm w/ private entrance. Handicap-accessible wheelchair ramps inside garage & leading outside from backdoor of house. Featuring all this & more, this is a home you will not want to miss! \$685,000 (20041271)



**PAW PAW LAKE**  
"Venice of Paw Paw Lake" Well-built, well maintained. 2435 sqft 4 BD, 3.5 BA plus a den. 100' of waterfront & fenced yard. Newer steel break wall. Boardwalk. 3 season rm w/ EZ breeze windows. 2 car garage. Kitchen appliances & w/d. Hardwood floors, pocket doors & built in closet systems. Gas log fireplace in Living rm & Master. Generator. Call today! \$675,000 (19041247)



**REDUCED**  
2 BD, 1 BA in quiet cul-de-sac location! Main floor living rm, dining rm, kitchen & laundry! Custom built shelving in Master walk in closet! Full bath offers ceramic tile, dual sink vanity & inviting Jacuzzi tub w/ dual shower heads! Functional furnace, humidifier, new water heater, ample room for storage & additional toilet in basement. Spacious fenced yard w/ 15x12 deck & concrete patio makes entertaining a breeze! \$175,000 (20044568)



**NEW**  
Great opportunity! Great bones & offers 30x30 cinder block garage w/ 3 ingress/egress garage doors. Perfect for storage. House is work-in-progress. But offers exposed brick walls, laminate countertops, stainless sink, ceramic backsplash & newer stove/oven. Nice sized closets & some solid wood doors. Furnace was installed - 2016, updated electrical breaker box. Wellhead installed - 2004. \$49,900 (20049146)



...IS WHERE LOVE RESIDES!



**REDUCED**  
Cute 3 BD, 1 BA ranch house in Berrien Springs. House features nice large family room, remodeled bathroom, and beautiful kitchen. House has a newer roof, new furnace, and gutters. Call today! \$184,900 (20046336)



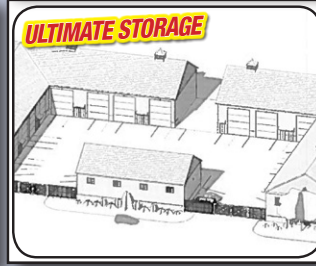
**RIVER FRONT**  
Last WATERFRONT lot in the neighborhood... will not last long! 216' of waterfront in Hidden Isle. Buildable site just under an acre for your dream home. Nestled away in conveniently located gated community on St. Joseph River. Call for your private showing today. \$359,999 (20048348)



**HARBOR SHORES**  
Vacant lot - this beautiful community offers private amenities such as clubhouse, kayak launch, pool, hot tub, & fire pit. Area features golf cart/walking paths through Jack Nicklaus Signature Golf Course & leads to Jean Klock Park on Lake Michigan's majestic shore. Close to Arts District of Benton Harbor, St. Joseph River & downtown St. Joseph. \$115,000 (20035744)



**WOODED LOT**  
Nice, wooded building site located at the end of the road. 3/4 Acre. M-60, US-12 and M-51 are all close by for an easy commute. SEV for 2020 is \$14,600 giving the property a true value of \$29,200. Come and check it out today. \$16,000 (20042072)



**ULTIMATE STORAGE**  
New Construction - Ultimate Storage Condos, a community of luxury garage suites, situated between three marinas close to St. Joseph River. Customize to store most prized possessions & have extra space to explore personal hobbies & interests. Each space will include water, sewer, kitchenette plumbing, bathroom, individually climate controlled, 20' ceilings, 14x18 overhead door, a basic mezzanine, service door, and more. Various sizes available - Call today!

