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Volume 22, Ver.17

Moody on The Market



Moody ^{Pat}

There are multiple disciplines within the realm of the economic development trade from capital investments and business expansion projects to new business start-ups, business counseling and beyond. However, even the wide array of tools that **Rob Cleveland's** team at **Cornerstone Alliance** employ on a normal business day couldn't have predicted the pivotal changes they were successful in making during a year of global pandemic, all while working the vast majority of the time remotely. Cleveland's crew at **Berrien County's lead economic development agency** turned a year of chaos for many others in the community, into a huge ongoing drive to help turn the tide for many local businesses who had been pushed to the brink by state-mandated closures, severe operational restrictions, and dramatic uncertainties across the board. I sat down recently with the President & CEO at Cornerstone to talk about what was a decidedly different kind of year for the organization, but one still anchored deeply in success.

Cleveland admitted right up front, "It was a completely different year in that we spent a lot of time working on COVID relief measures, and whether that came down at the federal level or the state level or even the local level with some of the programs we created, there was a huge component of the pandemic obviously, yet we had to focus on our core mission — we certainly didn't lose sight of that — so we were able to successfully push out a lot of grant opportunities and loans through COVID and then focus on our core business activities as well." Cornerstone, working in collaboration with others, literally became a lifeline to many business enterprises in **Michigan's Great Southwest** over the past year, with Cleveland saying, "I certainly think we played a role in that and the many things we went through were good in that they really helped define roles and then also spark those collaborations." He explains, "There were many things that the Alliance was the sole initiator of and then there were many things where we were working with the **Berrien County Community Development Office**, working with **Kinexus Group** and **Michigan Works**, working with the **Southwest Michigan Regional Chamber**, and so many other partners including the **Berrien Community Foundation**, the **Southwest Michigan Tourist Council**, and **St. Joe Today**. All of those various levels we were working with on certain projects even as we were working independently on other initiatives of our own." Looking back on the myriad efforts,

Continued on page 6



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

As the blossoms begin to unfold, we are reminded that we are in one of the most beautiful locations in the world! There is no place else in the Midwest that grows more varieties of fruits and vegetables. Because

of this variety, our country roads are filled with blossoming fruit trees – pastel peaches and pinks, brilliant whites and vibrant fuchsias. Take the time to Drive Among the Blossoms.

While you are out driving take the time to enjoy some of the area's activities and offerings. The *Countdown to Summer* through May 26, 2021. Each time you spend \$25 (one time or cumulative purchases) you will receive one entry.

Qualifying purchases must be made at a St. Joseph Today member location. To receive an entry form, please present receipt(s) of purchase(s) at the Welcome Center. The Welcome Center is located at 301 State Street in downtown St. Joseph. Participating member locations can be found at stjoetoday.com.

Continued on page 2

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TOURISM *Continued from cover*

As a reminder, St. Joseph Today also kicks off both *Antiques on the Bluff* (May 2) and *Farmer's Market* (May 29). At Antiques on the Bluff Something old is new to you! Find hidden treasures along Lake Bluff Park at this premier antique show that overlooks Lake Michigan. This event features over 50 vendors and runs the first Sunday of the month, May through October. Rain or shine.

The Farmer's Market is the perfect place to support local farmers and businesses with one stop shopping at its freshest! Market-goers will enjoy fresh finds at the weekly St. Joe Farmers Market with vendors offering a variety of products including homemade goods, locally grown produce, perennials and cut flowers, meats and cheeses, coffee and more! This event is held Saturdays in the scenic Lake Bluff Park, overlooking Lake Michigan.

On May 8, the Krasl Art Center invites you to join them for *Water Bears & Watercolors - Art Inspired by Science*, From 11am to 12:30pm, at your house! The event is free and open to all ages. Space Limited, Registration is open now at krasl.org/education/youth/classes. Be inspired by microscopic shapes and cellular forms, just like Krasl Art Center gallery artist Renee Robbins! Youth and guardians will learn and create together in this fun science and art mashup. For more information contact Emily McKenna, School & Community Programs Coordinator at 269-983-0271.

Dablon Winery is back with live music every Sunday from 2:30-5:30pm. May 2 features Jimmy Fastiggi. Jimmy Fastiggi is a self-taught guitarist, singer-songwriter from New York who moved to the southwest Michigan area in 2005. In his 40+ years of playing Jimmy has performed

in all kinds of bands from bluegrass to country, from small acoustic bands to wedding bands and rock'n'roll. He began performing as a solo artist after he arrived in Michigan in 2005 and describes his style as American roots-based music strongly influenced by blues, jazz and rock.

His repertoire includes music from such diverse artists as the Beatles, Rod Stewart, Eric Clapton, Stevie Wonder, Van Morrison, Frank Sinatra and Maroon 5 with a healthy dose of original rock'n'roll, contemporary blues and jazz standards. He also has many original tunes and 3 CDs which he's produced over the past few years. Admission is free.

May 9 features live music by Mark Ficks. This diverse artist brings rock, blues, country, and Christian influences to the stage with him each time he performs, as well as an energy and lyrical style that engages his audience. Mark's music comes from the heart and is rooted in his Southern Indiana and Kentucky upbringing. Family is a common theme in his lyrics and he draws inspiration from his own experiences as well as from others. Because of this, listeners can easily relate to the stories and messages in his music.

In addition to performing the songs that he has penned, Mark has a library of hundreds of cover tunes and can be found filling dance floors with upbeat popular songs of all different styles, or simply providing laid-back atmosphere music in wineries, hotels, and restaurants. Admission is free.

We'll be back in a couple of weeks with more fun and interesting things to do in Michigan's Great Southwest! Be sure to visit swmichigan.org for more activities and happenings right here in your own backyard.

Read more at www.MailMaxOnline.com

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*Circulation Verification Council Audit June 2020

MailMax is a publication of
Far Ahead Advertising, Inc.
 2202 Plaza Drive, Benton Harbor, MI 49022
(269) 934-7522
 FAX: 269-934-3297
publisher@MailMaxOnline.com
www.MailMaxOnline.com
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Photo of the Week



Seven Swans a Swimming
 Photo by Ed Worner

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Sarah Spoonholtz,
Regional Director,
SMR Chamber

Your Chamber Update

ty. With community support, TCGI is happy to announce a new designed and renovated space in Benton Harbor, tailored to primary caregivers and participants for respite care services. In addition, TCGI is now providing Semi-Independent Living services.

Our next **Ribbon Cutting and Open House** takes places at **Family Focused Financial** on Tuesday, May 4th at 4:00 pm at their new **St. Joseph** location (2620 S. Cleveland Ave. Suite 205). If you're unfamiliar with Family Focused Financial, they are a provider of retirement planning services and investment products specializing in retirement planning serving clients in southwest Michigan and Northwest Indiana.

As a financial planner, Family Focused Financials Craig Anderson has been helping people reach lifelong dreams since 1999. He completed the Chartered Financial Consultant program through the American College in 2009. ChFC® is an advanced financial planning designation. Craig worked for another firm for 15 years before starting Family Focused Financial in 2016. The company builds Successful Retirement Plans that includes evaluating seven key areas to help clients reach their financial goals.

On Friday, May 14th at 9:00 am, we will be celebrating the official **Grand Opening and Ribbon Cutting** for the new **B.C. Hemp Company Berrien Springs** location. This 50-acre Hemp farm in Southwest Michigan was founded by three friends and Berrien Springs Alumni who are "people trying to change the world around them. Devoted to excellence. Driven by passion." Allowing for sustainable farming practices, the crew at B.C. Hemp Co. strive towards providing a healthy and environmentally friendly way of Hemp agriculture.

B.C. Hemp Co. offers a wide variety of products and services including: harvest, processing, and distribution services such as farm prep & soil analysis, and field planting strategies. Their products line ranges from oils and topical balms to pet friendly products, including their **Paw-Able** line.

If you'd like more information about any of these upcoming events, find current members, learn more about the Chamber, or discover member benefits – simply visit our website smrchamber.com. You're also more than welcome to reach out to me directly at sspoonholtz@smrchamber.com or 269-932-4040. We look forward to seeing and connecting with you soon!

