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Moody on The Market



Loodu

Even with many restaurants, bars and other gatherings still sidelined or facing substantial restrictions to normal oper-

ations, the West Michigan industrial economy "remains on the recovery track that began in July," although supply chains are under heavy stress and "shortages are popping up everywhere." That's the quick snapshot of the market from Professor Brian Long, Director of Supply Chain Management Research at Grand Valley State University in Grand Rapids. Dr. Long has issued his monthly survey results, sharing data collected in the third and fourth weeks of November. His New Orders Index, his most sought after index of business improvement, came in at +19, up slightly from October's +16. However, his Production Index, which is termed "output" by many economists, remained positive but fell sharply to +2 from October's +29. Long says activity in the purchasing offices, his Purchasing Index, came in at +9, modestly below last month's +12. Most notably in this survey, Long says, "Even after five months of recovery, our survey participants continue to complain that the supply chains, both foreign and domestic, are still far from getting back to normal." He adds, "In fact, this month's Lead Time Index set a record at +66, up from +42. As a result, some firms have had difficulty maintaining production schedules because of delayed shipments of key materials or components." Long says that additionally, the freight companies themselves are often short both trucks and drivers. He reports, "With a new wave of Covid-19 now upon us, we should not be surprised if our statistics flatten or even turn slightly negative in the next few months. However, there seems to be universal agreement that when the new vaccine (or vaccines) finally reach a large portion of the population, we should see an economic boom." In his November report, Professor Long shares a national view from Chris Williamson, Chief Business Economist at IHS Markit, who says: "The manufacturing recovery kicked up a gear in November, with production growth accelerating to the highest for over six years. Most encouraging was the breakdown of the rise in new orders which underpinned the expansion. Although demand for consumer goods remained somewhat subdued, mainly reflecting rising virus infection rates, demand for investment goods such as

Continued on page 6



Sarah Spoonholtz, Regional Director, SMR Chamber

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Buy Local Bridgman Community Gift Cards

end to 2020, that we can officially put a close to the chapter that has been one of the most challenging years for people and business owners alike. However, with the continuation of restrictions being in place as we start 2021, we all must keep in mind that supporting businesses doesn't simply stop when the holiday season is over. We

Many of us would assume that as we put an *HAVE* to continue shopping with them, ordering take-out or delivery, and supporting them in what could prove to be the most difficult time of year

> Traditionally, first quarter (January, February, and March) are the slowest months for businesses and many restaurants. Post-holiday

Continued on page 2

Inserts & Promotions

- ALDI
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Inserts may vary by Zip Code

Sarah Continued from cover

recovery in many cases causes everyone to pause spending in hopes to financially recover from Christmas; add in the dark nights, falling temps, and snow as an excuse to stay home and you've got a perfect storm of slow sales and lost income. With many of our restaurants and small businesses still feeling the impact of COVID-19 restrictions, first quarter also holds an unfortunate large likelihood of seeing some of them close for good.

For those reasons, as well as many others, we proudly launched the Buy Local Bridgman Community Gift Card last week in partnership with our affiliates the Greater Bridgman Area Chamber & Growth Alliance. This community gift card, unlike reloadable visa debit cards, ensures the money spent stays local. It's also not store-specific, which means it can be redeemed at a number of participating Bridgman merchants.

While monitoring the continued impact that COVID-19 has on businesses, representatives from the Bridgman CGA Board spoke up about wanting to do something specifically for their business community. "After reviewing multiple options, this was the easiest and most effective way to infuse Bridgman businesses with extra funds in an effort to sustain them" says Brett Boyd, current Board Chair for the Bridgman CGA.

Like many parts of Southwest Michigan, the Bridgman community has seen amazing growth over the last few years, and we cannot risk losing that momentum. Watching the success of our #buylocalberrienchallenge on social media has shown how impactful a dedicated consumer spending campaign can be for local businesses. We hope to move the needle once more by launching this gift card and helping our beloved Bridgman merchants return to the pre-COVID revenue that so many are in desperate need of.

The best part is it's super easy for anyone to purchase and send gift cards

Consumers can purchase these community gift cards online from SMRC program partner Yiftee by visiting www.smrchamber.com/bridgman. They are all digital, so customers can either print them out or save them directly to their mobile device. From there, they simply need to present the card to a participating merchant who will process it like any other manual entry Mastercard transac-

Current participating merchants include:

- · Accents at Himalava Textiles
- Haymarket Brewery & Taproom
- · Lake Side Fitness
- · Paws to Wash
- Small Town Grounds
- Tapistry Brewing
- · The Sandpiper

Based off the almost immediate sell out success of the initial purchase match, the Bridgman CGA will be allocating additional funds to the program that will allow for bonus card opportunities, such as buy a \$25 card get \$10 free, or buy a \$50 card get \$25 free. Consumers can either keep the bonus card for themselves to gift to others.

If you are a Bridgman Merchant who'd like to learn more or sign up for the pro gram, you can reach me at sspoonholtz@smrchamber.com or call my direct line at 269-932-4040, the sign up process quick and easy.

If you'd like to learn more about the Chamber, find current members, view upcoming events, or discover member benefits visit our website smrchamber.com. We look forward to seeing and connecting with you soon!

Read more at www.MailMaxOnline.com



50,314 Weekly Readers!¹

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Preserving Seniors Independence

Diane Genovese, Owner

We all wish to be independent; and not have to depend on anyone - especially our grown children. Unfortunately, the aging process doesn't always respect our wishes. I have worked over twelve years in the In-home care realm, serving our seniors, which has provided me with a true and real insight to the growing needs of this population. The truth is, we will all age. The reality is, we too will one day be the person in need. It is important that we take a step back and imagine how we are going to face losing some of our own independence when the time comes. By doing this, we can better understand what our parents are facing, put ourselves in their shoes, and hopefully guide them with a greater love and understanding. In my numerous visits with the families of loved ones, the one goal that resonates each time is, mom/dad wish to stay in their own home. Seniors are accustomed to leading productive lives and their days should involve hobbies and engagement in activities which will help them remain in their homes. Feeling useful can be a boost to an elderly person who is feeling isolated or depressed. Everyone needs to feel like they are contributing to something larger than themselves. You may be surprised how much a person perks up knowing that they are making real contributions to their household chores and engaging in fun activities which help counteract a sense of isolation. It truly is about finding ways to help nourish your loved

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one with a sense of purpose, which is genuine to each one of us.