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**3 Spots.....2.5" w x 4.65" h..... \$115**

**1/8 Page(4 Spots) .....5.06" w x 3.07" h..... \$135**

**6 Spots.....5.06" w x 4.65" h..... \$205**

**1/4 Page(8 Spots) .....5.06" w x 6.25" h..... \$230**

**1/2 Page(16 Spots).....10.25" w x 6.25" h.... \$300**

**Full Page(32 Spots)...10.25" w x 12.62" h... \$500**

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**997 MONROE STREET, BENTON HARBOR**

**\$94,000**

You won't want to miss this charming, impeccably maintained, 2 bedroom 1 bath bungalow on a beautiful corner lot with a large backyard! You will find lovely, original hardwood floors, a 2 year old furnace, 10 year old roof, and an updated full bath.



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**Rebecca Ludens • 269-930-4002**  
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**109 POKAGON ST, DOWAGIAC**



**Investors!!!!** - Two unit investment property close to downtown Dowagiac. All utilities are tenant paid. One -1-Bedroom and One larger/ two story- 3-Bedroom apartments. Brand New Roof. Newer furnace.  
**GREAT CASH FLOW! | \$59,900**

**Call Me... "Friendly" Fred | 269-605-4545**

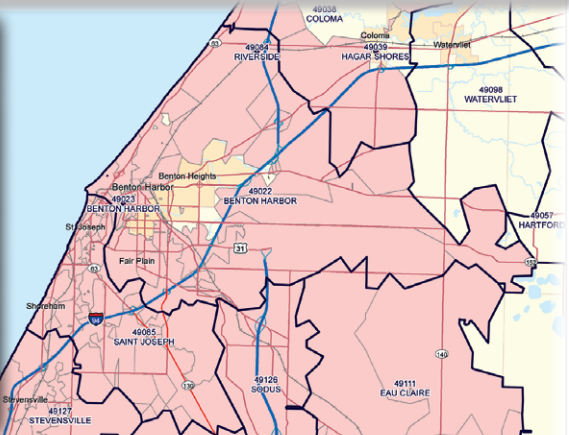
Very nice 1.19 acre parcel with trees and shrubs, located north of Little Paw Paw Lake on North Shore Drive. \$40,000. (19018668)  
**Text Lil at 269-921-5727 for information.**


**Lil Demler**  
**269-921-5727**

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| Town                      | Zip Code   | Quantity      |
|---------------------------|------------|---------------|
| Baroda                    | 49101      | 1,484         |
| Benton Harbor             | 49022      | 8,923         |
| Berrien Center            | 49102      | 309           |
| Berrien Springs           | 49103      | 1,100         |
| Bridgman                  | 49106      | 2,523         |
| Coloma                    | 49038      | 2,092         |
| Eau Claire                | 49111      | 1,087         |
| Sawyer                    | 49125      | 1,420         |
| Sodus                     | 49126      | 560           |
| St. Joseph                | 49085      | 11,993        |
| Stevensville              | 49127      | 5,129         |
| Subscribers/Vendors       | Mixed Zips | 1,913         |
| <b>Total Distribution</b> |            | <b>38,533</b> |





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**Julie Moneta**  
325-3015

**Kay Schatz**  
519-5296

**Connie Shearer**  
208-0001

**\*\*\*\* \$369,000 \*\*\*\***



**MLS#20048065**

- COMPLEX OF 3 UNIQUE BLDGS
- Historical log-beamed structure
- Two attached AirBNB apts generate yearly income
- Insulated pole barn
- Spacious yard backs up to woods
- Chikaming Twp

**Call Bill Geukes 269-266-2366**

**\*\*\*\* \$625,000 \*\*\*\***



**MLS#20041203**

- 38 ACRES VACANT LAND
- PRIME DEVELOPMENT PROPERTY
- Oronoko Twp just off Exit 15 of US-31 bypass
- Includes 2 to 3-acre spring-fed pond
- Varied topography of hills, woods, ravines
- Many possibilities for commercial or residential

**Call Loren Gerber 269-921-0754**

**\*\*\*\* \$214,900 \*\*\*\***



**MLS#20041883**

- LOVELY 3 BR RANCH in Fairplain
- Large wooded lot on cul-de-sac
- Spacious 1730 SF plus finished basement
- Gas-log fireplace
- 3-season room leads to private backyard

**Call Julie Moneta 269-325-3015**

**\*\*\*\* \$250,000 \*\*\*\***



**MLS#20007786**

- ADULT FOSTER CARE HOME
- Accommodates six residents
- Includes attached 2 BR care-taker home
- Large garage
- Nice country setting w/gardens
- Great business opportunity!

**Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023**

**\*\*\*\* FOR LEASE \*\*\*\***



**MLS#20045326**

- BEAUTIFUL CLASS 'A' OFFICE SPACE
- 858 SF in professional office bldg
- Ground floor entrance
- Large parking lot
- \$575/month

**Call Earl Misch 269-876-0715 or Dick Donnellan 269-921-0023**

**\*\*\*\* \$415,000 \*\*\*\***



**MLS#20046914**

- EXCELLENT COMMERCIAL BLDG
- 12,000 SF cabinet manufacturing facility
- Well maintained offices, showroom, shop area
- On 1.15 ACRES Royalton Twp
- All equipment for sale additionally
- Adjacent vacant lot also for sale

**Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023**

**\*\*\*\* \$349,900 \*\*\*\***



**MLS#20038724**

- SPACIOUS 4 BR HOME
- Over 2300 SF living space
- Gas-log fireplace
- Nice backyard with deck
- Extra-large storage shed
- Ravine setting on Hickory Creek

**Call Julie Moneta 269-325-3015**

**\*\*\*\* \$149,000 \*\*\*\***



**MLS#17053278**

- EXCELLENT COMMERCIAL corner location
- 3040 SF well maintained office space
- Large 1+ ACRE site
- Frontage on 2 main streets
- Near Orchards Mall

**Call Dick Donnellan 269-921-0023**

**\*\*\*\* \$229,000 \*\*\*\***



**MLS#17017381**

- ELEGANT EXECUTIVE OFFICE BLDG
- Just north of downtown St. Joe
- Over 2300 SF with 3 private offices
- Kitchenette, conf rm, reception area
- Plenty of parking
- OR LEASE \$11.50/sf

**Call Loren Gerber 269-921-0754**

**\*\*\*\* FOR LEASE \*\*\*\***



**MLS#20033620**

- THREE SUITES FOR LEASE
- Professional office space
- 930, 950, & 1410 SF on first & 2nd floors
- Great downtown St Joe location
- Free parking included
- Starting at \$15/SF

**Call Loren Gerber 269-921-0754**



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**JUST LISTED!**

- 3 BR, 2 bath, 1,597 sq. ft.
- Spacious open living & dining space
- Kitchen w/lots of cabinet space, finished LL
- Covered balcony overlooking wooded ravine
- St. Joseph \$234,900. LP - (20048735)



**BIG SMITH LAKE!**

- One acre lot, premium home site
- Views of Big Smith Lake, rolling & wooded land
- Surrounded by fruit orchards & vineyards
- Assoc. lake frontage w/pier & boat launch
- Berrien Center \$42,499. VV - (20017432)



**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!**

- 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 \$689,000. MN - (20019674)



**PRICE REDUCED!**

- 4 BR, 3.5 bath, 2,760 sq. ft., 1 acre lot
- Open concept, bamboo floors, formal dining room
- Kitchen w/SS appls., main floor laundry
- Full walk-out finished basement, deck w/hot tub, firepit
- Coloma \$279,000. DG - (20047192)



**NEWLY LISTED!**

- 2 acres of prime land to build on
- Near Lake MI, farms, vineyards, wineries
- Wooded and private
- Near LMC, easy access to I-94
- Benton Harbor \$50,000. ML - (20036021)



**NEWLY 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. VV - (20039205)



**NEWLY LISTED!**

- 3 BR, 1 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 insulated pole barn, back deck
- Lawrence, \$229,900. AK - (20046361)



**PRICE REDUCED!**

- 4 BR, 2 bath, 2,570 sq. ft.
- Living room w/fireplace, hardwood floors
- Spacious eat-in kitchen w/plenty of storage space
- Walk out LL w/kitchen, family room, bedroom & bath
- St. Joseph \$239,900. VV - (20040041)



