



## ANNIVERSARY SALE

FRIDAY, AUGUST 12 & SATURDAY, AUGUST 13 **FREE COFFEE & DOUGHNUTS** 10% off Storewide on In Stock Items

**Excludes: Coal, Pellets & Wood** 





Now Is The Time On Your Wood Stove & Have It Installed Before Winter



















26% Tax Credit **Comfort Bilt** & Blaze King

\*Ask for details.



**Stainless Steel Chimneys Chimney Liners Available** 

Hours: M-F 8-5 • Sat. 9-2 WISA

8989 Tobacco Dr., Clare





### CONTACT US FOR DELIVERY INQUIRIES:

Circulation Customer Service at customerservice@oakpress.com.

Home delivery: 888-349-4042

dmogollon@medianewsgroup.com







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www.colemanfields.com
All-Inclusive Pricing
288 W. Old OrchardTrail,
Coleman, MI

Look twice...
Save a life!

MOTORCYCLES ARE EVERYWHERE!



**BONE HAM** 

ECKRICH HARD

**SALAMI** 

BABY

**SWISS** 

**GUGGISBERG** 



**4 QUART PAIL ICE CREAM** 



While supplies last. Prices subject to change due to national emergencies and product shortages. Not responsible for printing errors.

SEEDLESS CUCUMBERS

MICHIGAN TOMATOES

**LOCALLY GROWN** 

IT'S DELICIOUS!

SWEET CORN IS IN. OMG -



DO YOU HAVE A CAR FOR SALE? How about a boat? Or furniture? Any unwanted items? Call to place a **Classified Ad** to sell your stuff **FAST** 

### Don't Wreck Your Life!









A Family Tradition Since 1920

Falmouth 231-826-3333 Reed City 231-791-7777 www.ebelsgeneralstore.com Now Accepting Apple And Samsung Pay We reserve the right to limit quantities and are not Prices Effective August 8th through August 13th All Items are while they last, no rain checks



AND YOU CAN BUY 2, 1 LB. PACKS OF LLOYD'S FULLY COOKED, BBQ ST. LOUIS STYLE \$10 DEAL! SPEND Expanded Summer Hours! Reed City Only: 7 AM – 8 PM • Falmouth Hours 8 AM – 6 PM. Both Locations Closed Sunday













**USDA Inspected** Whole Beef **Tenderloins** 































**North Country** Smokie Links 160z. **BUY ONE GET ONE** 



**Chicken Brats BUY ONE GET ONE** Regular, Jalapeno & Cheese



Canadian con Chur **BUY ONE GET ONE** 

FROZEN MEATS





Sausage Rolls 25<sup>00</sup>



**Smoked Bacon** 90 <sub>10/12 oz.</sub>



**Individually Packaged, Full Rack Baby Back Ribs** 



GROCERY STOCH UP! SCHOOL IS PROUND THE CORNER!



Hunt's Manwich MANWICH Sloppy Joe Sauce 4/\$500





















DFC DELI SPECIALS ALL HOMEMADE, ALL THE TIME!







#### Miller's Woodworking



Don't Waste Your Summer Vacation Trying To Build Your Own Storage Building. Stop By Our Lot We Have A Wide Selection To Choose From!



12x16 **High Barn** 8 Ft. Loft, 1 Window \$4,590 \$213 Rent to Own





10x20 Gable \$4,895 \$227 Rent to Own

10X16

**Quaker** 

2 - 4 Ft. Lofts

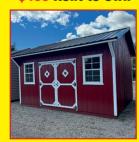
\$5,612

\$260 Rent to Own



14x36 Gable 9x7 Roll Up Door, Double





12x16 **Quaker** 2 Windows, 2 - 4 Ft. Lofts \$256 Rent to Own



12x16 Gable

4 Ft. Loft \$4.571 \$212 Rent to Own



14x28 **Guest Cabin** 8 Double Pane Windows, 12' Loft \$12,850 \$595 per month

3209 E. Beaverton Road • Clare (Voicemail) (989) 386-8110

**Hours:** M-F 7:30-5 Sat. 8:30-3

Old US 127 to Surrey West on Surrey to Grant 1 mile north on Grant

## Celebrating <mark>50</mark> Years of Successfully Serving Our Communities

#### **GM Certified**

**Pre-owned Vehicles = 2 Oil Changes & Tire Rotations in** 2 years + 12 Month or 12,000 Mile Bumper to Bumper Warranty

#### **USED SUVS** 2021 BUICK ENCORE AWD CINNABAR

48,000 Miles, Rear Camera..... ...\$25,900 **2020 GMC ACADIA AWD SLE** DK. Sky, 21,000 Miles, Certified......\$39,900 2019 CADILLAC XT4 PREMIUM LUXURY 

**2019 BUICK ENCLAVE ESSENCE** DK. Slate, 41,000 Miles ..... ...\$36,900 **2019 CADILLAC XTS** \$35,900 Silver, Premium, Sunroof, AWD, V6 ....