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MOODY *Continued from Cover*

Cleveland contends, "We all played critical roles and I thought we did a fantastic job — the collective 'we' in the community — of really meeting the needs of business the best way we could and whether that was programs providing grants, providing loans, whether it was trying to siphon information, because especially early on in the pandemic it was coming from all directions and nobody really knew what it was. So again, we worked with partners to really help refine that message, and there was a lot of that activity that went on during the year." As Cleveland noted at the outset of our conversation, even though pivotal moments pushed the pandemic into the forefront, the ongoing work of his economic development team could not be simply set aside. One of the ambitious projects ongoing throughout the pandemic is readily visible just outside his front door on **Main Street** in downtown **Benton Harbor**, as he suggests, "If you haven't been through downtown Benton Harbor lately you should, there's a major redevelopment going on at **Pipestone and Main Street**, the main corridor right here in Benton Harbor. **Cressy Commercial Real Estate** out of **South Bend** is leading the redevelopment of that and the building is really starting to take shape." Cressy's **City Center Lofts** project is a \$3.6-million investment in redevelopment at the crossroads of the city's central business district. Cleveland says, "They did a lot of stuff on the outside initially and then moved to the inside, so there'll be a lot of work on the outside still to be done, but right now they're focused on the inside and we are hoping, and we

think in talking to them, that it's going to be a potential first occupancy in May, so not too far around the corner." The project will feature 12 to 16 apartment units in the historic building, as well as some ground floor commercial space, but Cleveland is excited that in a matter of just a couple of short months "we could see people living in that building." He adds, "It marks more than \$3-million dollars in new investment which will bring new people to live downtown, more people to pay the city income tax in Benton Harbor, which certainly helps rebuild roads and those sorts of infrastructure needs. So, it's a great project for the community." Another major linchpin on the Cornerstone accomplishments board is the success of their "**Move to Michigan**" initiative. Cleveland says, "**Move to Michigan** was very interesting, and honestly would have been viewed as a success in a normal year, but I think really to do it during COVID-19, when everybody was remote really hit it out of the ballpark and we got just tremendous coverage." The program saw remarkable success and Rob admits, "To be honest, we planted one seed in **Chicago** when we launched the program and that has led to five million social media impressions, it led to over a thousand applications, and now we're working through the stages of getting those people moved here." Thanks to the **Move to Michigan** campaign, Cornerstone Alliance has extended offers to two dozen people or so — two dozen families — some with children some without, and they have one person who has moved in already. Cleveland says, "We have another 15 to 20

solidly in the pipeline, but they're having the same issues that everyone else is having which you see online, and that's trying to find housing in the community. So, we're working on that as well." Perhaps most importantly for the Cornerstone team is the fact that **Move to Michigan** raised the profile of the community, with Cleveland saying, "That's what we intended to do, especially when everyone was sitting at home. So, we've gotten tremendous coverage around the country and different media outlets, and the program was hugely successful in just raising our profile."

Cornerstone Alliance is a multi-faceted organization with talent in a wide array of disciplines, and despite working the vast majority of the time remotely, they accomplished a lot. Cleveland points out, "Certainly for the impact we have had with COVID relief, everybody at the Alliance played a role whether that was **Business Development**, the **Women's Business Center**, or **Small Business Services**, we pushed out more than 400 grants and helped businesses at various levels with both grants and loans which were really important and we certainly think that helped," while adding, "Again, however, we tried to stick to our core, so we helped start 12 new small businesses in 2020. Even during a pandemic year, we still had another dozen businesses started here in the community." Cleveland also notes, "The other thing that didn't get as much attention was our traditional business development. We have been working on a number of projects over the last year. The perfect one would have been **Special-Lite**. We worked on that with **Cathy Tilley** leading the way. It took six or eight months, and we didn't announce it in 2020, having just announced it here in 2021, but that's 60 new jobs and millions of dollars in investment in **Benton Charter Township**. Sixty new jobs that we essentially stole from **Arkansas**, inasmuch as that was a very competitive situation, and anytime you're working against another state, especially a state in the south like **Arkansas**, that's pretty competitive. To be able to take those jobs and move them to Michigan is just an awesome deal to win. So we've been working on that all during 2020, and we've got a

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couple of other projects that we're going to be announcing too, but from an overall standpoint while we really helped with COVID relief, our organization really tried to stick to our core and we were able to succeed in helping businesses get launched and adding jobs." Another major victory thanks to the work of the Cornerstone team during the pandemic is the recent completion of planning for a new spec building in the **Cornerstone Industrial Park** in Benton Township, with Cleveland reporting, "We've been working on that for a couple of years and when the economy was super hot a couple years ago, there just wasn't a need from the local builders. There was plenty of work out there. So this is a huge deal, and we're excited about the spec building." By way of explanation, he says the spec building is "essentially a shell building, that brings jobs, because when companies are looking to relocate, they need a building, especially if they're looking to relocate quickly. So having a building sitting there is going to be attractive to be able to recruit a new company to Benton Harbor-Benton Township and add investment in jobs and grow our tax base. So we're really excited about the spec building, as it'll bring more corporate eyes on Berrien County." Looking back on 2020, the team at Cornerstone Alliance scored multiple victories including: Assisting more than 475 businesses through the facilitation of over 300 loans and grants totaling more than \$1.7-million...Establishment of the Rent and Mortgage Payment Program with 63 businesses approved for loans totaling more than \$95,000 and impacting 498 jobs...Capital investments in the com-

munity of more than \$1,145,445.00...Three new expansion projects...65 project leads...Nine new business start-ups...Progress on the Harbor Center City Lofts building...New harbor infrastructure for water taxi stations along the waterfront...Success of the *Move to Michigan* campaign which, with 23 recipients in Phase 1 poised to bring \$1.34-million in local spending...and Success in turning Women's Business Center programming into a virtual realm so as to not miss a beat during the pandemic. The future is also looking bright, as Cleveland tells us, "Going back to our core, what's ahead is focusing on Business Development. We have a ton of leads we're actively working on. We have a ton of physical development projects that are coming up. We're excited about the development here at Cressy Commercial Real Estate at Pipestone and Main because it's going to prove the model. It's going to prove that you can come in and invest in Benton Harbor and it'll pay off for you. So, I think we'll see some more physical development activity going on in the city as a result." Of course, the pandemic is still very much with us, and Rob notes, "There's going to be more COVID relief and the Alliance is going to play an active role in collaborating with all of our community partners and whatever we can do to help get additional resources and push them out to our businesses, so we're keeping an eye on the pandemic, but we really have to continue to focus on what we do which is adding jobs, growing our economy, increasing the tax base and recruiting new companies." With many offices still keeping people

working remotely, I asked Cleveland about what impact that has in our marketplace, to which he says, "It certainly is changing the dynamic from our standpoint on the commercial real estate market, and we're really still trying to figure out what that's going to look like. Are people going to be coming back to work, and what will the commercial market look like?" He adds, "I think the remote work has certainly brought more attention to communities like ours- 'semi-urban' I call them - we're urban and we're rural, and you can get out and have a great place to live and be out in the environment and do it safely and that's what *Move to Michigan* has been about and we're seeing more people now. We just have to get more homes built and attract all of those people that want to come here." Cornerstone Alliance, headquartered at **80 W. Main Street**, will continue to take the lead on economic development in the community with each investment in the organization helping to create jobs, attract new business, and expand existing businesses in Michigan's *Great Southwest*.

Now more than a year into the pandemic and its impact on the region, comes another story of the unprecedented way in which some small business enterprises have been pummeled by the coronavirus.