**PRICE REDUCED!**

- 4 BR, 2.5 bath, 2,366 sq. ft., 1.13 acres, wooded ravine lot
- Living room w/fireplace, main floor laundry, updated baths
- Updated kitchen w/quartz countertops, cabinetry & appls
- 4-season room w/fireplace, large mudroom, covered patio
- St. Joseph \$279,000. VZ - (20043541)



**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 \$375,000. LP - (20032867)



**PRICE REDUCED!**

- 5 BR, 3.5 bath, 3,306 sq. ft., 2.5 acres
- Living room w/fireplace, hardwood floors
- Kitchen w/quartz counter & SS appls, finished basement
- Master suite w/sitting area & fireplace, heated out building
- Vicksburg \$479,900. DJ - (20042055)



**NEWLY LISTED!**

- 3 BR, 2.5 bath, 3,045 sq. ft., views of Christie Lake
- Spacious rooms throughout, vaulted ceilings, fireplace
- Eat-in kitchen, formal dining room, main floor laundry
- Partially finished basement, partially covered back deck
- Decatur \$249,000. DG - (20041433)



**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 \$139,900. DS - (20036911)



**PRICE REDUCED!**

- 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 \$219,900. LP - (20036110)



**PRICE REDUCED!**

- 5 BR, 3 full, 2 half bath, 5,876 sq. ft., 5.4 acres
- Custom room w/fireplace & skylights, 3-season room
- Living room w/stone fireplace, main floor master suite
- Finished LL walkout to patio, heated pole barn
- Edwardsburg, \$724,900. JL - (20039161)



**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!**

- 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)



**EAGLE POINTE LOT!**

- Great buildable lot
- Fantastic views of the St. Joseph River
- At the quiet end of cul-de-sac
- Playground, club house and green space
- St. Joseph \$54,900. LP - (19048805)



**YOUR PICK OF BUILDABLE SITES!**

- Several cleared and wooded lots
- Great quiet neighborhood
- Ready to build w/utilities available at each lot
- Close to downtown St. Joseph and beaches
- Benton Twp., \$25,000+. DS - (18047054+)



**LAKE MICHIGAN LUXURY!**

- 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)



**BRAND NEW!**

- New construction 3 BR, 2.5 bath home
- "Iris" floor plan or select many others
- Check out this new neighborhood
- Base pricing depending on plan
- Benton Harbor \$194,590. DS - (19055516)



**HIGH DEMAND LOT!**

- Hideaway at Harbor Shores
- Near Jack Nicklaus Signature Golf Course
- Private community clubhouse, pool & more
- Lot is ready for you to build your dream home
- Benton Twp., \$45,900. RG - (20002504)



**NEW CONSTRUCTION!**

- 2 BR, 2 bath, 1,268 sq. ft.
- "Wisteria" floor plan or select many others
- Check out this new neighborhood
- Base pricing depending on plan
- Benton Twp., \$192,390. DS - (19055526)



**ON LAKE CHAPIN!**

- Distinguished 6 BR, 4.5 bath waterfront home
- 112 ft. of lake frontage, private dock & boat lift
- Custom designed kitchen, formal living & dining room
- Stone fireplace, 3-season room, finished walk-out LL
- Berrien Springs \$895,000. MN - (19039717)



**WATER VIEWS!**

- 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)



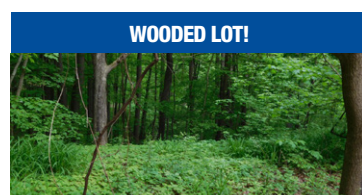
**PRICE REDUCED!**

- 2 BR, 2.5 bath, 1,611 sq. ft, Lighthouse Point Condo
- Lake MI views from all rooms, open floor plan
- Hardwood floors, gas fireplace, kitchen w/granite
- Gated security, swimming pool, hot tub, clubhouse
- St. Joseph \$974,000. JS - (19032865)