**2019 CHEVROLET BLAZER** \$35,900 34,000 Miles, V6, White...... **2019 BUICK ENCLAVE ESSENCE FWD PEPPERDUST** 52.000 Miles... \$34,900

**2019 GMC ACADIA SLE** White, 30,000 Miles, V6, FWD, Power Lift Gate, Certified .. \$34,900 **2019 GMC TERRAIN AWD SLT** 

Silver, 39,000 Miles, Certified ..... ....\$31,900 **2019 BUICK ENVISION ESSENCE** Silver, AWD, 31,000 Miles, ..... **2019 GMC TERRAIN SLE FWD** White, 18,000 Miles ..... ...\$29,900

**2019 CHEVY EQUINOX** Black, 73,000 Miles, AWD...... \$24,900 **2018 CHEVROLET EQUINOX LT FWD** Pepper Dust, 66,000 Miles ..... ...\$24,900 **2017 GMC ACADIA AWD LIMITED** DK. Blue, 68,000 Miles, V6 ..... ...\$29,900 2017 GMC ACADIA AWD SLT Burgundy, 78,000 Miles..... .....\$27,900

**2017 CHEVY TRAVERSE 2LT** Black, FWD, 78,000 Miles ..... ...\$26,900 2017 GMC ACADIA AWD SLE \$23,000 Silver, 87,000 Miles..... 2017 GMC ACADIA Burgundy, 95,000 Miles, AWD, Heated Seats,

\$23,900 Locally Owned ...... **2016 CHEVROLET TRAVERSE** Black, AWD, LT, 81,000 Miles ....... \$22,900

#### **USED TRUCKS**

**2021 GMC SIERRA CREW DENALI** HUNTER GREEN 4X4. Loaded. 6.2. V8. 7.300 Miles ....... \$63,900

**2021 CANYON CREW AT4** 11,000 Miles, Burgundy, 4X4..... .\$40,900

**2020 GMC SIERRA CREW CAB SLT** Black, 6.2 V8, 97,000 Miles, 1-Owner ......\$42,900 **2019 CHEVY SILVERADO LT** 

4X4, Black, 73,000 Miles, New Tires, Crew ............\$37,900 **2019 GMC CANYON CREW CAB SLT** Burgundy, 44,000 Miles .... \$36,900

2019 CHEVROLET SILVERADO DOUBLE

**CAB SATIN STEEL 4X4** 4.3 V6, 100,000 Miles.....

**2017 GMC SIERRA DOUBLE CAB** 4X4, 111,000 Miles, Red, 5.3, V8 ..... ...\$25,900

2016 GMC SIERRA CREW CAB LT 4X4 

2015 CHEVROLET COLORADO CREW CAB 4X4, V6, Leather, Black, 106,000 Miles..... ...\$26,900 **2013 FORD CREW 2500 LARIAT 4X4** 

6.7 Diesel, Black, 181,000 Miles..... ..\$35,900 2013 GMC SIERRA 2500 CREW CAB **4X4 DURAMAX** 

Diesel, 71/2 ft Air Flow Plow, Grey, SLE, 150.000 Miles..... .\$35,900

#### **USED VANS**

**2019 DODGE GRAND CARAVAN SXT** Grey, 60,000 Miles ..... ...\$26,900 **2019 DODGE GRAND CARAVAN SXT** 60,000 Miles, Silver.... \$26,900

1 Mile East of Doherty • US-10, Clare • Sales (989) 386-9900

For more info log on to: www.benchleybros.com Parts & Service (989) 386-3197





VISIT US ON FACEBOOK AT WWW.FACEBOOK.COM/VALLEYMEATMARKET • www.valleymeatmarketmi.com



#### Meat Market

989-200-2071 • 101 E. SECOND • PINCONNING



All Meat

NEW HOURS: WEDNESDAY-SUNDAY 10AM-6PM CLOSED MONDAY & TUESDAY • PRICES GOOD SUNDAY, AUGUST 7™ THRU SATURDAY, AUGUST 13™

CHUCK	10LB BAG
HAMBURGER	\$3600 10LB BAG
BULK SLICED	\$549 OR LB.

OUR BEST GROUND \$200

BACON SHAVED **TURKEY** 

**SHAVED** HAM 50/50 GRIND \$2 PORK/BEEF

ECKRICH HARD SALAMI BEEF BRISKET **SLAB SPARE** 

**RIBS \*TWIN PACK** CO-JACK, **LONGHORN OR** MOZZARELLA ANY Size AND HOT PEPPER **FIRE JACK CHEESE** CHUNK

**COOKED SHRIMP** UNCOOKED SHRIMP CHICKEN

NUGGETS

Currently Closed on Monday's & Tuesday's due to the National Labor shortage **OPEN** - Wednesday thru Sunday 10am to 6pm

**BONELESS CHICKEN ∠** LB. **BREAST** FRESH HOMEMADE \$299

**GRILLING SAUSAGE** OR BRATS (MILD) 10185 01 **28**90 10LB BOX \$2 WAYSIDE **BACON** 

89¢ **CHICKEN** \$35<sup>60</sup> **LEG 1/4'S COUNTRY RIBS**, **LOIN END ROASTS** 

**OR END 1**69 CUT **CHOPS** LB. BONELESS PORK LOINS **\$199** 

2-PACK \$219 LB. PORK **BUTTS** PORK STEAK, PORK BUTT ROAST \$249 LB. **OR FINGER RIBS** 

HOMEMADE BULK \$219 Z LB SAUSAGE – 4 FLAVORS BABY \$399 LB. **BACK RIBS POLLOCK \$4**99

\$899 COD LOINS **ZANDER \$9**99 PERCH SALMON FILLETS

VIENNA'S 10# BOX

**24CT PKG VIENNAS SKINLESS FRANKS** 4# PKG

**KOEGEL'S** 

**BIG BOLOGNA OR RING BOLOGNA PICKLED BOLOGNA** 2.5# JAR

WHOLE OR HALF CUT FREE! NEW YORK STRIP Loins Choice

\*CUT FREE CHOICE **RIBEYE LOINS** 

CHOICE SHORT LOINS LB. \$399 SMOKED

**PORK LOINS** LB. **BONELESS BEEF ROAST \$/149** OR SWISS, GRILL OR

**DENVER STEAK ROUND STEAK OR ROUND ROAST** LB.

BONE-IN PORK LOINS WHOLE OR HALF \*CUT INTO CHOPS FREE LB NO-ROLL STRIP LOINS

#### **MEAT BUNDLES** PACKAGE 3: PORK BUNDLE PACKAGE 4: BUDGET BUNDLE

PACKAGE 1: MIXED BUNDLE PACKAGE 2: BEEF BUNDLE **BEEF STEAK 4# KOEGEL HOTDOGS** 10# CHICKEN **20# Burger** PORK ROAST 5# HAM STEAK 59#'S FOR \$179<sup>00</sup>

\*48 HOURS NOTICE PLEASE

**10# SAUSAGE** 10# Pork Roast

15# PORK RIBS

WRAPPING IS AN ADDITIONAL \$10. EACH BUNDLE. CALL 989-200-2071.