READY Taw Kwon Do of Benton Harbor is reeling. The work of **Grandmaster Al Smith** and his positive influence on the young people of our region is legendary, but it is also seriously at risk thanks to COVID-19. The acronym **READY** stands for

Reclaiming Equipping and Directing Youth, something that Smith has done for years. Unfortunately, his enterprise has been forced by the pandemic to contend with many unforeseen and unprecedented challenges, not the least of which is a backlog of unpaid rent resulting from state-mandated closures during much of 2020. **William & Angela Sekerka** have launched a **GoFundMe** campaign to help raise money to wipe out back rent and keep the business running. The link to the page for those who would like to help is:

www.gofundme.com/f/bills-fundraiser-for-ready-tae-kwon-do

That's it for this week, folks. Have a great week. See you Saturday here in **MailMax!**

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WSJM SPORTS

STUDENT ATHLETE of the week

Sports Radio 1400 WSJM, 94.9 WSJM-FM, and Midwest Family Broadcasting of Southwest Michigan salute Berrien County high school student athletes with the Student Athlete of the Week program. Varsity coaches are encouraged to nominate one of their student athletes they think is deserving of this award. Winners are selected based on athletic performance, academic performance, and other extracurricular activities. Each weekly winner is then in the running to win Berrien County's Male and Female Student Athlete of the Year award.

Coaches can get a nomination ballot from their Athletic Director each week.

Look here for information on our next Student Athlete of the Week from Sports Radio 1400 WSJM and 94.9 WSJM-FM.



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



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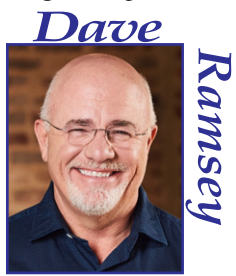


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Dave Ramsey

Dave Says

Live like the money isn't there

Dear Dave,
I'm 24, single, and I make \$60,000 a year.

I'm also debt-free and live in an apartment, plus I have about \$550,000 in a brokerage account that's made up of 75 percent mutual funds and 25 percent single stocks. The money in the brokerage account was originally an inheritance of \$280,000 that has grown since I received it in 2007. Am I putting my money toward the best investment possibilities right now?

Drew
Dear Drew,
You're in a nice place! I'm glad you're taking your finances and your future so seriously.

First of all, I don't play around with single stocks. There's just too much risk there for me. Since I don't invest in single stocks, I don't recommend others do it, either. I look at two things when it comes to investing—real estate and mutual funds.

I always pay cash for income-producing real estate. And when it comes to mutual funds, I invest in good, growth stock mutual funds with a solid track record of at least 10 years. Now, I don't get mad at people if they want to dabble in single stocks a little, but I wouldn't recommend having more than 10 percent of your investment portfolio wrapped up in them. The numbers on playing single stocks are just not that good for the individual, and besides that, I don't like losing money!

If I woke up in your shoes, I'd move the 25 percent you have in single stocks into good mutual funds. And I wouldn't use a brokerage account. I'd stick with a quality financial advisor, one who has the heart of a teacher. I think you'll end up doing better with your money in the long haul this way. It might be a little boring, but boring is good when it comes to stuff like this. Exciting means you stand a good chance of losing a lot of money.

You've got a good income, especially for a single guy who's 24, so I'd make those adjustments and live like the inheritance money wasn't there. Stay away from debt, live on a reasonable budget, and make sure you're putting 15 percent of your income away for retirement. Then, when it's time a few years down the road, use some of that inheritance money to pay cash for a nice home.

If you can manage to do all that, the money you inherited—even with buying a home—will likely grow to millions of dollars by the time you're ready to retire. Pretty cool situation, Drew!

-Dave

* *Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 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.*

Read more at www.MailMaxOnline.com



Pastor Rosenbaum

A Love Worth Preaching

For what we preach is not ourselves, but Jesus Christ as Lord, and ourselves as your servants for Jesus' sake. For God, who said, "Let light shine out of darkness," made his light shine in our hearts to give us the light of the knowledge of God's glory displayed in the face of Christ. ~ 2 Corinthians 4:5,6

John Wooden was one of the most successful college basketball coaches in history, and he kissed only one woman throughout his entire life. When John was 14, he gave his first kiss to a girl named Nellie, who later became his wife. He never kissed another woman.

John and Nellie were married for 53 years. Nellie died on March 21, 1985. Exactly one month after Nellie died, on the 21st of April, John wrote a love letter to his deceased wife. A month later, on the 21st of May, he did the same thing. On the 21st day of every month after that until the day he died, John wrote another love letter to Nellie. He never showed them to anyone. Not even their children were allowed to read them. When John was asked why he continued to write love letters to someone who could now never love him back, he said, "I love her, and I'm keeping my promise." That's a very special love.

Yet we find an even greater love on the pages of the Bible—a love for you that

doesn't end even at death. That's what we find as we read of Jesus hanging on a cross, continuing to love a world that far too often acts like it's dead in its desire to follow him. That's what we find when we read of Jesus not spilling some ink on a paper once a month but spilling his innocent blood on a cross to forgive us of our sins and earn our place in heaven where we will be loved for eternity in perfection.

This is why the apostle Paul preached "Jesus Christ as Lord" and declared himself to be his willing servant. What greater love could you ever find? What greater love could you ever show the world than that which we find in Jesus?

Prayer: Father in heaven, help me to see the greatness of Jesus' love for me so that I will serve both him and all others with love more eagerly. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
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MSRP.....\$32,480
SIEMANS DISCOUNT..... 785
FORD CREDIT RETAIL BONUS CASH*..... 500
FORD BONUS CASH..... 1,000

SALE PRICE \$30,195
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Burgundy Velvet Metallic, Adaptive Cruise Control, Heated Front Seats, Navigation, Power Liftgate, Remote Start, Wireless Charging Pad, Panoramic Vista Roof, 18 Inch Bright Machined Aluminum Wheels, Heated Steering Wheel, and Much More! F21136
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SIEMANS DISCOUNT..... 1,460
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Agate Black, Sport Appearance Package, 2.7 V6 EcoBoost, 3.55 Locking Rear Axle, LED Box Lighting, Remote Start System, LED Side Mirror Spotlights, Integrated Trailer Brake Controller, 360 Degree Camera Package, Power Sliding Rear Window, Connected Built-In Navigation, 20 Inch Six Spoke Aluminum Wheels, and Much More! F21057

MSRP.....\$51,900
SIEMANS DISCOUNT..... 3,000
FORD RETAIL BONUS CASH..... 1,500
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MSRP.....\$56,665
SIEMANS DISCOUNT..... 2,120
FORD RETAIL CUSTOMER CASH..... 1,750
FORD SELECT INVENTORY RETAIL CASH..... 750
FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000

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Rapid Red Metallic, 2nd Row Bucket Seats, 22 Inch Aluminum Wheels, 3.5 EcoBoost Engine, Panoramic Vista Roof, 360 Degree Camera, Voice Activated Navigation, Enhanced Active Park Assist, LED Headlamps, and Much More! F20352

MSRP.....\$75,120
SIEMANS DISCOUNT..... 10,125

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2020 JEEP RENEGADE LATITUDE 4X4

Black, Altitude Package, Touchscreen Radio, 17 Inch Gloss Black Wheels, and Much More! C20313



MSRP.....	\$28,630
SIEMANS DISCOUNT.....	- 1,385
REBATE.....	- 3,000
CHRYSLER CAPITAL BONUS CASH*.....	- 750
BONUS CASH.....	- 500
SALE PRICE FOR EVERYONE.....	\$22,995
MILITARY CONSUMER CASH/1 ST RESPONDER BONUS CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$21,995

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2021 JEEP COMPASS 80TH ANNIVERSARY SPECIAL EDITION 4X4

Laser Blue Pearl, Navigation, Leather Seats, 19 Inch Aluminum Wheels, Back-Up Camera, and Much More! C21011



MSRP.....	\$31,435
SIEMANS DISCOUNT.....	- 590
REBATE.....	- 2,000
RETAIL BONUS CASH.....	- 500
CHRYSLER CAPITAL BONUS CASH*.....	- 750
SALE PRICE FOR EVERYONE.....	\$27,595
MILITARY CONSUMER /FIRST RESPONDER BONUS CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$26,595