**SPACIOUS ELEGANCE!**

- 5 BR, 2.5 bath, 4,125 sq. ft., main floor laundry
- Living room w/fireplace, Brazilian cherry floors
- Eat-in chef's kitchen w/SS appls, main floor master suite
- Finished basement w/rec room & theater, covered back patio
- St. Joseph \$629,900. LP - (20015494)



**WOODED LOT!**

- Lake MI beach wooded lot, 0.23 acres
- Beautiful lot just minutes to Lake MI
- Enjoy Hagar Park & assoc. beach
- Minutes from Coloma & St Joseph
- Coloma \$19,900. LP - (17024317)



**10 ACRE PARCEL!**

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- Stevensville \$350,000. LP - (17023429)



Diane Genovese, Owner

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Medications are often the culprit for falls. It is a good practice to ask your doctor about the side effects of each drug you are taking so you are aware of what to expect and be sure to report them to him/her. Also share this information with your family and caregiver. Certain drugs can cause the blood pressure to lower which when getting up out of a chair or bed too quickly may cause dizziness or fainting. Try to get up slowly, especially in the middle of the night, sit on the edge of the bed a moment and then rise slowly to get your bearings.

Walkers, canes and other assistive devices are the very tools needed in falls prevention. Floppy slippers and shoes with slick soles can be a hazard. Often older adults tend to shuffle more than pick up their feet which makes tripping a real possibility especially on uneven pavement. It is very common for our seniors to attempt to do a task that they have done their entire life when these very tasks now put them at risk

### Safe at Home

for falling. For example, just one step up on a stool or ladder is extremely dangerous for older adults, who do not have the strength and balance of previous years. Encourage your loved ones to please ask a family member or caregiver to change a light bulb or reach items in cabinets that are too high. Electrical cords running across walkways, clutter or too many throw rugs are an accident waiting to happen. Railings on stairs, grab bars in the bathroom and adequate light are all easy fixes for prevention. It takes our eyes a while to adjust between darkness and light, therefore, adequate lighting is a must.

Upon sign up for services with Comfort Keepers, a home environment assessment is done to offer the families ideas of how to take precautions against their loved one falling. Living well encompasses many aspects that in-home care can enhance. These aspects include mental, physical, nutritional and "Safety" considerations. We offer technology solutions, such as a Personal Emergency Response System, a fall detector, and a medication management system, all designed to increase safety.



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Trains, Vintage Beer Cans & More Online Auction. Bidding open December 8 through 7:00 p.m. Tuesday, December 15, 2020. Details, complete listings, photos and register to bid at: www. EstateSaleExperts.com 248-987-0030.

**AUCTIONS**

Public Auction  
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**LEGALS**

**Synopsis of Lake Charter Township Special Board Meeting November 20, 2020**  
 Electronic Meeting Via Zoom, per Governor Whitmer's Order  
 Join Zoom Meeting  
<https://us02web.zoom.us/j/86317902108?pwd=dGllhWkdMVVWgWn1VnaFdScjN1TcDRDQT09>  
 Meeting ID: 863 1790 2108  
 Passcode: 758608  
 Meeting called to order 2:00 p.m. Present: Gast, Payne, Clark Mensinger, Essig, Carson and Wilk. Motion to allow Mike Essig to abstain from voting on the reinstatement of Captain Mike Essig to the Lake Charter Township Fire Department. Roll Call Vote: All yes, motion carried.  
 Motion to reinstate Captain Mike Essig to the Lake Charter Township Fire Department. Roll Call Vote: Six yes, one abstention (Essig), Motion carried.  
 Motion to adjourn. Roll Call Vote: All yes, motion carried.  
 Meeting adjourned 2:11 p.m.  
 Lake Charter Township website: 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. Call the office for an appointment. Conduct what business you can online.