Helping elderly people feel connected and useful is one of the most nurturing things we can do. They need to be reassured by our thoughts and actions that their life has purpose now as it always has. Age does not change this. All of us cultivate our purpose which gives true meaning to every journey we experience.

There's no denying that giving up driving can be a tough step for older adults -- often far harder than we anticipate. It is one thing to talk about giving up driving but quite another to suddenly find yourself unable to go where you desire, when you wish to go. You can be a valuable source of emotional support to a driver as he or she gets used to life without wheels, by listening carefully to their concerns and helping to set up alternate solutions to continue their outings they once enjoyed and also maintaining scheduled appointments.

There can be a balance between accepting help and living independently. By accepting help you are giving a gift to your family and also the person helping you.



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Enormous Language, Gorgeous Fiddle I'm getting a big



assist in composing this column from a rusty old cookie sheet. It's one of those things certain Marie Kondo acolytes my household wish I would throw out, but here it is, playing a valuable role in helping me

entertain my millions of global fans!

The cookie sheet is serving to display some 800 words from two Magnetic Poetry Kits that I acquired approximately 27 years ago. Don't ask me the who/what/when/where/why of this acquisition all I know is I have them and have never used them. Yeah, they're also among the things certain Marie Kondo acolytes in my household wish I would

As I painstakingly explore the bits and pieces of these kits, I'm discovering many batches of words that are still connected – the scoring in the magnetic material didn't cut all the way through to separate the individual words. And lo and behold, I think there's some "instant" poetry here!

The still-connected magnets are generally two columns of three to four words. Here are some examples, reading from top to bottom, in left to right

"Some take/gown most/sun fast." (Reverse the reading order and you get "Fast sun/most gown/take . a completely different poetical interpreta-

"Place sordid blood behind heave garden." Oooooh, that one sounds mighty eerie - ideal for sharing with little kids around flickering campfires in the deep dark woods just before turning in for the

"Them lust from bare like feet."

"Enormous language, gorgeous fiddle." I really like this couplet, if that's what it is, because half of it describes my inimitable writing style!

I also like these smaller, three- and four-word combinations: "Frantic delicate summer"; "Luscious languid power"; "Spray shake drool." Don't those sound like the titles of bodice-ripping romance novels?!

While exploring the Internet, I found many real-life examples of magnetic poetry. Unfortunately, many of them are a bit, uhhhh, racy.

I found one "poem" featuring words which, in and of themselves, aren't all that lascivious, but, in my opinion, when cobbled together as they are. requires extensive editing to appear in a family publication like MailMax. Here is a Safe-For-Work

Come here you nasty (redacted) of (redacted) (redacted).

The smoky perfume of your (redacted) (redacted) (redacted) makes my (redacted) (redacted) (redacted) and (redacted).

(Redacted) my (redacted) I (redacted) tremendously like (redacted) bacon.

(If you feel "bacon" should be censored for decency's sake, let me know, and let me know why you think so.)

My lack of poetic eloquence has resulted in only one column ever dedicated, sort of, to poetry. It contained my ruminations on the highly atmospheric and emotional names given to paint colors. Here are a couple of my deeply reflective poeticisms inspired back then by Sherwin Williams, Benjamin Moore, and Martha Stewart:

> Not blue, but Shantung Yellow, nay - 'tis Glacial Pool Beige, no! Common Larch! Morning Fog, Ramie Mounting Dusk, Pheasant, Moon Rise Mint Jelly, High Tea

You'll notice these are actual haikus. Most of the words are nowhere to be found in my Magnetic Poetry Kits. But I also don't think any of them require redaction.

(Although if you feel "moon rise" should be censored for decency's sake, let me know, and let me know why you think so.)

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Pastor



"I baptize with water," John replied, "but among you stands one you do not know. He is the one who comes after me, the thongs of whose sandals I am not worthy to untie."

John 1:26.27

(Luke 1:17).

was even born, the angel Gabriel told John's

father, "He will go on before the Lord . . . to

make ready a people prepared for the Lord"

preaching and started to gain a bit of a fol-

wasn't about him, it was about Jesus. "The

one who comes after me," John says, "He is

the one you're looking for. He's the star of

a blessing to play "second fiddle" to Jesus! It

was the purpose and goal of John the Bap-

tist's life. It's the purpose of our lives as

well. Aware of our mountain of sins, aware

of our spectacular failures in obedience, we

echo John's words, "I am not worthy." But

Jesus took our unworthiness to the cross.

And now, in joyful thanks, we become John

the Baptists-if not in appearance or man-

nerisms, at least in message and attitude. Our

goal each day is to give Jesus glory-in how

we interact with the people around us and

use our time and abilities. It's not about us.

those times when I am overcome by pride,

arrogance, or selfish ambition. Lead me to

follow John's example of humility and to glo-

Read more at www.MailMaxOnline.com

Prayer: Lord and King, forgive me for

Submitted by:Pastor Glenn T. Rosenbaum

Administrative Pastor Grace Evangelical Lutheran Church, St. Joseph

Originated by: www.What AboutJesus.com

It's all about Jesus

rify you all my life. Amen.

What an example for us to imitate! What

And when he grew up and started

With these words, John the Baptist takes his place next to Dr. Watson, Ed McMahon, Art Garfunkel, and Scottie Pippen in the society of famous "second fiddles." Dr. Watson didn't solve the case. He marveled at the wits of Sherlock Holmes and then complimented the detective on a job well done. Ed lowing, even then John remembered that it McMahon didn't sit behind the desk on The Tonight Show. He introduced Johnny Carson and then provided a hearty "laugh track" to the host's comedic efforts.

Some of those famous second fiddles weren't always so happy to play the supporting role. But John the Baptist was more than okay with it. In fact, he knew it was his divinely-given role in life to point ahead to the one who was coming after him. Before he



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The Real Star

business equipment and machinery rose especially sharply. The rise in investment spending sends a wel-

Professor Long says, "With our November Lead Times Index coming in at a 30-year high of +66, it is not surprising to see our West Michigan Price Index edge up to +26 from +16." By way of explanation, he notes, "Numerous supply chain disruptions have driven prices higher for a few key commodities such as steel, paper, corrugated, and aluminum."