10# CHOP **10# CHICKEN BREAST 10# LEG QUARTERS** 

20# SAUSAGE

#### A Greener Approach to Affordable Housing

**Heather Court** 400 E. Warwick Dr., Alma

Tartan Terrace 423 Gratiot Ave., Alma

Heather Court & Tartan Terrace Elderly & Disabled Amenities include

- \* Laundry facility on site
- \* Utilities included
- \* Monthly Activities/Outings
- Secured Building/Surveillance \* 24 Hour Maintenance
  - \* Reduced Cable fee \* Smoke-Free Policy

#### Rent is based on 30% of monthly gross income.

Hampton Park on Penrith Street, Alma Forest Glen on Euclid Ave., Alma

oton Park & Forest Glen have 3 & 4 bedroom family apartments

Must qualify under HUD guidelines as a low-income household.

Like us on

facebook

1

Alma Housing Commission

989-463-4200 Downloadable application @ www.ci.alma.mi.us

or stop in for an application 400 E. Warwick Dr; Alma

Office Hours: Mon. - Fri., 9AM - Noon and 1:30 - 4pm

**Housing Choice Voucher Program** is now OPEN! No application fee

Do you have a car for sale?



How about a boat?

Or maybe some furniture?

Call to place a classified ad with one of our helpful representatives & sell your no longer wanted items FAST!

## LECTRIC

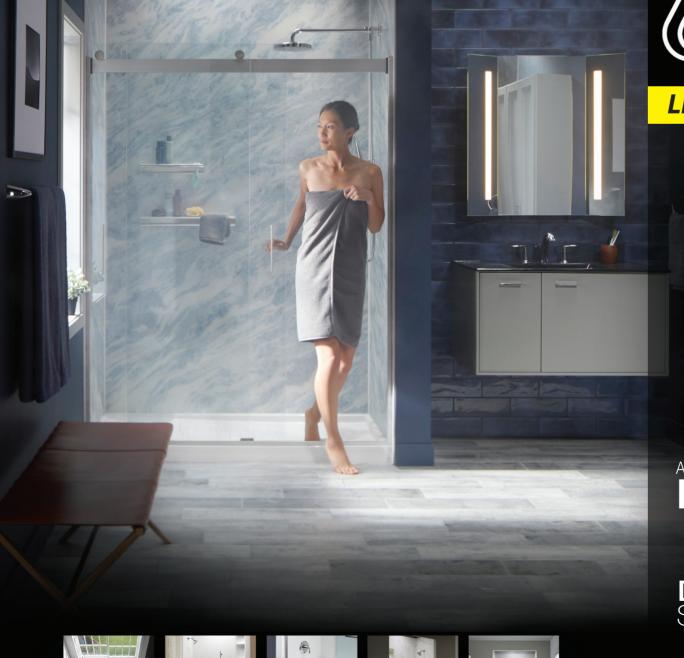


**SALES • SERVICE • INSTALLATION** (989) 828-4020



SERVICING **CENTRAL MICHIGAN** FOR 32 YEARS NOW OFFERING SOLAR **INSTALLATIONS!** FINANCING AVAILABLE!

491 E. WRIGHT AVE. • SHEPHERD MI 48883 • www.candrelec.com



Walk-In Bath & **Shower Systems** 

LIMITED-TIME OFFER



**PROFESSIONAL INSTALLATION!** 

AND FOR QUALIFIED BUYERS

ESIGN





SET-UP YOUR FREE DESIGN-CONSULTATION TODAY!

SEE WHAT IT WILL LOOK LIKE BEFORE YOU BUY!

Cannot be combined with any other offer. Previous sales excluded. Good at initial presentation only. With purchase of a Complete Walk-in Shower w Lukstone Walls

## BUSINESSI

**2019 Chevrolet Corvette** 

**Z06 Convertible** 3LZ Only 15,000 Miles

## **CERTIFIED PRE-OWNED**

**WARRANTY UPTO 100,000 MILES** 

**2019 Chevrolet Corvette** 

1LT Only 10,000 Miles

\$65,995\*









#### **BELOW CAR FAX PRICE**









\*Plus Tax, Title & Plate. See McGuires For Full Details.



#### 75 YEARS STRONG! / FIND NEW ROADS

712 W. 5th Street, Clare www.McGuireChevrolet.com CHEVROLET \_\_\_\_

989-386-7714

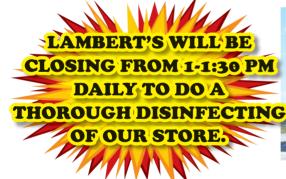
## Lambert's Meat Market and Bakery

624 E. Cedar Ave., Gladwin (next to Family Dollar)

989-246-1850



Hours: Monday-Friday 8-6:30 • Saturday 8-6 • Sunday 8-4 • Sale Dates: August 8-13, 2022







#### 10 lbs. or More Sale!

Believe on the Lord Jesus Christ and thou shalt be saved....Acts 16:31





























We will feature all of our brats all month long!

Chicken spinach feta



Southwest breakfast burrito

Loaded potato brat

Cherry cheddar

Old world polish Jalapeño pepper Jack











We are retiring from farming and will offer the following at Public Auction: LOCATED: 2 miles North of Cid's Marathon in Clare, MI, on (Old 27) S. Clare Ave. to Beaverton Rd. East 5 miles to sale. 9037 E. Beaverton Rd., Clare, MI 48617. Follow Yoder Bros. Auction Signs!