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2021 RAM 1500 QUAD CAB 4X4

Billet Silver Metallic, Night Edition, 5.7 HEMI V-8 Engine, Trailer Brake Controller, Bucket Seats, Heated Front Seats, Anti-Spin Rear Axle, Touch Screen Radio, Power Adjustable Pedals, Front/Rear Park Assist, 20 Inch Black Painted Wheels, Remote Start, and Much More! C21105



MSRP.....	\$48,770
SIEMANS DISCOUNT.....	- 2,275
CHRYSLER CAPITAL BONUS CASH*.....	- 500
REBATE.....	- 1,500
BONUS CASH.....	- 1,000
SALE PRICE FOR EVERYONE.....	\$43,495
FIRST RESPONDER/MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$42,495

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2020 RAM 2500 4X4 WITH SNOW-PLOW DEMO

Graphite Crystal, 6.4 V8 Engine, Chrome Tubular Step Bars, Trailer Brake Controller, Power Trailer Tow Mirrors, Electronic Shift on the Fly Transfer Case, Snow Chief Group, Rear Sliding Window, Touch Screen Radio, and Much More! C20321



MSRP.....	\$43,605
ADD FOR WESTERN SNOWPLOW.....	+ 6,435
SUBTOTAL.....	\$50,040
SIEMANS DEMO DISCOUNT.....	- 3,545
ON THE JOB SNOWPLOW UPFIT*.....	- 1,000
RAM HD ENGINE BONUS CASH.....	- 500
SALE PRICE FOR EVERYONE.....	\$44,995
MILITARY CONSUMER/FIRST RESPONDER BONUS CASH*.....	- 500
RETURNING LESSEE*.....	- 500

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Billet Silver Metallic, Body Color 3-Piece Hardtop, Heated Steering Wheel, Black Wheels, Remote Start, Navigation, Heated Front Seats, Alpine Premium Audio System, Hardtop Headliner, Body Color Fender Flares, and Much More! C21123



MSRP.....\$53,120
SIEMANS DISCOUNT.....- 2,125

SALE PRICE
\$50,995

2020 JEEP GRAND CHEROKEE LIMITED 4X4 DEMO

Slate Blue Pearl, 20 Inch Polished Grey Aluminum Wheels, Power Liftgate, Remote Start, Navigation, Dual Pane Panoramic Sunroof, Premium Alpine Speaker System, Heated Steering Wheel, Heated Seats, and Much More! C20247



MSRP.....\$48,830
SIEMANS DEMO DISCOUNT.....- 7,235

SALE PRICE FOR EVERYONE
\$41,595

2020 RAM 4500 4X4 DROP-SIDE DUMP TRUCK DEMO

Bright White, 6.7 Cummins Turbo Diesel, Snowplow Prep Group, Tubular Side Steps, Remote Keyless Entry, Trailer Brake Controller, Power Windows and Locks, AIR-FLOW 11 Foot Drop Side Dump, Underbody Storage Box, and Much More! C20320



MSRP.....\$56,630
ADD FOR DUMP BODY.....+13,432
SUBTOTAL.....\$70,062
SIEMANS DISCOUNT.....- 5,317
RAM ENGINE BONUS CASH.....- 500
ON THE JOB COMMERCIAL UPFIT*.....- 1,000

SALE PRICE FOR EVERYONE.....\$63,245
MILITARY CONSUMER/FIRST RESPONDER BONUS CASH.....- 500
RETURNING LESSEE CASH*.....- 500

AS LOW AS.....\$62,245

(*MUST QUALIFY)

2021 RAM 1500 CREW CAB 4X4 LIMITED

Diamond Black Crystal, 5.7 Hemi V8 with E-Torque, Night Edition, Adaptive Cruise Control, Dual Pane Panoramic Sunroof, Trailer Brake Controller, Surround View Camera, 22 Inch Black Aluminum Wheels, 19 Speaker Harman Kardon Speakers, and Much More! C21046



MSRP.....\$70,565
SIEMANS DISCOUNT.....- 4,570
REBATE.....- 1,250
CHRYSLER CAPITAL BONUS CASH*.....- 500

SALE PRICE FOR EVERYONE.....\$64,245
MILITARY CONSUMER/FIRST RESPONDER BONUS CASH*.....- 500
RETURNING LESSEE CASH*.....- 500

AS LOW AS.....\$63,245

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

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2017 FORD EXPEDITION LIMITED 4X4

WAS
\$40,905



NOW \$39,221

3.6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, SYNC 3, Power Running Boards, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Power Moon Roof, Blind Spot Monitor, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! Ruby Red, F20343A

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1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 27K Miles, Remote Start, SYNC 3, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Ruby Red, U21027



2019 CHEVY COLORADO CREW CAB WORK TRUCK 4X4

NOW \$28,957

3.6 V6 EFI Engine, 8 Speed Automatic transmission, Aluminum Wheels, 25K Miles, Running Boards, Power Driver's Seat, Back-Up Camera, Remote Keyless Entry system, Balance of Factory Warranty! Summit White, F20514A



2019 RAM 1500 BIG HORN CREW CAB 4X4

NOW \$39,970

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 27K Miles, Remote Start, Black Appearance Package, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Keyless Remote Entry System, Ram Certified! Diamond Black, U21054

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2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 92K Miles, Remote Start, Power Driver's Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, Tungsten Metallic, F20509A



2013 DODGE JOURNEY SXT

NOW \$9,254

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 120K Miles, Aluminum Wheels, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, 3rd Row Seating, Touchscreen Display, Remote Keyless Entry System, Fathom Blue Pearl, C20134A



2018 JEEP COMPASS ALTITUDE 4X4

NOW \$18,097

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 75K Miles, Remote Start, Power Driver's Seat, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Billet Silver, C21131A



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SPECIALS

2019 JEEP CHEROKEE TRAILHAWK 4X4

WAS \$28,591



NOW \$27,791

2.0 TURBO EFI Engine, 9 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, Back-Up Camera, Hands Free Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Firecracker Red, C21115A

2018 FORD F-150 XLT SUPERCREW 4X4

WAS \$28,952



NOW \$27,990

2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 92K Miles, Bed Liner, Running Boards, XLT Power Equipment Group, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ingot Silver, F20470A

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2018 GMC SIERRA 1500 SLE Z71 DOUBLE CAB 4X4

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5.3 V8 EFI Engine, Automatic Transmission, Aluminum Wheels, 35K Miles, Bed Liner, Remote Start, Power Driver's Seat, CD-Player, Back-Up Camera, Keyless Entry System, Balance of Factory Warranty! Onyx Black, C21052B



2018 FORD FUSION SE

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1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 24K Miles, Remote Start, Memory Power Leather Heated Front Seats, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! White Platinum, U21055



2018 RAM 1500 BIG HORN CREW CAB 4X4

NOW \$34,967

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 28K Miles, Remote Start, Bed Liner, Heated Front Seats, Power Driver's Seat, Heated Steering Wheel, Park Assist System, Back-Up Camera, Trailer Brake Controller, Remote Keyless Entry System, Ram Certified! Bright White, U20229

5 PRE-OWNED VEHICLES AT BRIDGMAN.COM



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2015 BMW 528

NOW \$18,466

2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 70K Miles, Navigation, Memory Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, White, C21150A



2018 JEEP WRANGLER UNLIMITED SAHARA 4X4

NOW \$39,721

2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 28K Miles, Black 3-Piece Hard Top, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Sting-Gray, U21041

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NOW \$25,655

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 31K Miles, Remote Start, Navigation, FordPass Connect, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Enhanced Active Park Assist, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Agate Black, U21062



2011 CHEVY MALIBU LS
NOW \$8,820

2.4 EFI Engine, 6 Speed Automatic, Styled Wheel Covers, 76K Miles, Power Windows, Power Locks, CD-Player, Keyless Entry System, Silver Ice Metallic, F21100A



2012 CHRYSLER 200 TOURING
NOW \$7,682

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 107K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Touch Screen Display, Remote Keyless Entry System, Tungsten Metallic, C21148A