Professor Long always works to peer into the crystal ball to forecast the future from the perspective of those taking his survey. In November's Short-Term Business Outlook Index, which asks local firms about the business perception for the next three to six months, the numbers retreated to +3 from +14. The Long-Term Business Outlook Index, which queries the perception for the next three to five years, backtracked to +23 from +37. Long suggests, "Needless to say, most measures of confidence are driven by the news cycle, and despite the promise of vaccines being available within months, the increasing Covid-19 death rate and the threat of more shut-downs make the outlook for next few months more pessimistic.' Summarizing the data collected in November, Dr. Long says, "Although most of our statistics are headed in the right direction, the resurgence of Covid-19 cases has become the new wild card. By sometime in the early spring, it now appears that a large number of people may be vaccinated, and some form of normalcy will begin to resume. But to quote Yogi Berra, 'It ain't over 'till it's over.' Hence, it is going to be a long six months between now and then. Thousands of people are going to be infected, and many will die. Many of our local industrial firms have mandated face masks, divided work areas for social distancing, devoted cleanup crews to perpetual cleaning all with the goal of remaining open. However, worker absences for daycare issues and fears of infection will continue to challenge the normal operations of many firms at almost every level in the entire supply chain." Looking further down the road, Long surmises, "By summer, if all goes well, we may see a short economic boom as pent-up demand fuels a round of purchases at both the consumer and industrial levels. For another wild card, we hope congress will pass a significant stimulus package to assist the vulnerable sections of the economy through the gap. However, it is worth remembering that some retail businesses, some restaurants, some movie theaters, and some segments of the office furniture business will not come back. Other businesses like Amazon and automotive parts suppliers appear poised to expand. Even this month's report mentions numerous firms that are again looking for new employees at all levels. What we don't know is how long it will take for the newly-unemployed people to transition to available jobs in the post-pandemic West Michigan economy." As is Dr. Long's regular practice, he shares a number of verbatim anecdotal comments in an anonymous fashion from survey participants. Here are some of those from his report in November: "As our organization is essential, we have found that our necessary projects and work have not lessened



come signal that companies have become more optimistic about longer term prospects, something that was reinforced by a surge in firms' expectations about production in the year ahead - even in consumer-facing sectors – to the highest since early-2015." Turning his attention specifically to the automotive industry, Dr. Long tells us, "Although the business conditions for the West Michigan auto industry remain on track, the November sales picture for the industry, at first glance, looks weak. Although many nameplates are still reporting only quarterly sales, the November sales report for the rest of the industry fell by 12.2-percent."He adds, "However, Automotive News blames most of the problem on 'a fluke in the calendar.' For November 2020, there were three fewer selling days than last year. According to Motor Intelligence, the estimated Seasonally Adjusted Annualized Rate of sales in November came in at 15.2 million units. Dealer inventories remain slim, and most firms are still reporting recurring parts shortages at many assembly plants. Thomas King, who heads the data and analytics division at J.D. Power, further comments: "November 2020 is a prime example of why accounting for selling day differences is important in measuring comparable sales performance. After two consecutive months of year-over-year retail sales gains, a quirk in the November sales calendar will result in new-vehicle retail sales appearing to fall 12-percent. This year, November has three fewer selling days and one less selling weekend compared with 2019 When these calendar quirks are accounted for new-vehicle retail sales are expected to almost match 2019 levels. While the sales results illustrate the continued strength of consumer demand, that strength is further reinforced by transaction prices hitting another record high, even as manufacturers and retailers continue to remain disciplined on new-vehicle incentives and discounts." Looking at the November Employment Index for the West Michigan industrial economy, that index improved modestly to +4, up from October's -2. At the state level, Michigan's Department of Technology, Management and Budget unemplovment tabulation for October (the earliest month available) reported on December 1st that the seasonally adjusted state-wide unemployment rate fell sharply to 5.5-percent from 8.6-percent. For most West Michigan counties, the unemployment rate improved by about two percentage points. Turning to Industrial Inflation,



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Our methods of completing our tasks have been challenged due to the virus, but with proper precautions, we can still be successful."..."Automotive is strong despite the pandemic!"..."We are seeing high absentee rates due to COVID!"..."We are struggling to keep production running due to Covid-19 exposure throughout our workforce."..."We are battling Covid internally and with our supply base. It keeps things interesting."..."I am used to business slowing down in November once deer season starts, but this slowdown came out of the gate slow. November will likely be our lowest booking month of the year after a nice uptick in the third quarter."..."Shutting down the restaurants and bars in Michigan is hurting our business as well."..."We're still seeing a lot of delays on international shipments which make things difficult for planning purposes."..."Our customer forecasting variability is at an all-time high."..."So far, we have seen some fairly strong months for sales, but we are very cautious about the end of the year."..."The aluminum beverage can shortage is real. It going to have a negative impact on craft brewers."..."Next few months are going to be unpredictable. Short term sales pressure a real concern. Huge focus on keeping employees safe."..."We were busier than expected this month. and actually ran some overtime. Hope it keeps up."... "SLOW!"..."Our business continues to be great, and

The New Super Buffet Restaurant in the Pipestone Plaza of Benton Township has posted notice in their doorway that the buffet has been permanently closed. The restaurant, just down the strip from Big Lots and Burlington Coat Factory at 1956 Pipestone Road had been a fixture in that shopping center for a number of years, but has been seriously hampered by closures and state mandated shutdowns in a business that did not easily translate to carry-out and curbside service to the degree that regular menu service restaurants have been able to adjust. Restaurant officials posted a simple sheet of paper that reads: "We are closing permanently. Thank you for all these years of support." The telephone number has been disconnected, so attempts to reach the owners have been unsuccessful.

demand is out stripping our supply of materials."

Even heading to the ski slopes this winter won't be as simple and carefree as those seeking fun and adventure have grown accustomed to over the years. with the Michigan ski industry urging everyone thinking of strapping on their ski boots to "Know Before You Go." Saying that without a doubt, 2020 has been a year of change, the Michigan ski industry is working overtime now preparing to deal with the safety of guests and staff during a pandemic, which is a top priority of ski areas across Michigan as they begin to open. Indoor restrictions, face covering rules, new take-and-go dining options, new lift queue configurations, and social distancing rules are some of the changes that guests will find at ski areas across the state. This season, the Michigan Snowsports Industries Association (MSIA) is urging skiers and riders to "Know before you go," by checking the website of the ski area you are planning to visit to familiarize yourself with their COVID-19 protocol. Steve Kershner, MSIA Chairman and Director of Snow Sports at Shanty Creek Resort, says, "Some ski areas are going to contactless lift ticket sales, others are bringing in food trucks for outdoor dining, changing the rental department around to aid in social distancing and limiting class sizes for ski and snowboard lessons." One rule that is consistent across all Michigan ski areas is the requirement to wear CDCrecommended face coverings, indoors and outdoors when 6 feet of physical distance cannot be maintained. That includes the base lodge staging area, shuttles, lift lines, while loading and riding a lift, entering an indoor facility or anywhere else where distancing is difficult. Kershner cautions, "The important thing to remember is that we are doing this for the well-being of our guests and our staff. We want everyone to be able to head out and enjoy the slopes safely." Mickey MacWilliams, President and Executive Director of MSIA says that the association's website. www.goskimichigan.org, now has a COVID-19 information page with links to each Michigan ski area's COVID-19 policies. MacWilliams says, "This makes it easy for skiers and riders to check out the particulars at any ski area that they plan to head to and come prepared." She adds that the site offers some general guidelines that are relevant no matter which ski area vou visit.