#### SAT., AUGUST 13th, 2022 @ 10:00 A.M. CLARE, MI

**HORSES** •FRED, 4 yr old Black 3/4 Percheron, Belgian Cross Gelding, broke to all

Farm machinery and saw mill. KATE, 14 yr. old Dark Chestnut mare w/stripe 1/2

Percheron, 1/4 Belg, 1/4 Paint, well broke Single & Double to all farm machinery.

• RANDY, 10 yr old Bay Gelding 1/4 Percheron 3/4 Morgan works good in the field and road, single or the bell of the state. double, kid safe, also rides

 RUSTY, 12 yr old Bay Gelding 1/4 Percheron 3/4
Morgan works good in the field and road single or double, also used as a team w/ Randy, 3/4 bros.

BETZ 2 yr old, dark Bay mare 1/4 Belg, 3/4 Stdb., started in the buggy - sire 2's Muscle Power DAISY, weanling filly 3/4 Perch, 1/4 stb. Black

set Bio draft harness • set Brahma Draft Harness • sets nylon draft harnesses assorted horse collars • 2,3 and 4 horse eveners

#### **15 HEAD OF CATTLE**

 5 Head Angus cross beef cows with calves 3 to 5 yrs. old • Angus Heifer • Line back cross heifer • short horn dairy cow coming 3rd lact. due by sale day • Jersey Dairy cow • 6 feeder calves • 3 Steers - 200+ lbs.



22 HEAD OF SHEEP

#### HORSE DRAWN FARM MACHINERY

McDEERING 7' Grain Binder W/Truck & Canvases McDeering corn binder • McDeering 9 bar hay loader • McDeering No 9 - 6' haymower rebuilt cond. • McDeering No. 7 6' Haymower • Hochstetler hay agon w/standards • Pioneer fore cart • white horse 4" single bot. plow, keystone bottom • Pioneer 12" single Ďot. plow • Lower Valley 7' cultimulcher • 8' disc • 9' harrow • 2, McDeering field cultivators • Bob sled w/ box • John Deere 2 row corn planter, also one for parts • New Idea No. 10 manure spreader

#### **FURNITURE and HOUSEHOLD ITEMS**

Oak dry sink Oak desk w/book shelf . Oak dressers • child's hickory rocker • 2- child's rockers • 3 burner kerosene stove w/ shelf · 3 burner Kerosene stove • 3 double chime wall clocks • mantle clock • 2 Singer sewing machines w/cabinets White singer sewing machine • Singer sewing machine heads • 2 double beds • 1 single bed • assorted magazine racks • apple dryer • 2-24 qt. S.S. Canners • Kerosene lamps • coffee maker • coffee pump • SS cookware • 4 berry sets • sugar & creamer sets • 8 pc dinnerware set • Variety of colored glass • water sets • canister sets • bedding • children's bench • MANY MORE ITEMS TOO NUMEROUS TO MENTION!

#### **POCKET WATCHES**

• Victor Lorch Louisville KY 15 jewel lever set watch • T Eaton Co. Gallet limited Interogean 23 Jewel Lever Set Watch • Hampton 17 Jewel Lever Set Watch • 2, Elgin 7 Jewel Watches • Elgin 15 Jewel Watch • Waltham 17 Jewel watch • Elgin small H.C. watch • ILLINOIS 17 Jewel watch • Omega Swiss 7 Jewel watch gold filled case

#### **CARRIAGES**

2 Seater double spring wagon
 open buckboard

#### **MOTORS**

•Detroit 271 Power unit on gear, needs repair

#### MISC ITEMS AROUND THE FARM

 McCormick Hammer mill • Small McCormick Corn sheller • rabbits • Buggy wheels • steel wheels • 2-3 & 4 horse eveners • Neck vokes • 18' alum ext. ladder • 14 ext. ladder • S.S. Milk cans • S.S. Milk pails Milk strainer • milk can cooler • Childs wagon • MISC. GOODIE WAGONS!

#### **OWNERS: HENRY and SUSAN TROYER**

Auctioneers Note: Sale order -10:00 am misc goodie wagons, approx 11:00 am - 2nd ring on household, approx. 12:30 - farm machinery followed by cattle, sheep, and horses. Bring your trailers and enjoy a good country auction with us!  $\mathcal{L}erog$ 

#### **Yoder Brothers Auction Service**



Specializing in Successful Auctions **Auctioneers LeRoy and Willis Yoder** 

9484 S. Rogers Ave., Clare, MI 48617 PH: 989-386-9082

Lunch on grounds

#### **Rueger Estate - Live Auction** IH Collection

#### 1424 Amelith Road, Bay City, MI

From US-10 (east of Auburn) take Mackinaw Road, exit & go south 4-miles to Amelith Road, then west 1/8- mile.

#### Saturday, August 13th @ 9:30 a.m.

Auctioneers Note: This is a large on-site, no reserve live auction for the Estate of George Rueger Loading available day of sale - bring trucks & trailers







#### Auction Highlights:

IH Tractors: Farmall 706 w/Hiniker cab & German diesel \* Farmall 560 diesel w/3 pt. mounted backhoe \* Farmall Super C, wide front \* (2) Farmall F-20, wide & narrow fronts \* Farmall F-12, wide front & power lift \* <u>Tile Machine - Loader</u> - Backhoe: Cleveland #95 wheel-type tile machine \* Case W7 hyd. Loader w/cab \* J.D. 440 Crawler Loader w/backhoe (to repair) \* 1958 Ford F-600 cab & chassis \* Power Units: (2) IH 4-cyl. gas power units \* IH 580 power unit Kohler 4-cyl. Liquid cooled engine \* Wisconsin TF 2-cyl. Engine \* Wisconsin 10 h.p. 2-cyl. Engine \* Crosley 4-cyl. En-gine \* Continental 4-cyl. Gas engine \* Shop Tools & **Related Equipment:** Bridgeport # J13416 vertical milling ma-chine