2018 RAM 1500 EXPRESS QUAD CAB 4X4
NOW \$31,650

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Chrome Clad Wheels, 37K Miles, Bed Liner, Running Boards, Touch Screen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Granite, U21061

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2018 RAM 1500 HARVEST EDITION CREW CAB 4X4
NOW \$29,768

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Navigation, Security Cover, Bed Liner, Running Boards, Power Driver's Seat, Bucket Seats, Back-Up Camera, Remote Keyless Entry System, Brilliant Black, C20198A



2016 HONDA FIT EX HATCHBACK
NOW \$12,523

1.5 EFI Engine, Automatic Transmission, Aluminum Wheels, 81K Miles, Power Moon Roof, CD-Player, Back-Up Camera, Keyless Entry System, Aegean Blue, C21060A



2012 CHEVY SILVERADO 1500 LT CREW CAB 4X4
NOW \$23,787

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 80K Miles, Security Cover, Bed Liner, Running Boards, Power Driver's Seat, Auto Climate Control, CD-Player, Keyless Entry System, Blue Granite, C20323B



2017 BUICK ENCLAVE AWD
NOW \$31,995

3.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 32K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Dual Panel Moon Roof, Auto Climate Control, CD-Player, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Sparkling Silver, U21053



2018 JEEP COMPASS LATITUDE 4X4
NOW \$22,875

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 17K Miles, Remote Start, Power Driver's Seat, Touch Screen Display, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Diamond Black, C21072A



2018 JEEP GRAND CHEROKEE LAREDO 4X4
NOW \$28,951

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 32K Miles, Navigation, Power Driver's Seat, Touch Screen Display, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Bright White, U21050



2018 JEEP GRAND CHEROKEE UPLAND 4X4
NOW \$32,995

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Touch Screen Display, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Bright White, U21057



2018 MAZDA CX-5 GRAND TOURING
NOW \$27,296

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 33K Miles, Navigation, Memory Power Leather Heated Seats, 2nd Row Heated Seats, Heated Steering Wheel, Power Moon Roof, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Deep Blue Crystal, F20489A

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2018 CHRYSLER PACIFICA TOURING L-PLUS
NOW \$28,656

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Navigation, Power Leather Heated Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row Seating, Power Slide Side Doors, Blind Spot and Cross Path Detection, Back-Up Camera, DVD Entertainment System, Power Lift Gate, Remote Keyless Entry System, Chrysler Certified! Billet Silver, F21034A



2018 JEEP GRAND CHEROKEE ALTITUDE 4X4
NOW \$32,144

3.6 V6 EFI Engine, 8 Speed Automatic, Gloss Black Aluminum Wheels, 26K Miles, Remote Start, Navigation, Power Driver's Seat, Suede Heated Front Seats, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Granite, U21036



2018 SUBARU CROSSTREK PREMIUM AWD
NOW \$23,995

2.0 EFI Engine, 7 Speed Automatic, Aluminum Wheels, 23K Miles, Heated Front Seats, Power Moon Roof, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Dark Gray Metallic, M21048A



2018 TOYOTA CAMRY SE
NOW \$20,951

2.5 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Power Driver's Seat, Power Moon Roof, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty Red, U21029



2017 TOYOTA SIENNA XLE
NOW \$21,902

3.5 EFI Engine, Automatic Transmission, Aluminum Wheels, 92K Miles, Navigation, Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Remote Keyless Entry System, Silver, C20227B

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2015 JEEP PATRIOT HIGH ALTITUDE 4X4
NOW \$11,924

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 103K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Power Moon Roof, Remote Keyless Entry System, Granite, C20315A



2015 GMC ACADIA SLE AWD
NOW \$16,956

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 91K Miles, Remote Start, Power Driver's Seat, Power Lift Gate, Back-Up Camera, Remote Keyless Entry System, Champagne Silver, F20529H



2017 CADILLAC XTS LUXURY
NOW \$21,913

3.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 54K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, Heated Back Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Black Raven, F20529A



2017 TOYOTA TACOMA SR5 DOUBLE CAB 4X4
NOW \$34,749

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 45K Miles, Bed Liner, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! White, U21058



2018 FORD ESCAPE SE 4X4
NOW \$19,745

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K Miles, Power Driver's Seat, Heated Front Seats, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Blue Metallic, U21030



2016 JEEP COMPASS HIGH LATITUDE
NOW \$16,995

2.0 EFI Engine, 1 Speed CVT, Aluminum Wheels, 37K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Power Moon Roof, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Jeep Certified, Black, C21092B



2017 FORD F-150 XLT SUPERCREW 4X4
NOW \$37,358

2.7 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 31K Miles, Remote Start, Bed Liner, Running Boards, Power Leather Heated Front Seats, Power Adjust Pedals, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, F20537A



2018 RAM 1500 BIG HORN CREW CAB 4X4
NOW \$36,995

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, 20X8.0 Semi-Gloss Black Aluminum Wheels, 29K Miles, Remote Start, Black Appearance Group, Power Driver's Seat, Remote Keyless Entry System, Ram Certified! Brilliant Black, U21037



2016 HONDA CR-V AWD
NOW \$17,377

2.4 EFI Engine, CVT Automatic, Styled Steel Wheels, 54K Miles, Power Windows and Locks, CD-Player, Back-Up Camera, Remote Keyless Entry System, Black, C20162B



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T T I V V F A T K M R H P O M G E X E I

Find the words hidden vertically, horizontally, diagonally, and backwards.

MOTHER'S DAY WORD SEARCH

AFFECTION	FOSTER	PRESENTS
AUNT	GATHERING	RELAXATION
BREAK	GRANDMOTHER	REST
BREAKFAST	GREETING CARD	RESTAURANT
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Don Stuart

A while back, I took my car in for service. Except I didn't have to. It turned out that the problem needing a fix didn't exist – the car was fine. A couple weeks later, I received an unsolicited mailing, containing "Important Information!" about one of my vehicle's features. A feature my vehicle doesn't have. Except that it does.

The mailing contained a pitch to start a 3-month free trial of SiriusXM satellite radio. (I've activated free satellite radio trials in the past, but never renew or extend the service. I've never helped SiriusXM go forth and prosper.)

The mailer included a list of all the SiriusXM channels. I perused it and realized that I *really must*

I'm All Sirius, It's Plain Tee See

have this service! As long as I can be "modified" with five more sets of ears to listen to everything I want to hear, and seven extra hours added to every day to do so.

I mean, c'mon! – where else besides SiriusXM am I going to get my daily fix of Ici Musique/FrancoCountry (featuring "Francophone Country Folk"), or KidzBop ("Pop Hits Sung by Kids"), or Hair Nation ("How Are the Kardashians Wearing Their Hair Today?")?

Let me quickly say that I'm not poking fun at Francophone country music, or singing children, or the Kardashians---wait a sec, I guess I am trying to poke fun at them.

Scanning the Sirius XM channel list can lead the weak-minded, like yours truly, off on scads of tangents. Here, let me prove it:

Channel 9 – The 90s on 9 – features programming hosted by Downtown Julie Brown, of early MTV fame. On the SiriusXM website, Brown's show promises to deliver "her special brand of Wubba Wubba Wubba...whatever that means."

Wait, what? – they don't know what "wubba wubba wubba" means?! I had to know, so I scoured the web until I found this: While hosting the live show "Club MTV" one day, she was reading her cue cards and suddenly blurted out "Wubba wubba wubba" . . . which was printed on the front of the cue card guy's tee-shirt.

(Nowadays, Julie still relies on cue cards, and even the same cue card guy. But he's only allowed to wear plain tee-shirts.)

SiriusXM programming executives love – and I mean loooooove – stations that play "classic" music. In the blurb about what kind of content each station features, the word "Classic" is used over a dozen times. And that doesn't include the Classical Music and Opera/Classical Vocals stations.

However, one station is described as "Classic Alternative." This makes me wonder: If you've aged into being called a "classic," can you still be "alternative"?

There are nearly a dozen stations listed under the section headlined "Canadian," but I wonder if station 359 makes Canadians a little sour: The blurb says it plays "Americana."