Hope your Christmas was superb, and you continue to stay safe. See you Saturday right here in MailMax!

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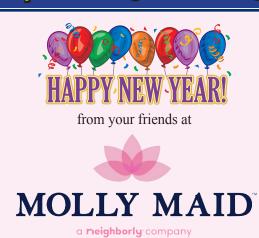
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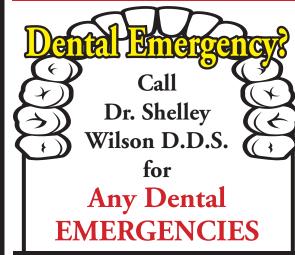
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Rapid Red, Active X Seat Material Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Voice Activated Navigation, Hands Free Liftgate, Remote Start, Wireless Charging Pad, Panoramic Vista Roof, 18 Inch Bright Machined Aluminum Wheels, and Much More! F20397

LEASE FOR ONLY 269/MONTH*
36 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$3,100
DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY
DEPOSIT WAIVED, "MUST QUALITY FOR FORD RCL RENEWAL, FORD HOUDAY
TRADE IN ASSISTANCE LEASE CASH & FORD EDGE TO EDGE RCL RENEWAL,
OFFER EXPIRES 12/31/20



2020 FORD ESCAPE SE

Dark Persian Green Metallic, Heated Front Seats, Rear View Camera, Keyless Keypad, Ford Co-Pilot 360, 1.5 Ecoboost Engine, and Much More! F20302 MSRP.....\$29,450 SIEMANS DISCOUNT..... 1,255 FORD CREDIT RETAIL BONUS CASH*.....-700 FORD TRADE-IN ASSISTANCE BONUS CASH* - 1,000 FORD CAR TO ESCAPE OWNER LOYALTY*..-500 FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH* -_

SALE PRICE \$23,995 PLUS 0% FOR 60 MONTHS

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



Rapid Red Metallic, Active X Seat Material, Remote Start, Power Passenger Seat, Twin Panel Moonroof, Heated Steering Wheel, Heated First and Second Row seats, and Much More! F20450

MSRP\$4	17,235
SIEMANS DISCOUNT	1,740
FORD CREDIT RETAIL BONUS CASH*	2,700
FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH* -	2,000
EODD HOLIDAY TDADE IN ACCICTANCE DONLIS CACH!	1 000

SALE PRICE \$39,795

PLUS 0% FOR 72 MONTHS

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2020 FORD F-150 SUPERCREW XLT 4X4

Velocity Blue, Sport Appearance Package, LED Box Lighting, Power Sliding Rear Window, 2.7 V6 Ecoboost Engine, Navigation, Trailer Hitch, Reverse

Sensing System, and Much More! F20202
MSRP\$50,105
SIEMANS DISCOUNT 3,110
FORD F-SERIES RETAIL CUSTOMER CASH - 2,500
FORD SELECT INVENTORY CUSTOMER CASH - 750
FORD BONUS CASH 1,500
FORD HOLIDAY TRADE-IN ASSISTANCE BONUS CASH* - 1,000
FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000



2020 FORD TRANSIT 15 PASSENGER XLT WAGON

Agate Black Metallic, Privacy Glass, Limited Slip Rear Axle, Wheel Simulators Added, FORD CO-PILOT 360, Rear View Camera, and Much More! F20297 MSRP.....\$49,610 888 SUBTOTAL.....\$50.498 SIEMANS DISCOUNT..... FORD SELECT INVENTORY CUSTOMER CASH -FORD RETAIL CUSTOMER CASH...... 1,750 FORD HOLIDAY TRADE-IN ASSISTANCE BONUS CASH* - 1,000 FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000

SALE PRICE \$40,245 SALE PRICE \$43,995



2020 FORD F350 XLT DUALLY PICKUP

Agate Black, 6.7 Power Stroke Diesel, 4.10 Limited Slip Rear Axle, Fog Lamps, Reverse Vehicle Aid Sensor, Power Seat, Rear Defroster, 5th Wheel Hitch Prep Package, Power Scope Trailer Tow Mirrors, 17 Inch Forged Aluminum Wheels, LED Box Lighting, Upfitter Switches, Remote Start, and Much More! F20458

.....\$60,440 SIEMANS DISCOUNT..... 1,945 FORD F-SERIES RETAIL CUSTOMER CASH -

SALE PRICE \$57,995



2020 FORD F-550 **4X4 DUMP TRUCK**

Oxford White, 6.7 Power Stroke Diesel, Payload Plus Upgrade, Power Windows and Locks, Trailer Brake Controller, Snow Plow Prep Package, VOTH Dump Body, and Much More! F20380

ADD FOR VOTH DUMP BODY......+18,386 SUBTOTAL.....\$76,106 SIEMANS DISCOUNT..... FORD F-SERIES RETAIL CUSTOMER CASH -FORD COMMERCIAL CONNECTION UPFIT CASH* - 1,000





FINISH













2020 DODGE JOURNEY

Pitch Black, Black Top Package, Black Wheels, 3-Zone Temp Control, Power Seat, Touch Screen Radio, 7-Passenger Seating, Satellite Radio, and Much More! C20134



ELOO EIVII EO TEET MIONTO DIOOCOTTIIIII	· <u> </u>
EMPLOYEE PRICING FOR ALL	.\$25,635
REBATE	1,250
CHRYSLER CAPITAL BONUS CASH*	1,000
RETAIL BONUS CASH	1,000
CONQUEST TRADE-IN BONUS CASH*	. <u>- 2,500</u>
SALE PRICE FOR EVERYONE\$1	9.885
MILITARY CONSUMER CASH*	•

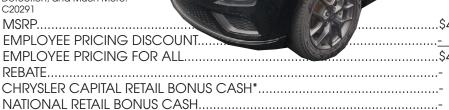
CONQUEST LEASE CASH*.....