\* Millermatic #185 gas driven wire welder \* Delta 1 ph. 220 volt wood shaper \* Jet 5x8 horizontal bandsaw \* Hus-tler 1 1/2 h.p. 2-stage vertical air comp. \* Saylor 50 gal. vert. air comp. \* Weaver 28-ton press \* Benchtop lathe \* Sterling HD belt-driven press \* Victor acet. Torch outfit \* Michigan #36 knife grinder \* Little Giant power hammer \* Craftsman 34" lathe \* 20" Vertical bandsaw \* Oregon pedestal saw sharpener \* DeWalt DW735 13" wood planer \* Shop Fox 2 h.p. dust collector \* Trim-A-Brake 10' metal brake \* Kennedy roller tool chest \* Atlas ped. Bandsaw \* Hit & Miss Engines: (3) IH LB engines\* IH engine w/2-speed drive \*CMB dual flywheel engine \* Standard Service engine \* Jaeger dual fly-wheel engine \* **Sawmill Equipment & Lumber:** MM gas driven 3-head block circle mill w/hyd. log loader & steel track & frame \* IH #U2A power unit w/buzz saw \* Smith #61-A 24" planer w/IH engine \* Triple gang saw w/adj.

spindle & gas engine \* Buffalo Industrial Exhauster \* Gas driven shaper \* HD trailer-type hyd. Log splitter w/elect. Start \* Very large quantity of barn dried and stickered pine & oak rough sawn lumber to 2 1/2" widths \* Farm Implements: IH 4-16" semi mounted plow \* IH #80 2-stage 3 pt. snowblower w/IH engine \* Gale 2-row planter on steel \* KKK 3 p. field cult. w/base & wings

\* IH 7' pto driven sickle mower \* Single bottom trailer plow on steel \* Brillion 12' pull-type Danish tine filed cult. \* 2-bottom fast hitch plow \* 6-row Danish tine cultivator \* Items Around the Farm: 16x7' wooden box trailer \* 12' wooden wagon box \* "4-Jacks" tabletop penny slot machine \* Forge w/2x4' table &

blower \* Superior free-standing fruit press \* 1950's Tokheim gas pump \* Stihl

MM66 mini gas tiller \* Stihl 029 gas chainsaw \* Generac 10 h.p. 5000 watt port. generator \* Portable metal banding system \* 1950's metal childs wagon \* 36" round butcher block \* Battle Creek orange enameled range \* Mamod 1/16 scale steam engine \* Polarine rectangular oil tank \* Qty. 25-50 gal. wooden wine barrels \* Blacksmith leg vise \* (100) 6' steel fence posts \* Wall mounted

drill press \* Cant hooks/log tongs \* Straw & beet forks \* Hand corn sheller \* IH 1/16 scale toy collection (1990's) \* R.R. iron & steel stock \* 30" wooden pulley & many more related items

Wegner Auctioneers (989) 793-8689 ■ wegnerauctioneers.com

## o you have a car for sale?

## How about a boat? Or maybe some furniture?

Call to place a classified ad with one of our helpful representatives & sell your no longer wanted items *FAST!* 

#### **PUBLIC AUCTION** SATURDAY, AUGUST 13, 2022 @ 10:00 AM

**CLARE COUNTY SHERIFF'S DEPARTMENT** 225 W MAIN ST. • HARRISON, MI 48625

Directions: 1/4 mile west of Harrison on Main St. (M-61) to auction site. Watch for auction signs.

The following vehicles will be sold to the highest bidder at public auction **2006 Ford Taurus** (1FAFP53U16A242449)

1998 Ford F150 (1FTZF18W5WNA13696) 200,045 miles

2000 Chevrolet Silverado (1GCGK29U4YE159581) 213,376 miles 2005 Pontiac Grand Prix (2G2WP522451162702) 273,672 miles

2003 Dodge Ram (1D7HU18D13S255694) 164,539 miles

2004 Chevrolet Silverado (1GCEC14X94Z135571)

2008 Saturn Aura (1G8ZS57N18F265920)

2005 Chevrolet Trailblazer (1GNDT13S452208414)

2004 S60 Volvo (YU1RS61T542324577) 4-door, 229,394 miles

2006 Chevrolet Avalanche (3GNEK12Z06G11127)

**1991 Ford F-150** (1FTEF1598MLA70035) 2010 GMC Canyon (1GTKTCD91A8139860) municipal, 110,960 miles

2013 Chevrolet Malibu LT (1G11C5SA3DF339345) municipal, 134,000 miles

2008 Mercury Marquis LS (2MEFM75V78X650466) municipal, 168,000 miles

2013 Chevrolet Malibu LT (1G11C5SA7DF168499) municipal, 114,000 miles Ford F150 (1FTRW14W87FA25052) 4x4, municipal, 161,000 miles

2014 Ford Explorer (1FM5K8AR5EGC49741) municipal, 187,000 miles

TERMS & CONDITIONS: All items sold as is, where is, subject to inspection on day of sale only. Driver license required for registration. Cash or personal check with proper ID accepted. All purchases must be paid for in full before removal from site. Announcements on sale day take precedence over printed material.

**NORM YODER, AUCTIONEER • (989) 429-0521** 



**AUCTION** No Buyers **Hutchins Farm Equipment Auctin** Hutchins have decided to retire and will be selling the following farm equipment and other items at publi

Auction is at their farm located at 402 W. Chapman Rd. Mt. Pleasant MI. 48858

From Mt. Pleasant at the intersection of Broomfield Rd and Mission Rd travel west 3 miles on Broomfield to the curve, turns into Whiteville Rd, travel south 2 miles to Millbrook Rd, then west 1 mile to Meridian Rd, then south ½ mile to Chapman Rd, then west ½ mile to sale site. From Winn travel east on Blanchard Rd 2 miles to Nottow Rd, then north 1 1/2 miles to Chapman Rd, then east 1/2 mile to sale site. Watch for Pioneer Auction Signs!