Lots of big names have their own channels on SiriusXM – The Beatles, Bruce Springsteen, Garth Brooks, Elvis. This gives me a new life goal to shoot for: My own SiriusXM channel! It'll feature my columns being read by me and the scads of celebrities who will become my friends! Heck, one special week every year, I'll let all the readings be handled by Kardashians! (Of course they'll need cue cards; but I'll make sure the gal holding them wears only plain tee-shirts!!)

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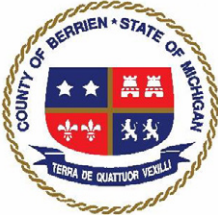

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When it comes to Veterans Benefits, many veterans and dependents don't know what they don't know. Nationwide, less than 10% of those eligible apply. Let us help to educate and navigate you thru the maze of what is available from discharge to death. Here are some of the many benefits:

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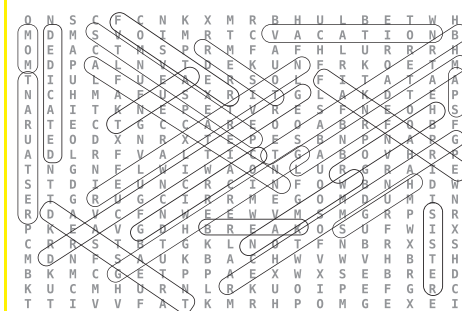
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SUDOKU ANSWERS FROM PAGE 17

SUDOKU ANSWERS:

2	7	3	4	6	9	1	8	5
6	5	9	8	7	1	4	3	2
4	1	8	3	5	2	9	7	6
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AUCTIONS
 Estate Auction of Joe Krizan. Saturday, May 1 @ 10:00 a.m. Located: 13118 CR 681, Grand Junction, MI. **Tractors:** IH254 Tractor w/4 Wheel Drive & Loader * AC WC Tractor* Case SC * **Equipment:** 5' 3pt Brush Chopper * 5' Rotovator, 3Pt* **Garden Tractor:** JD 330 Garden Tractor w/ 50" Mower * JD 312 * **Handicap Cart:** 2018 EV Rider Royale * **Auto:** Ford Van* 12" 2 axle Utility Trailer* **Boat:** Gruman 16' Fishing Boat w/ 20hp Johnson* **Collectibles:** Huge Vise * 2 Stihl Chainsaws * Wrenches (JD, IHC, Maytag, Ford, Fordson, Twist handle) * 19" Cast Iron bell * Chop Saw * Forges, Forge Tools* Hatchets * Antique Iron Anvils* Antique Toy Steam Engines* Maytag Gas Engines *6 hp Sparta Economy* Antique Tractor Parts *Cross Cut Saws* Wilcox & Gibbs Treadle Sewing Machine * Collectible Toys * Advertising Items * Come see this pickers delight* Estate of Joseph Krizan* BigBearAuctionCompany. Com* Jerry & Aimee Glassman* 269-757-3313* **Real Estate:** 40 Acre Wooded Lot Subject to Pre-Sale* Contact Aimee Glassman for details 269-501-9732.

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APRIL 2021

Stay safe when working in the yard this spring and summer

A day spent working in the yard is an ideal way to pass the time on spring and summer afternoons. A pristine landscape can add value to a property and instill pride in homeowners who put a lot of thought and effort into their lawns and gardens.

A sun-soaked day can make it easy to overlook potential threats when working in a lawn or garden. But safety precautions are of the utmost necessity when working in the yard, where the risk for serious injury is considerable. For example, the American Academy of Orthopaedic Surgeons reports that, in 2016, more than 90,000 patients, including nearly 5,000 children, were treated in hospital emergency rooms for lawn mower-related injuries.

Lawn- and garden-related injuries can be prevented without going to great lengths.

- Know your terrain before mowing. Knowing the terrain in your own yard can reduce the risk for accident or injury. This can be especially important when mowing the lawn with a riding mower. Adhere to manufacturers' recommendations regarding inclines to reduce tip-over accidents that can pin riders beneath the mower. Study hilly areas of the yard prior to mowing so you know which areas are safe to mow with a rid-

ing mower and which areas are best mowed with a walk-behind mower. For greater control when using a walk-behind mower on an incline, mow parallel to the slope.

- Apply and reapply sunscreen. Sunburns may not require trips to the emergency room, but they can still be serious. In fact, the Skin Cancer Foundation notes that sunburn is a leading cause in the majority of cases of basal cell carcinoma, squamous cell carcinoma and melanoma, which is the deadliest form of skin cancer. The SCF recommends applying sunscreen 30 minutes before going outside to allow the sunscreen to bond to your skin. Reapply sunscreen at least every two hours, and more often if you're sweating excessively. The SCF recommends broad spectrum sunscreens, which protect the skin from both UVA and UVB rays. Though a product with a sun protection factor (SPF) of at least 15 is acceptable when walking the dog or driving to work, the SCF advises using a product with an SPF of 30 or higher when engaging in extended outdoor activities like gardening or mowing.

- Employ the buddy system. Use the buddy system when pruning tall trees or performing any tasks that require a ladder. The Orthopedic Institute of Pennsylvania reports that more than

164,000 people are injured each year falling off a ladder. Ask a significant other or neighbor to hold the ladder in place while you climb up to reduce your risk of falling. If cutting large branches, cut them piecemeal to reduce the risk of being injured by heavy falling branches.

- Inspect the property for insect hives. The OIP notes that the most common insect stings in spring come from bees, wasps and hornets. Homeowners who are not careful can inadvertently come across hives when doing spring cleanup, making them vulnerable to bites and stings. That

can be very dangerous for anyone, and especially so for people with a history of allergic reactions to insect bites or stings. Inspect areas where you'll be working to make sure insects haven't put down roots in your property. If you discover any hives and are hesitant to remove them on your own, contact a local landscaping firm.

Lawn and garden accidents and injuries can be serious. Thankfully, accidents and injuries are easily prevented when homeowners take a few simple safety precautions while tending to their lawns and gardens.



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Fertilize

There is no magic formula governing when to fertilize a lawn. The type of grass and how well-established a lawn is must be considered. Experts suggest having the soil tested to determine its pH levels and if any nutrients are lacking. A fertilizing schedule can then be developed after testing.

Keep in mind that overfeeding a lawn will not make it grow any better and actually can damage the turf. Several small applications of fertilizer during the lawn's most active growing period may be helpful, advises the home improvement resource Tools Around the House. An annual application (late spring for warm-season grass or fall for cool-season grass) may be all that's needed.

Certain fertilizers need to be applied and watered in. Others may be combined with weed-control products and must be set on top of damp grass. Read packaging to determine the right application.

Water

The right watering schedule and techniques can help a lawn thrive. Scotts® says adjusting for climate and nature can help grass to grow strongly. A lawn that has a grayish cast or appears dull green is telling an owner that it needs water. Another test is to step on the lawn. If footprints disappear quickly, the grass blades have enough moisture to spring back.

Water the lawn in the morning before 10 a.m. when it's cooler and the winds tend to be calm so that the water can soak in. For those who must water at night, do so in early evening so that the water can dry before nightfall and will not contribute to disease.

Scotts® says to water an established lawn until the top six to eight inches of soil is wet. Most lawns need one to 1.5 inches of water per week from rain or a hose to soak the soil that deeply.

Newly established lawns may require more water to keep the soil moist but not soggy.

Visit a lawn care center for more information on watering the type of lawn for your area or visit www.scotts.com for additional tips.



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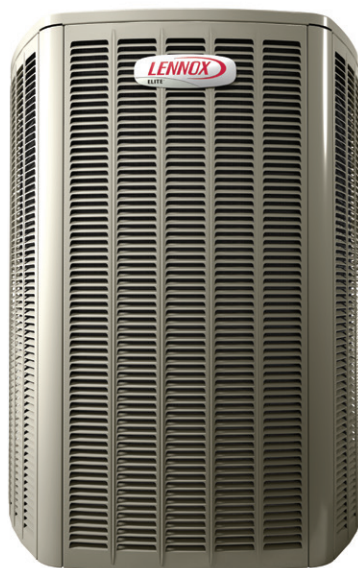
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Did you know?