500

500

2020 JEEP GRAND CHEROKEE LIMITED X 4X4

Diamond Black Crystal, 20 Inch Wheels, Bi-Xenon HID Headlamps, Sport Hood, Navigation, Power Liftgate, Heated Seats, Heated Steering Wheel, Remote Start, Parkview Rear Back-Up Camera, Parksense Rear Park-Assist with Stop, Blind-Spot and Cross-Path Detection, and Much More!



BONUS CASH.....-SALE PRICE FOR EVERYONE.......\$42,737 MILITARY CONSUMER CASH*....-RETURNING LEASE CASH*.....



RETURNING LESSEE CASH*.....







2020 RAM 2500

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



CHRYSLER









Seats, Touch Screen, Heated Steering Wheel, Remote Start, Back-Up Camera, and Much More! C20176

\$28,875 LESS EMPLOYEE PRICING DISCOUNT.... 1,790 EMPLOYEE PRICING FOR ALL..... .\$27,085 REBATE..... 1,500 CHRYSLER CAPITAL BONUS CASH*.....-750 NATIONAL BONUS CASH.....-500 500 BONUS CASH......

SALE PRICE FOR EVERYONE.......\$23,835 2020 RETURNING LESSEE*....-500 MILITARY CONSUMER CASH*.....



FINISH













2020 JEEP CHEROKEE LATITUDE PLUS 4X4

Diamond Black Crystal, Altitude Package, 18 Inch Gloss Black 5-Spoke Wheels, Touch Screen Radio, Power Seat, Blind Spot and Cross Path Detection, Back-Up Camera, and Much More! C20265



MSRP\$	32,030
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	1,000
SALE PRICE FOR EVERYONE \$26	537
	•
DETLIDNING LEGGEE CAGH*	500
	CHRYSLER CAPITAL BONUS CASH* RETAIL BONUS CASH BONUS CASH SALE PRICE FOR EVERYONE\$26 MILITARY CONSUMER CASH*

2020 RAM 1500 **CREW CAB LARAMIE 4X4**

Hydro Blue Pearl, Leather Bucket Seats, Sport Appearance Package, 5.7 HEMI V8 Engine, Navigation, Wheel to Wheel Side Steps, Trailer Brake Controller, Anti-Spin Rear Axle, Heated Front Seats, 20 Inch Wheels, Sport Performance Hood, Heated Steering Wheel, Blind Spot and Cross Path Detection, and Much More!



C20198	THE /JUB
MSRP	\$57,125
LESS EMPLOYEE PRICING DISCOUNT	<u>- 6,835</u>
EMPLOYEE PRICING FOR ALL	\$50,290
CHRYSLER CAPITAL RETAIL BONUS CASH*	500
RAM BONUS CASH COUPONS	500
TRUCK OWNER CONQUEST RETAIL BONUS CASH*	<u>1,000</u>
SALE PRICE FOR EVERYONE	\$48.290
CONQUEST LEASE CASH*	
MILITARY CONSUMER CASH*	<u>- 500</u>

AS LOW A

2021 JEEP COMPASS LIMITED 4X4

Olive Green, Leather Seats, Touchscreen Radio, Ventilated Seats, Navigation, Heated Steering Wheel, Blind Spot and Cross Path Detection, Back-Up Camera, Heated Front Seats, Remote Start, and Much More! C21040



SALE PRICE FOR EVERYONE MILITARY CONSUMER CASH*.....-RETURNING LESSEE CASH*.....

2020 RAM 5500 4X4 FLATBED STAKE TRUCK WITH LIFT

Bright White, 6.4 V8 Engine, 16 Foot Platform Flatbed with Stake Racks, Power Liftgate, Chrome Appearance Package, Power Windows and Locks, Integrated Voice Command with Blue Tooth, and Much More! C20253



ADD FOR STAKE BODY AND LIFTGATE.....+13,629 SIEMANS DISCOUNT.....- 2,934 500 ON THE JOB COMMERCIAL UPFIT*.....-COMMERCIAL TRUCK SEASON BONUS CASH*.....-RAM COUPONS......-SALE PRICE FOR EVERYONE......\$52.495

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

AS....\$47,290 AS L



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

2016 FORD F-150 XLT SUPERCREW 4X4 NOW \$33,305

www.MailMaxOnline.com

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

201.7-FORD F-150 XLT SUPERCREW 4X4

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

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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 ront Seats, Power Adjust Pedals, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! C20316A

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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 Petals, 2rd 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 Centified! C20288A



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



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2rd 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



.8 EFI Engine, Automatic Transm 156K Miles, Power Leather Heat View Camera, Remote Keyless E C210



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



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



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



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 Warming, Blind Spot Monitor, Cross Traffic Alert, Rear View Camera, Power Lift Gate, Remote Keyless Entry System. Balance of Factory Warramtyl C20227A



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



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! \$20013



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! P20376A



Remote Start, Navigation, SYNC 3, P System, Remote Keyless Entry Syst Certified



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WWW.SIEMANSINBRIDG SALE DEPT. HOURS: MON & Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3nd Row Power-Fold Seats, Panoramic Moon Roof, Auto Climate Control,

aptive Cruise Control, 180 Degree Front Camera, Lane Keeping System, Reverse Sensing System, Rear View Camera, Power Lift Gate, Trailer T

Package, Remote Keyless Entry System, Ford Certified! White Platinum, F20437A

Heated Front Seats, Dynamic Hitch Assist, Pre-Collision Assist, Rear View Camera,

Remote Keyless Entry System, Ford Certified! F20399A

www.MailMaxOnline.com 2015 GMC YUKON DENALI 4X4

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, 2rd 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



December 26, 2020 Page 13

ower Leather Heated Front Seats. Heated Steering Wheel. 2nd Row Heated Seats. Dual Panel Panoram 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

5 PRE-OWNED VEHICLES AT





Certified! U20181

JEEP GRAND 3.6 V6 EFI Engine, 8 Speed Automatic, Tech Gray Aluminum Wheels, 50K Miles, Remote Start, Navigation, Memory Powe 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



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



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



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



Miles, Remote Start, Navigation, 3-Piece Hard Top, Heated Front Seats, Touchscreen Display, Remote Keyless Entry System, Car Smart Checked, U20176



3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 51K Miles, Remote Start, Navigation ower 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



utomatic, Aluminum Wheels, 39K Miles ower Driver's Seat, Reverse Sensing em, Bed Liner, Running BoardsFord



Power Leather Heated/AC Front Seats, Heated Steering Wheel, Memory Power Adjust Pedals, 2rd 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



ess entry, Nav., Memory Power Leather Heated Seats, Auto Climate Control, Blind Spot Monitor, Rever Sensing System, Active Park Assist System, Rear View Camera, Hands Free Power Lift Gate, Ford



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

dgman, MI 925-3673 MAN.COM



Dan

Zarobsky

Dennis





McLean







Hinman



Tim Place



Betker

Hanev



THURS 9-8 • TUE., WED. & FRI. 9-6 • SAT. 9-4 Plus Tax, Title, Plates, Rebates Included. Must Qualify for Credit.