#### Saturday, August 13th @ 9 am Sharp!

**Tractors** 







Combines/Heads



Hay/Harvest Equipment





Auctioneers Note: We would like to thank Paul and Diana for this opportunity. Sale will take place rain or shine. Tractors will sell around 10am. Loader availible sale day and Monday morning the 15th from 8am to 10am. From the Hutchins Family and all of us at Pioneer, thank you in advance and we look forward to seeing you

#### PIONEER AUCTION SERVICE, LLC

JASON CLARK • (989) 621-7194



**GUEST AUCTIONEER BILL MARTIN** 









Planters/Drills

**Trailers/Trucks** 

Misc./Tools

**Pre-Inspection** 

Friday, August 12th • 5-7 PM

## TOGETHER, BRIGHTER.

We are people with disabilities helping our peers live balanced lives, achieve their goals, and increase their independence. At Disability Network Mid-Michigan, we're also creating a more accessible and inclusive society, one mid-Michigan community at a time.

Join us for social events, skills training, employment assistance, peer support, emergency planning, and much more.











PLEASE RECYCLE







If you are a Veteran or family of a Veteran struggling with today's economy, contact your local County Veterans Office about their Emergency Financial Assistance and **Food Voucher Programs.** 



**Gratiot County Veterans Affairs** County Courthouse • Ithaca Monday-Friday - 9 AM - 4 PM

#### **RECURRING EVENTS FOR VETERANS**

Veteran's Breakfast M-46 Tabernacle Family Room • Riverdale First Monday of October – 9 AM - 11 AM

 Food Distribution for Veterans VFW Post 1454 • Alma Fourth Thursday of Every Month – 11 AM

Free Veteran's Haircuts VFW Post 1454 • Alma Last Wednesday of Every Month – 11 AM



(989) 875-5258

Funded by MVAA CVSF Grant











#### 1 OWNER FIREARMS. **AMMUNITION & KNIFE ONLINE AUCTION**

GLADWIN, MI

**BIDDING IS NOW OPEN!** BIDDING CLOSES TUESDAY, AUGUST 16 • 8PM PREVIEW AVAILABLE MONDAY, AUGUST 15 • 3PM-6PM

Sale Features: 1 owner collection of over 60 firearms to include Vinchester 9422 XTR unfired in box, Remington 700's Collection of older Remington 1100's 12, 16, 20, 28 & .410 gauges, Savage 99's, AR Style rifles, Rock-Ola M1 Carbine, Inland Division M1 Carbine, Many lots of new ammunition,

over 100 new knives & reloading items.

AUCTIONEERS NOTE: This is a nice representation of firearms from a Southwest Michigan Estate. Shipping is available. Do NOT Go To The Gladwin Gun Vault For Preview, We Have Moved To A New Larger Facility To Better Assist Our Valued Customers. We Also Have 3 Other Quality Firearm Auctions Planned Yet This Year! We Are Always Looking For Quality Firearms. If You Are Interested In Selling Some Or Part Of A Collection, Please Contact John Directly @

IOHN PECK AUCTIONS IS FEDERALLY LICENSED FIREARMS DEALER. YOU MUST BE 21 OR OLDER TO PURCHASE FIREARMS FROM US. ALL LOCAL, STATE & FEDERAL RULES APPLY, BACKGROUND CHECKS PERFORMED ON SITE FREE OF CHARGE.

Sale Location: Gladwin, MI 48624













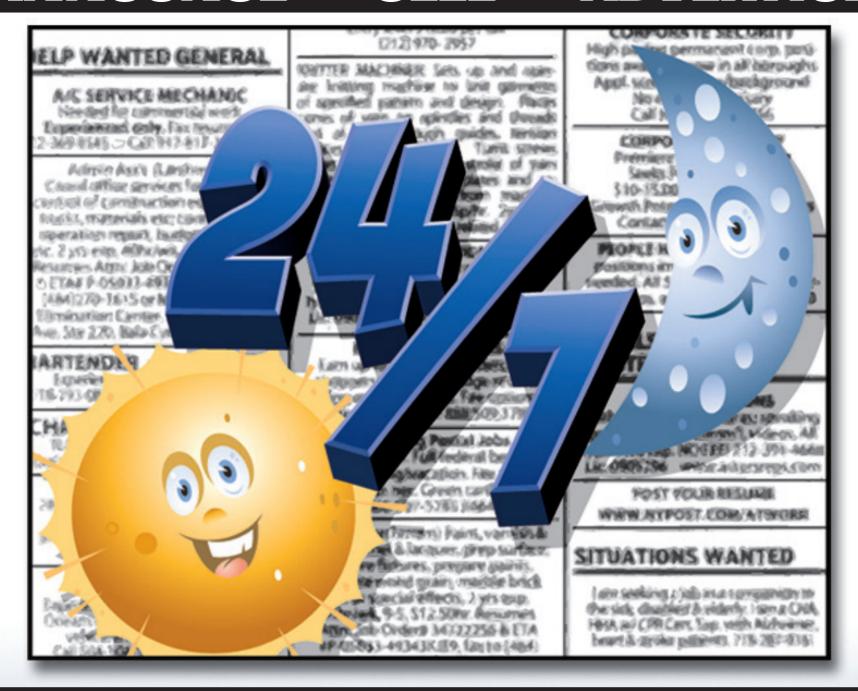








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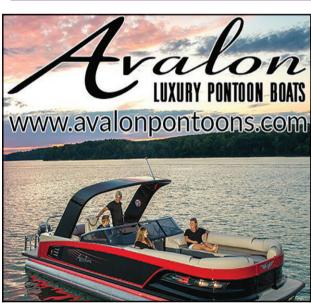
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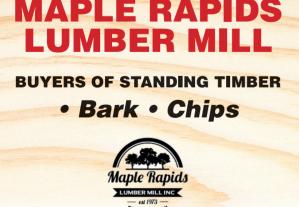
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## Types of retirement accounts

The ability to retire with financial security is a goal for millions of people across the globe. Though people may stop working in retirement, many of their existing bills, and even some new ones, will still need to be paid. Retirement is often imagined as a time of unbridled financial freedom, but that's only possible when individuals, including young professionals, prioritize planning for the day when they call it quits. Retirement accounts and plans are a popular way to save for life after working. Individuals have various retirement plan options at their disposal, and each is unique in its own way.