Disinfecting garden tools can help ensure the long-term health of plants and vegetables. According to the University of Minnesota Extension, plant pathogens, including bacteria, fungi and viruses, cause diseases that can damage and even kill plants. These pathogens can be transferred to plants and infect them through bits of soil and plant debris that get stuck on common gardening tools, including shovels and pruners. Pathogens are microscopic and invisible to the naked eye, which is why even tools that appear clean may still contain harmful substances on their surfaces that can prove life-threatening to plants. Disinfecting tools at the appropriate time, such as when the tools are being stored in fall or before using them in spring or after using them to remove infected plants, can prevent the dam-

age caused by invisible pathogens. Avoid using strictly bleach to disinfect garden tools, as the UME notes that bleach corrodes metal and can therefore render tools that require sharp edges ineffective. A home-made solution that's nine parts water and one part bleach can be used to effectively clean shovels, spades and rakes. The Centers for Disease Control and Prevention notes that isopropyl alcohol (rubbing alcohol) in concentrations of 70 percent or more can effectively disinfect surfaces for bacteria, fungi and viruses. Such a solution can be used to disinfect hand pruners and other small hand tools. Store-bought cleaners with an active ingredient that is .1 percent alkyl dimethyl benzyl ammonium saccharinate also can be effective when disinfecting small hand tools as well as small pots and saucers.

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3 techniques to keep mosquitoes out of your backyard oasis

The value of a retreat-like backyard was never more apparent than in 2020. Over the last year-plus, much of the world has been forced to stay home as a global pandemic has claimed millions of lives while countless others have had to fight to survive in hospitals. It's no surprise people have looked for a respite from the harsh realities of living during a deadly pandemic, and many turned their attention to their own backyards to provide such an escape.

The online home remodeling platform Houzz reported a 58 percent annual increase in project leads for home professionals in June 2020. Contractors who specialize in outdoor spaces saw the biggest increase in demand. A revamped outdoor space can provide the perfect retreat for homeowners who want to get away from it all. But one winged, unwelcome guest can quickly transform an oasis into an uninviting space.

Mosquitoes make their presence felt in many areas each summer. These pesky, often hungry insects can carry disease, and their bites can be painful and itchy. Homeowners can try these three techniques to keep mosquitoes out of their backyards.

1. Remove standing water.

Standing water is a breeding ground for mosquitoes, who don't even need a lot of water to successfully breed. A daily walk around the property may uncover kids' toys, empty flower pots or other small receptacles that can collect water.

Even clogged gutters can lead to the accumulation of a small amount of water, and that can be enough for mosquitoes to breed. Remove these potential breeding grounds when you find them, and do so each day, as mosquitoes mature from eggs to nymphs in roughly four days.

2. Mow regularly.

Mowing the lawn so the grass never gets too high is another way to make a backyard less hospitable to mosquitoes. The pest experts at Terminix® note that mosquitoes seek tall grass to protect them from the elements, including wind and hot summer sun. Mowing enough so grass never gets too high in summer can make backyards less inviting to mosquitoes.

3. Plant with mosquitoes in mind.

The home remodeling experts at HGTV note that plants can be part of homeowners' strategy to repel mosquitoes. Various plants have mosquito-repellant qualities. For example, bee balm releases a fragrance as it grows, and mosquitoes

don't like that fragrance. Homeowners can speak with a local lawn and garden professional for recommendations about plants that can thrive in their region and repel mosquitoes at the same time.

Mosquitoes can make it hard to enjoy a backyard oasis. But various strategies can help homeowners keep these unwanted guests out of their backyards.



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Laundry room renovations you'll love

Does it seem like your hamper is always full and the washing machine is running constantly? You may not be imagining it. Laundry Butler for You, a wash, dry and fold service, says the average household washes 50 pounds of laundry a week and 6,000 articles of clothing every year. Families with children at home are doing laundry most often, and those with pets may find there is ample laundry to wash as well.

With so much laundry being generated, homeowners may want to consider paying extra attention to the space in the house where their clothing is being cleansed. Laundry room renovations may not top homeowners' priority lists, but it may be time to give these rooms another look.

Assess your equipment

If your appliances are aging, a laundry room renovation can start with an investment in new appliances. New models have large capacity loads, tend to be energy-efficient and could have innovative features that help fit with your laundry lifestyle. Purchasing front-loading models also can free up design space, as you can install a counter directly above the units, saving room for other items like drying racks.

Figure out your room needs

A laundry room need not be limited to laundry only. Many homeowners make large laundry rooms catch-all spaces that can serve as utility or mud rooms, pantry overflows, or off-season storage areas. Consider the functions you want the room to serve and include those ideas in your designs.

Add some natural light

If possible, include a window in your laundry room. Natural light can help make the room more enjoyable. It also can help you identify stains on clothes that need to be addressed and make it easier to fold matching items like socks.

Think about a utility sink

Many washing machines drain out directly to waste pipes in the floor or wall, but you also can opt to have them empty into a utility sink. This sink also provides a convenient place to handwash items, clean tools or paintbrushes, or store items that perhaps you do not want to bring into a bathroom or kitchen sink.

Include some flair

This utilitarian space need not be boring or bereft of design elements. Mirror your home's style in the laundry room, and include wall hangings, plants, accent items, and even task lighting. Play up certain features with a bold floor tile or brightly colored walls.

Updating laundry rooms can be a great way to make doing laundry more enjoyable and efficient.



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Renovation trends that figure to be popular in the year ahead

Home renovation trends are ever-changing. Renovations that might have been de rigueur 20 years ago may seem dated now. Recognizing the potentially popular trends of tomorrow is a great way for homeowners to give their homes a fresh new look and put themselves in position to capitalize on popular trends when they put their homes on the market. That's especially so after 2020, a year when millions of people spent more time at home than ever before. All that time working from home and relaxing at home gave millions of homeowners ideas about what they like about their homes and what they hope to change. The following are some renovation trends that various experts suspect could emerge in 2021.

- Eco-friendly living: Climate change, and how to combat it, was a hot button issue during the 2020 presidential election in the United States. So it should

come as no surprise that urdesignmag.com, a web magazine that showcases creative trends in design, architecture, art, technology, and fashion, predicts that eco-friendly living solutions figure to be hot commodities in 2021. Eco-friendly appliances, furniture and designs can help to conserve energy and reduce waste, which environmentalists and government agencies like the Environmental Protection Agency note are two critical components in the fight against climate change.

- Large windows: Large windows can provide stunning views of the outdoors and allow ample natural light into a home. It may not be a coincidence if large windows prove to be a hot trend in 2021. The COVID-19 pandemic that dominated much of 2020 forced many people to spend considerably more time at home. Darker homes without much natural light can adversely affect mood,

especially when people are spending more time at home. HGTV predicts that homeowners will seek ways to bring more natural light into their homes in 2021, and large windows naturally brighten homes while making rooms appear bigger, helping people feel less cramped. That's an especially beneficial characteristic when spending more time indoors at home.

- Minimalism: The anticipated popularity of minimalism in 2021 may also be connected to the pandemic. As professionals were forced to work from home and many families spent more time together inside their homes than ever before, they may have recognized a need to cut back on clutter, including extra furniture. A minimalist approach is both simple and clean, which can make homes feel less claustrophobic.

- Multi-functional spaces: Homeowners asked a lot of their homes in

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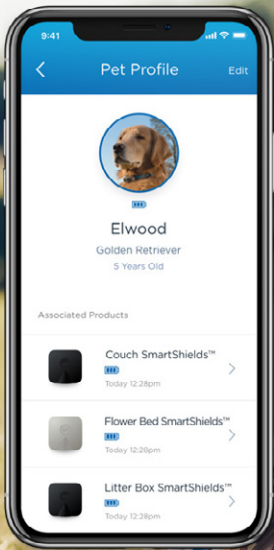
2020, as rooms were transformed into multi-functional spaces seemingly overnight. HGTV notes that spending more time at home showed homeowners that it may not make sense to dedicate entire rooms of a home to a single purpose.