2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 47K Miles, Remote Start, Heated Front Seats, CD-Player, Remote Keyless Entry System, Car Smart Checkedl Billet Silver, C20139A



2017 JEEP CHEROKEE LATITUDE 4X4 NOW \$20,500

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Power Driver's Seat with 4-Way Lumbar Adjust, Heated Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Touchscreen Display, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified Diamond Black Crystal, U20228



2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 73K Miles, Remote Start, Memory Power Leather Heated Front Seats, 2rd Row Heated Seats, CD-Player, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! Silver Sand, M20083B



7 Cummins Turbo DIESEL EFI Engine, 6 Speed Automatic, Aluminum Wheels, 69K Miles, Remote Sta aviagation, Security Cover, Bed Liner, Running Boards, Memony Pewer Leather Heated AC Front Seats Memory Power Adjust Pedals, Heated Seering Wheel, 2° Pow Heated Seas, Power Moon Rout, And Internation Charles Mark Li Camera, Remote Kewses Entry Schen Ran Central Right With Wise. 24(1):



3.5 EFI Engine, Automatic Transmission, Aluminum Wheels, 71K Miles, Power Front Seats, Power Sliding Side Doors, DVD Entertainment System, CD-Player, Auto Climate Control, Remotle Keyless Entry System Car Smart Checked Burnundy £20504A



2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 77K Miles, CD-Player, Remote Keyless Entry System, Car Smart Checked! Summit White, Car Smart Checked! U20141B



2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 85K Miles, Power Driver's Seat, CD-Player Remote Keyless Entry System, Car Smart Checked Iridescent Silver, P20348B



2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 143K Miles, Remote Start, SEL Technology Package, SYNC, Memory Power Driver's Seat, Leather Heated Front Seats, Dual Climate Control, Rear Park Air Power Liff Sate, Car Smart Checked (Sinner Ale, 1909)13A



1.6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 113K Miles, Power Driver's Seat, SYNC, Back-Up Camera, Remote Keyless Entry System, Car Smart Checked! Oxford White, U20131B

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EFI Engine, 9 Speed Automatic, Aluminum Wheels, 65K Miles, emote Start, Power Driver's Seat, Heated Front Seats, Heated eering Wheel, Touchscreen Display, Back-Up Camera, Remote 2020 MAZDA CX-30 SELECT AWD NOW \$23,500

2.5 EFI Engine, 6 Speed Automatic, Aluminum Whee Less Than 2,000 Miles! Leather Seating, Back-Up Camera, Power Lift Gate, Remote Keyless Entry 2018 JEEP WRANGUER UNLIMITED SAHARA 4X4

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 411 Miles, Remote Start, Black 3-Piece Hard Top, Heated Front Sea Heated Steering Wheel, Touch Screen Display, Back-Up Camer Remote Kouless Fatty System Jaco Coeffield Genitic, C2105 2018 FORD ESCAPE SE 4X4

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, On 19K Milesl SYNC 3, Power Driver's Seat, Heatled Front Seats, Panoral Moon Roof, Auto Climate Control, CD-Player, Back-Up Camera, Remo 2018 DODGE GRAND CARAVAN SE PLUS 17,473

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminium Wheels, 47K Miles Remote Start, Power Driver's Seat, 2nd Row Stow 'N Go Bucket Seats, 3nd Row Stow 'N Go with Tailgate Seats, Back-Up Camera, Remote Keyless Entry, Dodge Certified! Octane Red, F20389A



EFI Engine, 8 Speed Automatic, Aluminum Wheels, 15K Miles, le Start, Black 3-Piece Hard Top, Heated Front Seats, Heated ring Wheel, Touchscreen Display, Back-Up Camera, Remote



2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 45K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Blind Spot Monitor, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Olive Green, C20196A 2018 CHEVY SILVERADO 1500 REGULAR CAB 4X2 10 W \$20 912

4.3 EFI Engine, 6 Speed Automatic, Styled Steel Wheels 51K Miles, Security Cover, Running Boards, Rear Step Bumper, Back-Up Camera, Remote Keyless Entry System Balance of Factory Warranty! Race Red, C21068A



NOW \$4,180

3.0 V6 EFI Engine, 4 Speed Automatic, Aluminum Wheels, 166K Miles, Power Driver's Seat, Leather Heated Seating, Power Moon Roof, CD-Player, Remote Keyless Entry System, Glacier Silver, M20010A



24 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 201K Miles, Remote Start, Navigation Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Panoramic Moro Roof, Blind Spot and Cross Path Detection, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Kevless Entry System, Jeeo Certified Oranos Solitire, C03032A



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 59K Miles, Remote Start, Navigation, Memory Power Leather Heated AC Front Seats, 2** Row Heated Seats, Heated Steering Wheel, Panoramic Moon Root, Elim Spot and Cross Path Detection, Park Assist System, Back-Up Campare Denset if Rose Bearont Kaldess Script System, Back-Up Campare Denset if Rose Bearont Kaldess Script System, Back-Up 100 April 2018 April 20



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2013 FORD EDGE SE

2019 FORD XLT SUPERCREW 4X4

2017 JEEP GRAND CHEROKEE LAREDO 4X4



54K Miles, Cloth Leather Trimmed Seats, CD-Playe Rear View Camera, Remote Keyless Entry System





ivigation, Leather Heated Front Seats, Power Moon Roof, CD-Player ind Snot Monitor, Cross-Traffic Alert, Back-Up Camera, Remote Keyle



16 EFT Engine, 6 Speed Automatic. Aluminum Wheels, 24K Miles, Remote Start, Navigation, SYNC 3, Memory Por ther Heated AC Front Seats, Heated Steering Wheel, 2rd Row Heated Seats, Panoramic Moon Roof, Adaptive Cru Control, Colision 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, F2045 7 TOYOTA HIGHLANDER LIMITED AWD