Individual Retirement Account (IRA) An IRA is a tax-advantaged way to save for retirement. Anyone with earned income can open an IRA. Money deposited into an IRA cannot be withdrawn prior to account holders reaching 59.5 years of age without incurring a steep tax penalty of 10 percent. There are limits to how much individuals can deposit into an IRA. The Internal Revenue Service notes that the deposit limit for all IRA accounts in 2021 was \$6,000 (\$7,000 for account holders age 50 and over). In addition, there are different types of IRAs, including traditional IRAs, Roth IRAs, Payroll Deduction IRAs, and SIMPLE IRAs.

Each has its rules regarding taxes, eligibility and withdrawals, and individuals are urged to discuss which type of IRA is best for them with a financial professional.

401(k)

A 401(k) is another tax-advantaged retirement account typically offered through an employer, though self-employed individuals can enroll in a Solo 401(k) plan. When enrolled in a 401(k) plan, employees will have a portion of each paycheck direct deposited into a long-term investment account. Contributions to a 401(k) are made pre-tax, which saves account holders a considerable sum of money so long as they continue to make contributions. One significant advantage to 401(k) plans is that many employers will match contributions up to a certain percentage. For example, some may match up to 2 percent, so employees who contribute 2 percent or more will actually be depositing no less than 4 percent of their

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income each week into their 401(k) accounts. Perhaps most beneficial is that employer matches do not count toward the annual 401(k) contribution limits, which the IRS notes were \$19,500 in 2021.

Simplified Employee Pension (SEP) Plan

An SEP plan is typically established by a small business owner or selfemployed individual. However, small business owners can set them up for their employees as well. Contributions to an SEP will reduce taxable income, and the money will grow tax-deferred. Individuals enrolled in an SEP will only pay taxes on the money upon withdrawal. One of the advantages to an SEP is it has significantly higher contribution limits, which the IRS notes were \$58,000 or 25 percent of the employee's compensation, whichever was lower, in 2021. However, SEPs are employer contribution only, so they rely a lot on employers' available cash.

No retirement accounts are the same. Individuals are urged to conduct their own research and choose the plan that best suits their needs.

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### How to be a smart credit consumer

Financial planning encompasses a host of strategies designed to help people enjoy the fruits of their labors. Financial planning is often associated with saving for retirement. However, smart credit management is an integral component of financial planning that can begin paying dividends long before adults are ready to retire.

Capital One notes that the benefits of a good credit score include lower credit card and mortgage interest rates, which can save individuals tens of thousands of dollars over the life of their home loans. In addition, the Federal Trade Commission reports that the better an individual's credit history, the easier it is for that person to establish utility services, including electricity and internet service.

With so much to gain, individuals should do everything they can to be smart credit consumers. These strategies can help consumers use credit to their advantage as they look to gain from this vital component of financial planning.

· Recognize the factors that affect your score. A credit score is generated using a formula that takes various factors into consideration. These factors include payment history, credit utilization rate, length of credit history, and credit inquiries, among others. Each

variable is important, but paying balances in full and on time each month is a great way to build a strong financial reputation in the eves of creditors. In addition. avoid overutilization of credit, especially if you can't pay balances in full each month.

· Check credit before looking for a job. One easily overlooked benefit of being a smart credit consumer is its impact on individuals ability to find a good job. The Consumer Financial Protection Bureau urges individuals to check their credit reports before they begin looking for a job so they can correct any mistakes that may be on their reports. That's because some employers look at applicants' credit reports as part of their background checks. Smart credit consumers



recognize that monitoring their credit is just as important as utilizing it wisely. Consumers can access reports from each of the three main credit reporting agencies (Equifax, Experian and TransUnion) for free once every 12 months.

· Don't wing it. Much like successful retirement planning is often the culmination of decades of hard work, strategizing and saving, becoming a smart credit consumer involves commitment to a well-developed plan to utilize credit. Impulsive use of credit can quickly compromise individuals' credit histories and financial reputations, so develop a plan to use credit wisely and stick to that plan. A successful credit utilization strategy should be rooted in paying bills on time, and ideally in full, each month to avoid potentially costly interest charges. Identify any bad credit utilization habits and do your best to eliminate them. If necessary, work with a financial planner to develop your credit utilization strategy.

Various strategies can help individuals become smart credit consumers and reap the rewards that a strong financial reputation has to offer.

Story Courtesy of Metro Creative Connections

### Pitfalls to avoid falling into debt

High consumer debt can compromise individuals' financial futures and have an adverse effect on their overall health. Debt has long been an issue that threatens individuals' well-being, but the good news is that certain debts seem to be on the decline.

According to the "Quarterly Report on Household Debt and Credit" that was released in May 2021 by the Federal Reserve Bank of New York, credit card balances were \$157 billion lower by the end of the first quarter of 2021 than they had been at the end of 2019. Authors of the report credit that decline to paydowns by buyers and reduced consumption opportunities related to the pandemic.

Individuals who want to avoid debt can keep an eye open for these pitfalls.