Renovations that can help homeowners transform rooms into multi-functional spaces figure to be hot commodities in the years ahead.



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The average timelines for popular renovation projects

Home renovation projects are significant undertakings. Working with skilled and experienced contractors can ensure projects go smoothly and are completed promptly. Timing is a big consideration for homeowners as they begin renovating their homes, and the home improvement experts at HomeAdvisor note that the following are some general timelines for popular renovation projects.

- Home addition: Short of a full-scale

demolition and rebuild, home additions are the most time-consuming projects homeowners can undertake. HomeAdvisor notes that its survey of customers who recently completed home addition projects reported that the average time from start to finish was between three and four months. Certain variables, including the scale of the project and the local permits process, can extend the time it takes to complete a home addition.

- Kitchen remodel: Scale is a big factor to consider when estimating the time it takes to complete various home improvement projects, and kitchen remodels are no exception. Some HomeAdvisor users reported projects taking as long as four months, though the average time reported was roughly six weeks. Projects that require major overhauls like rearranging the plumbing and moving walls will likely take longer than more cosmetic projects that are limited to replacing cabinets and countertops.

- Bathroom remodel: More than 1,000 homeowners surveyed by HomeAdvisor reported that bathroom remodels took about 4.5 weeks from start to finish. Small-scale remodels that focus on painting the walls a fresh color and replacing existing tiles can be completed in less than two weeks. But like with kitchen remodels, bathroom remodels that involve replacing plumbing fixtures and removing walls figure to take much longer than that.

- Siding installation: HomeAdvisor users report that new siding projects take roughly two

weeks from start to finish. That estimate is the same regardless of which materials homeowners are replacing and installing.

- Replacement windows: Homeowners who want to replace all the windows in their home can expect such a project to take roughly three weeks. HomeAdvisor notes that such a timeline need not concern homeowners worried that they will be forced to brave the elements during the length of the project. Much of a contractor's time during a window replacement project will be spent on upfront measuring and then ensuring a tight fit once the windows have been installed.



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How to prepare a garden for spring planting

The final weeks of winter, and even the first few weeks of spring, are still chilly in many parts of the world. Despite those last vestiges of winter chills, late winter is a great time to begin preparing gardens for the coming planting season.

Gardens may have to withstand months of harsh weather each winter, and such conditions can take a toll. Gardeners can consider the following tips as they try to restore their gardens and get them ready for spring planting.

- Disinfect your tools. It's common to clean tools in late fall or whenever they're typically placed in storage for the winter. But cleaning and disinfecting are not necessarily the same thing. If tools were not disinfected at the end of the previous gardening season,



disinfect them before doing any work on the garden. Doing so can ensure any lingering bacteria or fungi on tool surfaces are killed prior to the beginning of gardening season. According to the University of Minnesota Extension, plant pathogens, including bacteria and viruses, can be transferred to and infect plants through bits of soil and plant debris left on shovels and pruner blades. Thoroughly disinfecting such tools prior to using them in the spring is a great way to reduce the risk of disease in your garden.

- Clear debris from garden beds. Leaves, twigs, sticks, and other debris may have gathered in the garden over the winter. Such debris can inhibit the growth of plants and vegetables, so make sure all of it is removed prior to planting. Weeds might even begin to sprout up in late winter and early spring, so remove them before they go to seed.

- Test the soil. Testing the soil prior to planting can help gardeners determine what their gardens will need to thrive in the coming months. Garden centers and home improvement stores sell home testing kits that are effective and easy to use. Once the re-

sults are in, speak with a professional at your local garden center about the best time to amend the soil.

- Loosen compacted soil. Soil can become compacted over winter. If compacted soil is not loosened prior to planting, plants will have a hard time getting the water and nutrients they need to thrive. Loosening the soil also provides another opportunity to in-

spect the garden for any underlying issues, such as fungi or weed growth, that you may have missed when clearing debris or testing the soil.

Late winter is a good time to assess a garden and address any issues that developed over the winter so plants and vegetables can thrive come the spring planting season.

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Shade trees to make yards more comfortable

Various factors motivate the decisions homeowners make when designing their landscapes. Some may be motivated by the ways additions will affect the resale value of their homes, while others may be guided by a love for a particular type of plant. Comfort is yet another motivator, and shade trees can make yards more comfortable as the mercury rises. According to the Arbor Day Foundation, the following are some popular shade trees that can add beauty to a landscape and make it more comfortable come the dog days of summer.

• **Quaking aspen:** The quaking aspen has the widest natural range of any tree in North America, spanning 47 degrees of latitude, 110 degrees of longitude (nine time zones) and elevations from sea level to timberline. That impressive range is no doubt why the United States Forest Service notes that the quaking aspen can grow in greatly diverse regions, environments and communities.

• **Northern catalpa:** The Arbor Day Foundation notes that the northern catalpa is easily identifiable thanks to its heart-shaped leaves and twisting trunks and branches. Nature enthusiasts, and particularly those who enjoy birdwatching, may be happy to learn that the flowers of the catalpa are frequently visited by hummingbirds.

• **Red sunset maple:** Its name alone makes many people think of lazy summer days spent lounging in the yard. The red sunset maple provides ample shade and comes with the added benefit of producing an awe-inspiring blend of red and orange leaves come the fall. Red sunset maples can survive in a range of habitats and their adaptable roots means they can thrive in various soil types.

• **Northern red oak:** The state tree of New Jersey, the northern red oak is, according to the Arbor Day Foundation, both beloved for its aesthetic appeal and valued for its adaptability and usefulness. Northern red oaks can tolerate urban conditions, but they do not do well in hot climates.

• **Sawtooth oak:** Another tree that produces some awe-inspiring color, the sawtooth oak is a durable, adaptable shade tree. Golden yellow leaves in the spring will give way to dark green in summer, only to turn yellow and golden brown in the fall. The Tree Center Plant Supply Co. notes that the sawtooth oak can thrive in warmer climates where shade trees that can coexist with high temperatures can be hard to find.

Shade trees can add beauty to a property and make a yard more comfortable. Homeowners are urged to discuss shade trees with a local lawn and garden professional prior to planting.

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GIMMICK
 YOUR PROJECT

FREE
GIMMICK
 LABOR

B.O.G.O
GIMMICK
 FREE

FREE
GIMMICK
 HOUSE
 W/ PURCHASE

WE DON'T DO GIMMICKS! Here's the PROOF!

 **Apples to Apples Deal** 
We will beat ANY written estimate. We will NOT be undersold!
 No B.S., No Gimmicks. Our price WILL BE the BEST PRICE!
CALL US TODAY WITH YOUR WRITTEN ESTIMATE



ROOFING



SIDING



WINDOWS



BATHROOMS



FLOORING

Highest Quality. Lowest Prices. GUARANTEED!



CHOOSE ONE OF THE FOLLOWING FOR FREE!*

- ✓ **Reme Halo Whole Home Air Purifier**
 This air purifier has been proven to kill 99.9% of viruses, mold, pet dander, and other pollutants in your home by actively going into the air and killing these particles using a safe, natural process that Mother Nature uses to clean the air! If you want better indoor air quality overall, this is the best option on the market!
- ✓ **Water Heater**
 The life expectancy of a gas-powered water heater is 8 to 12 years and 10-15 years for an electric water heater. If yours is close to this age or older, this is a great opportunity to have it replaced! If you are experiencing leaking around the base, inconsistent hot water, and rising energy bills, you should look into getting it replaced.
- ✓ **Duct Cleaning**
 Having your ducts cleaned can improve overall air quality immensely, getting rid of dust, dirt, and much more circulating throughout your home! It's recommended to have your ducts cleaned every 3-5 years for better indoor air quality.

*When you book a consultation with us by April 30 and then decide to purchase an HVAC system.



Call 269-281-2230 today or schedule your appointment at theBOSSservices.com!