3.5 V6 EFI Engine, 8 Speed Automatic, Chrome Wheels, 30K Miles, Navigation, Memory Power Leather Heated/AC 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, C20303



Only 12K Miles! Remote Start, SYNC 3, Power Driver's Seats, Heated Front Seats, Auto Climate Control, Back-Up Camera note Keyless Entry System, Ford Certified! Magnetic, C21018



Miles, Remote Start, Bed Liner, Running Boards, Power Driver's Seat, Auto Climate Control, CD-Player, Rear View Camera, Remo Keyless Entry System, Balance of Factory Warranty! Gray, U2020















ieels, 40K Miles, Bed Liner, Step Bars, Power Window and Locks, Back-Up Camera, Remote Keyless Entry



3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 72K Miles, Remote Start, Navigation, emory Power Leather Heated Front Seats, Memory Power Adjust Pedals, Heated Steering Wheel, 2** w Heated Seats, 3th Row Power-Fold Seats, Dual Panel Moon Roof, Reverse Sensing System, Back



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, Remot



5.0 VB 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 Steerin Wheel, 2rd Row Heated Seats, Twin Panel Moon Roof, 360 Degree Camera, Pre-Collision Assist, Blind Spot Monitor with



SYNC 3. Power Leather Heated Front Seats, Heated Steering Wheel, Dual Panel Moon Roof ind Spot Information System, Forward and Reverse Sensing System, Back-Up Camera, Hand













Dan Zarobsky



TUE., WED. & FRI. 9-6 • SAT. 9-4



Place





Bob **Betker**

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- BLACK INTERIOR

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• BLACK INTERIOR

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Push the pause button

I've been following your plan, but recently I

experienced a medical emergency. I'm about halfway through Baby Step 2 and paying off my debts using the debt snowball system. Considering the circumstances, should I stop doing the debt snowball for now?

Brooke

Dear Brooke.

That's exactly what you should do. But make sure you're only pressing the pause button on paying off debt. I'm talking about temporarily stopping the debt snowball, and making only minimum payments on all non-mortgage debt for

Cash is your umbrella when it rains, and you never know just long the rain will last. Even if you have great health insurance, you might end up paying a chunk out of pocket. That's why it's important to save up and have plenty on hand.

Things like this are often just a bump in the road, so don't get discouraged. They can be expensive, and they're part of life, but taking care of these kinds of issues doesn't have to mean giving up on getting control of your finances. Emergency issues, especially a medical emergency, come first. Then, go back when things are better and pick up where you left off knocking out debt using the debt snowball system.

You can do this, Brooke. God bless you!

Dave Says You're just not ready

My husband and I just bought a small business with cash. My sister let us live with her while we saved up the money for it, but things are starting to get a little cramped for everyone. The other day, my sister offered to co-sign on a house for us. Do you think this is a good idea?

Cari

Dear Cari,

Ok, so you just bought a business. I love your entrepreneurial spirit and the fact you saved up and paid for it with cash. But at this point, you don't know if the business is going to be successful or not. On top of that, you told me you'd need a co-signer for a home. If you need a co-signer for anything, it means you're not financially ready for that purchase.

I know you don't want to hear this, but you guys need to just forget about buying a house for a while. If I were in your shoes, I'd find a decent, inexpensive place to rent, and spend two or three years getting the business up and running. Pay off any debt you have, while saving as much money as you can in the process.

I want you and your husband to have a nice house someday. But right now, it would be a burden instead of a blessing.

-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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Drive Sober This Holiday Season

This holiday season, the Berrien County Sheriff's Office is teaming up with the U.S. Department of Transportation's National Highway Traffic Safety Administration (NHTSA) and the Michigan Office of Highway Safety Planning to remind all drivers about the dangers of drinking and driving. Before traveling to holiday festivities or seasonal vacations, make sure you plan for a sober designated driver before enjoying an alcoholic beverage. If you plan on drinking, plan on not driving. Doing so could change your life, not to mention the lives of your passengers, of pedestrians, or of other drivers and passengers nearby.

This holiday season, and every day remember: Buzzed Driving is Drunk Driving. We want our community to enjoy a safe and happy holiday season.

With more drivers on the roads during this busy time of year, it's more important than ever for us to stress the importance of safe driving habits," said Sheriff L. Paul Bailey. "We know everyone is rushing around, finishing those last-minute errands and attending various holiday functions. But before you ever head out to the festivities, make sure you plan a sober ride home, because driving drunk should never be an option. Help us spread the message: Even one drink is one drink too many if you're the driver. "Buzzed Driving is Drunk Driv-

Between December 11, 2020 and January 1, 2021, the Berrien County Sheriff's Office will be partnering with numerous law enforcement agencies nationwide by increasing patrols while taking a zero-tolerance approach to drunk and drugged driving. The increased enforcement along with increased messages about the dangers of driving impaired, aim to drastically reduce crashes, fatalities, and injuries on our road-

According to NHTSA, 10,511 people were killed in drunk-driving crashes in 2018. On average, more than 10,000 people were killed each year from 2014 to 2018 one person was killed in a drunk-driving crash every 50 minutes in 2018. This is why the Berrien County Sheriff's Office is working with NHTSA and the Michigan Office of Highway Safety Planning to remind drivers that drunk driving is not only illegal, it is a matter of life and death. As you head out to the holiday festivities, help us spread the word: Buzzed Driving is Drunk Driving.

If you're the designated driver, make sure you keep your promise of safety to yourself and your passengers. Stay hydrated with water and other non-alcoholic beverages. Support other designated drivers too. It can be a long night, but people are

counting on you, not to mention the other drivers, passengers, and pedestrians on the streets. Take the role of designated driver seriously – people are relying on you.

Party with a plan. Before ever heading out, it's vital to plan ahead. Be honest with yourself: You know whether you'll be drinking or not. Follow these ides to ensure you and everyone else stays safe:

- Remember that it is never okay to drink and drive. Even if you've had only one alcoholic beverage, designate a sober driver or plan for another safe ride home.
- If you see a suspected drunk driver on the road, contact the Berrien County Public Safety Dispatch Center or your local law enforcement agency.
- Do you have a friend who is about to drink and drive? Take the keys away and make arrangements to get your friend home safely.