**LEGALS**

**SYNOPSIS OF LAKE CHARTER TOWNSHIP Budget Public Hearing November 16, 2020**  
**Electronic Meeting Via Zoom, per Governor Whitmer's Order**  
 LINK FOR BUDGET PUBLIC HEARING 11-16-20  
<https://us02web.zoom.us/rec/share/KHi4CgVtBK-shPhDMztaN7dFLCp0ENuyCVt1-hidASCIB8e-WKq1gMYiMiUj04juno.0061QzY7vzm3suq>  
 Two guests attended via ZOOM.  
 To hear the recorded meeting access the attached link via zoom:  
 Meeting called to order 7:00 p.m.  
 Present: Gast, Payne, Clark Mensinger, Heyn, Stine and Wilk. Agenda stands as presented. Motion to open public hearing Roll Call Vote: All yes, motion carried.  
 2021 Budget was discussed, general millage remains at 3.0. The estimated income for the general fund for calendar year 2021 is \$4,640,83.00  
 Motion to close public hearing. Roll Call Vote: All yes, motion carried.  
 Motion to adjourn. Roll Call Vote: All yes, motion carried.  
 Meeting adjourned 7:29 p.m.

**Synopsis of Lake Charter Township Board Meeting November 17, 2020**  
 Electronic Meeting Via Zoom, per Governor Whitmer's Order  
<https://us02web.zoom.us/j/89299250498?pwd=UFZ1bzVnV20rRml-5WU5ob01Y0gxQT09>  
 Meeting called to order 7:00 p.m.  
 Present: Gast, Payne, Clark, Mensinger, Heyn and Wilk Absent Stine.  
 Motion to add two agenda items.  
 Roll Call Vote: Six yes, motion carried,  
 Motion to approve October 17, 2020 meeting minutes with two changes. Roll Call Vote: Six yes, motion carried.  
 Motion to approve October bills totaling \$729,945.96. Roll Call Vote: Six yes, motion carried.  
 Motion to approve 2021 Meeting Dates and Office Closings. Roll Call Vote: Six yes. Motion carried.  
 Motion to approve 2021 Public Notice of Township meetings. Roll Call Vote: Six yes. Motion carried.

Motion to approve a three-year extension to Hungerford Nichols at Lake Charter Township auditor. Roll Call Vote: Six yes. Motion carried.  
 Motion to approve Hopkins Lane watermain extension for six homes, for \$66,400.00. Roll Call Vote: Six yes.  
 Motion to adopt 2021 Lake Charter Township Budget. Roll Call Vote: Six yes. Motion carried.  
 Motion to repair 1994 Hummer not to exceed \$12,000.00 Roll Call Vote: Six yes. Motion carried.  
 Motion to continue investing Lake Charter Township public funds in Edgewater. Roll Call Vote: Five yes, Wilk no. Motion carried.

**ANNOUNCEMENTS**

The next regular meeting is scheduled for December 15, 2020 at 7:00 p.m., Lake Township Hall, Bridgman, Michigan.  
 Lake Charter Township Planning Commission is scheduled for December 7, 2020 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan.  
 Lake Charter Township Zoning Board of Appeals is scheduled for January 14, 2021 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan.  
 Lake Charter Township Hall Offices will be closed November 26 and 27, 2020 in Observance of Thanksgiving.  
 Meeting adjourned 8:17 p.m.

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3.5L V6 SOHC i-VTEC 24V, 6-Speed Automatic, 43793 mi., 18/25 MPG

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2.7L V6 EcoBoost, 10-Speed Automatic, 8105 mi., 19/24 MPG

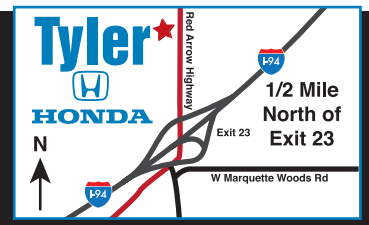
**\$37,836**

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V8, 6-Speed Automatic Electronic with Overdrive, 34850 mi., 15/21 MPG

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#H2552

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