 Retail credit cards: Many retailers offer their own credit cards. Consumers may be enticed to sign up for such cards by the opportunity for instant, and often significant, savings. For example, a home improvement store may offer an immediate 25 percent discount to customers who sign up for a store credit card and use the card to make a purchase. As enticing as such savings can be,

consumers should recognize that a recent study by CreditCards.com found that the average retail credit card APR is 25.9 percent. That's more than 6 percent higher than a general purpose credit card. Consumers who cannot pay balances in full each month could end up paying much more in interest if they use retail credit cards instead of general purpose cards.

· Too many accounts: A 2019 study from the credit reporting agency Experian found that the average American has four credit cards. Though many consumers can effectively manage that many cards, the more cards an individual has, the easier it can be to lose track of spending. More cards also means a greater potential for more debt, as each card has its own limit that is unrelated to the limits on other cards.

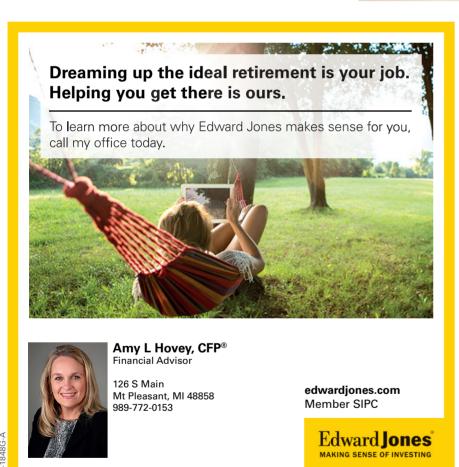


Bonus hunting: Another pitfall to avoid is the temptation to use credit cards instead of cash in an effort to accumulate more travel miles or cash back bonuses. Consumers should aspire to use cash over credit whenever possible. Doing so ensures consumers are not spending money they don't have, which is one of the most common ways that individuals build significant consumer debt.

· Failure to budget: A budget is the most effective way for individuals to gain control of their spending. That lesson seems to resonate more with young people than older men and women. A 2019 poll from Debt.com found that 74 percent of consumers between the ages of 23 and 38 use a budget to govern their spending, while only 67 percent of consumers between the ages of 39 and 54 use a budget. A failure to budget can increase the risk of spending impulsively and make it hard for consumers to see what's coming in and what's going out. That's a recipe for accumulating debt.

Avoiding certain pitfalls can help consumers avoid accumulating debt that can adversely affect their financial futures.

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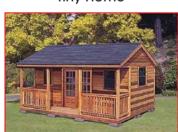








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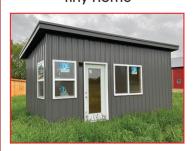


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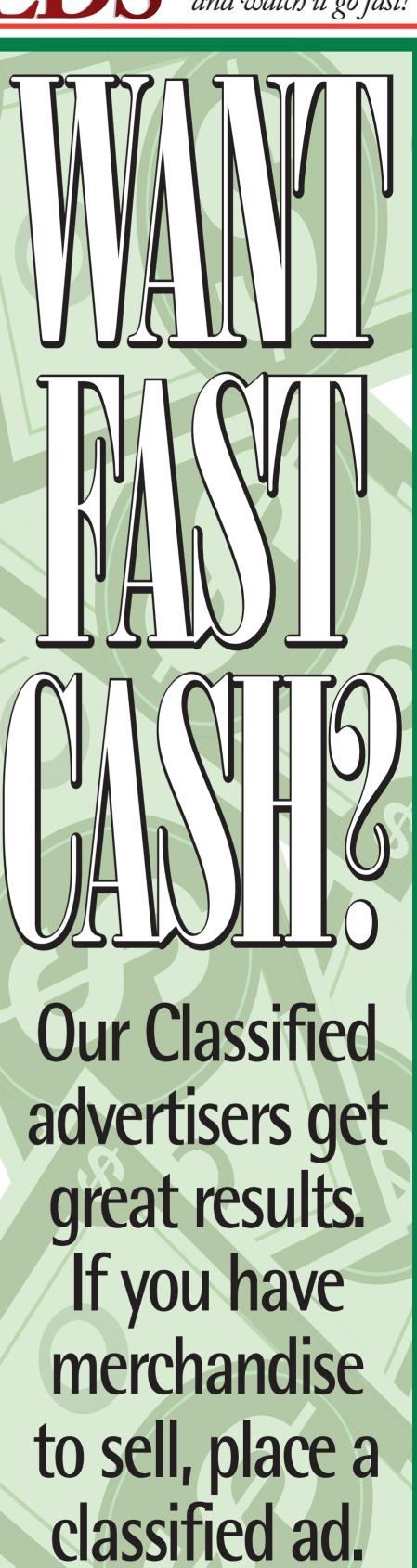
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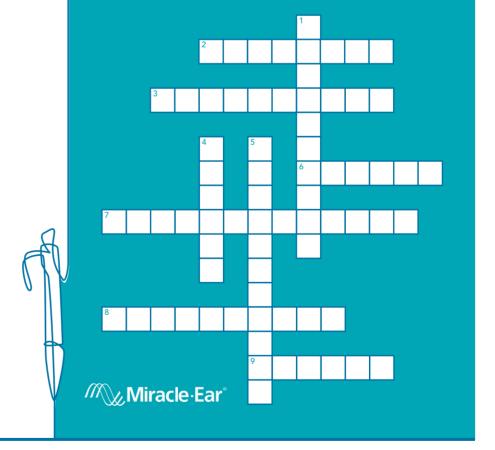
#### HEARING CROSSWORD

#### **ACROSS:**

- 2. affliction that causes ringing in the ears
- 3. how sound travels
- 6. material in the ear that may imitate hearing loss
- 7. how we talk to each other
- 8. device that makes hearing easier
- 9. hearing is just one of five

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