Buzzed Driving: The Sobering Statistics

- According to NHTSA, 839 people lost their lives in traffic crashes involving a drunk driver in December 2018.
- During the Christmas and New Year's Day holiday periods in 2018 alone, there were more drunkdriving-related fatalities (285) than during any other holiday period that year.
- Nationally, it is illegal to drive with a BAC of .08 or higher, except in Utah where it is illegal to drive with a BAC of .05 or higher.
- Of the traffic fatalities in 2018 among children 14 and younger, 22% (231) occurred in alcoholimpaired-driving crashes.

For more information about the Buzzed Driving is Drunk Driving campaign, visit nhtsa.gov/risky-driving/drunk-driving



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with trees and shrubs, located north of Little Paw Paw Lake on North Shore Drive. \$40,000. (19018668)

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Benton Harbor

Joyce Yerington 269.927.4700.or_t269.208.3337

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\$153,000



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room, \$59,900 **Greg Miller**





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property or starter home. 3 BD, 1.5 BA, good size kitchen, main laundry. large lot to the side. well located, close to shopping area and some restaurants. Home needs a new Owner! \$77.900



location! Main floor living m, dining m, kitchen & laundy! Custom built shelving in Master walk in closelt Full bath offers ceramic tile, dual sink vanily & inviting Jacuzzi tub w/ dual shower heads! Functional furnace, humidiffer, new water heater, ample room for storage & additional toliet in basement. Spacious fenced yard w/ 15x12 deck & concrete patio 15x12 deck & cond



sale. Well located close to schools, public library and Andrews University. Great investment property or use t as your primary home. Many possibilities. Don't take long or it will be gone. Call for a private tour today. \$159.900 (20048090)



City of Niles! Close to downtown shopping area and restaurants, YMCA, river walk, etc. This can be the home of your dreams with some TLC! Lots of updates floor bedroom. a fireplace for the winter months Owner Garage. Owner wants offers! \$89,900 (20046813)

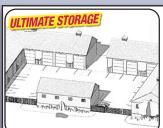




1.6 Acres of highly sought-after waterfront on Van Auken Channel Septic and well already in place. This build-able lot has its own dock to park your toys. Rarely listed, this land is a find! Cal a builder and plan you dream lake home today! \$150,000 (20038676)



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 River & downtown St. Joseph.



New Construction - Ultimate Storage Condos, a community of Lucury 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 mezanine. service door, and more. Various sizes available - Call today!



right on Napier just west of Colfax on the South side of the road. Over 9000 SF of snace that can be used by the owner or the building is presently split into 3 units in one building. This was the former D & M Market. Great visibility for the building. \$259,000 (20041876)



your get away house. Close to Lake Michigan. After you build this property can ioin the Lake Michigan Beach association. Lots of activity nearby with wineries, fruit stands and specialty shops. Paw Paw South Haven. Call today.

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JUST LISTED!



- · 4 BR, 2 bath, 1,596 sq. ft
- Spacious living room w/wood-burning stove
- Kitchen w/eating area & sliders to back covered patio
- Main floor master bedroom, attached 1-car garage
- Bridgman \$299,000, DJ (20051324)

NEWLY LISTED!



- 5 BR, 2 bath, 2,090 sq. ft., 1.5 acres
- · Many updates, hardwood floors, original woodwork
- · Living room w/fireplace, renovated kitchen w/granite
- Newer furnace, A/C & windows, 3-car detached garage
- St. Joseph \$409,900. LP (20050579)

HUGE PRICE REDUCTION!



- 5 BR, 4 bath rehabbed farmhouse, 3.8 acres
- Spacious kitchen w/breakfast nook, hardwood flooring Third level option for guest quarters w/bath & kitchen
- · Huge main floor laundry room, wrap around porch,
- Coloma \$599.000, MN (20019674)

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)

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)

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)

JUST LISTED!



- 2 BR. 1.5 bath, 1.600 sq. ft., Camelot condo.
- Open living/dining room space, sliders to fenced-in patio
- Spacious kitchen w/pantry, fireplace, built-ins
- Finished basement w/rec room and 3rd bedroom
- St. Joseph \$149,900, LP (20051249)

NEWLY LISTED!



- 4 BR, 2 bath, 1,541 sq. ft.
- Over a half acre, new roof this year
- Spacious living room, formal dining room
- Kitchen with lots of cabinet space, main floor laundry. • Hartford \$109,000. DG - (20044084)

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!



- 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, mail floor laundry
- 2 new furnaces new A/C, new roof, beautifully landscaped

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+)

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)

JUST LISTED!



- 2 BR. 1.5 bath. 876 sq. ft.
- Spacious living room, dining room, wood floors
- Kitchen w/SS appls., updated bath, newer roof
- · Large fenced-in backyard w/deck, attached garage • Niles \$115,000. DJ - (20051292)

NEWLY LISTED!



- · 4 BR, 2.5 bath, 4,416 sq. ft., 17 acres
- · Prime opportunity for training/boarding facility for horses
- Main floor master suite, main floor laundry, walk out finished LL D-frame barn w/4 stalls, hav loft, feed & tack room, 3 acres of pasture
- Eau Claire \$639,900. DJ (20049605)

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. VW – (20039205)



- 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)



- 4 BR, 4.5 baths, 5191 sq. ft., finished basement
- Exquisite home with deeded Lake ML 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!



- 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)

NEWLY LISTED!



- 4 BR, 1.5 bath, 1,601 sq. ft., almost 5 acres
- · Spacious living room, hardwood floors
- Kitchen w/SS appls., formal dining room
- Views of pond from huge back deck, wooded • Berrien Springs \$220,000. DT – (20050320)

NEWLY 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)

PRICE REDUCED!



- 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, \$224,900, AK (20046361)



- 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)



- 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)

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)

- PRICE REDUCED!
- 2 BR. 1 bath, 925 sq. ft., many updates
- New kitchen appliances, new bath
- New partially finished basement, fresh paint • Hardwood floors, 1-car detached garage
- Benton Harbor \$69,900. RG (20050480)

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. VW – (20017432)



- · 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, VW - (20040041)



- 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 backvard • St. Joseph \$219,900. LP – (20036110)



- 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)

10 ACRE PARCEL!

4

- · Commercial or residential development 330 feet of frontage on Cleveland Avenue
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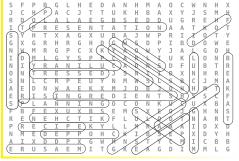
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SUDOKU ANSWERS FROM PAGE 8 SUDOKU ANSWERS:

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8	4	2	9	5	1	7	6	3	
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WORD SEARCH ANSWERS:





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