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Printed with soy ink on recycled paper

August 27, 2022

www.MailMaxOnline.com

Volume 23, Ver.35

Moody on The Market



Pat
Moody

**CKM
'Re-Imagine'
Budget Gets
Bigger**

The Executive Director of the Curious Kids Museum is hoping to turn a near tragedy into a huge opportunity for the 33-year-old non-profit group that operates one of downtown St. Joseph's centerpiece attractions.

Lori Marciniak told St. Joe/Benton Harbor Rotarians this week that after reviewing the damage, CKM is at a crossroads with its building and exhibits. Marciniak revealed that "more than 50% of the exhibits are a total loss."

Another 30%, some of them with electronic components, are "under review" for possible repair or updating. That leaves only 20% of the CKM exhibits merely needing cleaning, and now having been placed in storage.

Marciniak said it was quite deceiving right after the early morning fire on Tuesday, July 5. There was not a lot of flame visible. And fire-fighters did their best to avoid pouring thousands of gallons of water directly on the exhibits. However, when it was all over, there was smoke, foam, water and moisture damage throughout the three-story building, a portion of which dates back to 1910.

Each day after the fire, she said more damage became apparent. And, as staff members tackled the cleanup, they uncovered new issues. For instance, as ruined carpeting was removed, asbestos tile was discovered underneath. Those floors would need to be replaced under today's building standards.

When Marciniak's calculator eventually stops flashing a new total, it's likely that it will cost a minimum of \$ 5 Million Dollars—after insurance reimbursement—to repair, replace and reopen the Curious Kids Museum. That's why, when Moms and kids call to ask, "When are you reopening?", they get no direct answer. Instead, they are reminded that the Curious Kids Discovery Zone in the Silver Beach Center is still open and welcoming young faces.

Continued on page 16



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Marcy



Simpson

Executive Director
Southwest Michigan
Tourist Council

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

Greetings all! The summer months keep handing us beautiful weather and great times in Southwest Michigan. September begins the grape harvest season and what better way to kick it

off than a visit to one of Michigan's largest fruit farms. Lemon Creek Winery is hosting their final concert in the Friday Music Series on September 2. They'll be featuring live music by Brian McClure's Celts and Classics. Food truck offerings by Tacos Don Chepe and wine from Lemon Creek is available for purchase. Admission to the event is free.

Don't miss a full weekend of activities along Lake Bluff Park in St. Joseph as market-goers will enjoy fresh finds at the St. Joe Farmers Market and an eclectic craft fair at the Lake Bluff Artisan Faire on September 3. Come back Sunday, September 4 to find a wide array of hidden treasures at Antiques on the Bluff.

Continued on page 2

Inserts & Promotions

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Fun *Continued from cover*

Take in the charm of the village of Three Oaks with live music at The Acorn Theater, September 4. The Rusted Hearts, led by free-wheeling front man Miles Nielsen, have been wowing audiences for years with the diversity of their sound, the tightness of their 4-part harmonies and the quality of their song-craft. Equally comfortable in a compact 3-minute pop song and an epic 10-minute jam, the band has toured incessantly since their inception in 2011, amassing an army of hardcore followers that have dubbed themselves the Rusted Herd. Rockford, Illinois-based Miles Nielsen has spent nearly a decade entrancing audiences with music that draws force from the prime years of Western-influenced rock music and classic '60s soul. Claiming influences as diverse as Otis Redding's classic soul and Jellyfish's cult power pop recordings.

The Berrien County Historical Association in Berrien Springs is excited to present Growing Wild: The Story of Liberty Hyde Bailey on September 15. A special guest from the Liberty Hyde Bailey Museum and Gardens in South Haven will join the historical association to talk about Bailey's contributions to gardening and horticulture.

As part of The Economic Club of Southwestern Michigan Speaker Series, the Honorable Malcolm Turnbull will be welcomed to the Mendel Center Mainstage on September 15. Malcolm Turnbull, the 29th Prime Minister of Australia, possesses a unique and timely understanding of the current geopolitical moment. As Prime Minister, he forged

lasting connections with leaders around the world and speaks to the influence that their politics have on the world at large. Intelligent, humorous, candid, and charismatic, Turnbull shares his valuable insights into issues that are impacting the world during "An Evening with Malcolm Turnbull."

Take a day, the weekend or all four days to check out the Michigan Flywheelers Museum in South Haven. It is home to one of the largest shows of its kind in the state September 8-11. The Antique Engine and Tractor Show features hundreds of old farm machinery, demonstrations, parades, live entertainment, plenty of kid's activities and more. All four days are filled with things to see and do for the entire family. You can munch on an ear of buttery sweet corn cooked in an old steam engine, watch tractor pulls, try your hand at the Flywheel Toss or sit down in the Stephenson Barn and listen to musicians play during the Moore's Jam Session.

Join Julie at JLN Studio in Stevensville to celebrate her 12-year anniversary with an open house on September 10. They'll have free kid's crafts, food and giveaways, plus a huge art sale. If you book a private art class for a birthday party, bachelorette party or team building event in-person the day of the open house, you'll receive \$25 off your party.

If you would like more information on these and many more events and activities in the area, please visit our website at swmichigan.org.

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Photo of the Week



Catching the Sunset
Photo by Joel Johnson

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Joshua Doxtator, PGA
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The Golf Club at Harbor Shores Resort

If you couldn't tell by now, I enjoy watching people swing the club, but more importantly what it takes for them to actually pull the trigger. Just when I thought I've seen it all, I'm reminded that no two swings are the same, nor are the moments prior to liftoff. There's no question I've wondered what goes through some golfer's minds prior to actually hitting the shot; in some cases, I'd rather not know!

However, the importance of a pre shot routine is exactly that, important. We've all seen the different ways Tour players address the ball, from the stutter step of Keegan Bradley to the knee twitch of Matthew Wolff. Why is a pre shot routine important you may ask? There's a couple of reasons, one being the preparation of executing the shot and getting as comfortable as possible over the ball. Additionally, your brain follows cues and a solid pre shot routine will assist in making the best swing possible.

Here are some tips on developing a great pre shot routine:

- It shouldn't take more than 30 seconds from start to finish – Sergio may disagree, but simple is typically better
- Minimize practice swings – I've witnessed countless players make practice swings until it "feels right" and then proceed to hit an ankle chaser

Ready, Set, Swing!

- Start behind the ball – I'm a firm believer that you pick a target from behind the ball and line up accordingly
- RELAX – some call it a waggle, but what it really does is relieves tension in the arms and hands, do whatever you can to relax over the ball
- Remind yourself where you're going – always take another look at your target before making a swing
- Reduce thought – this is the most difficult as we have a tendency to remind ourselves of all the things we shouldn't do, again simple is typically better

No matter what you decide to do, just make sure you do it every single time. By far, the most sought-after accomplishment from students is consistency; it all starts with a pre shot routine. This includes putting and although your pre putt routine may look a little different, just make sure it's consistent. There have been many instances when I wondered if someone fell asleep looking down at the ball, or they were praying for a decent outcome. Your chances of success minimize quickly the longer you stare down at the ball as thoughts fill your mind of all the things that could happen.

Remember to keep it light on the links; don't try for perfection in a game that cannot be perfected. Have fun, make your best swing and set yourself up for success with a great pre shot routine.

If you have questions about Harbor Shores, or just golfing in general, tee up an email at JDoxtator@harborshoresresort.com



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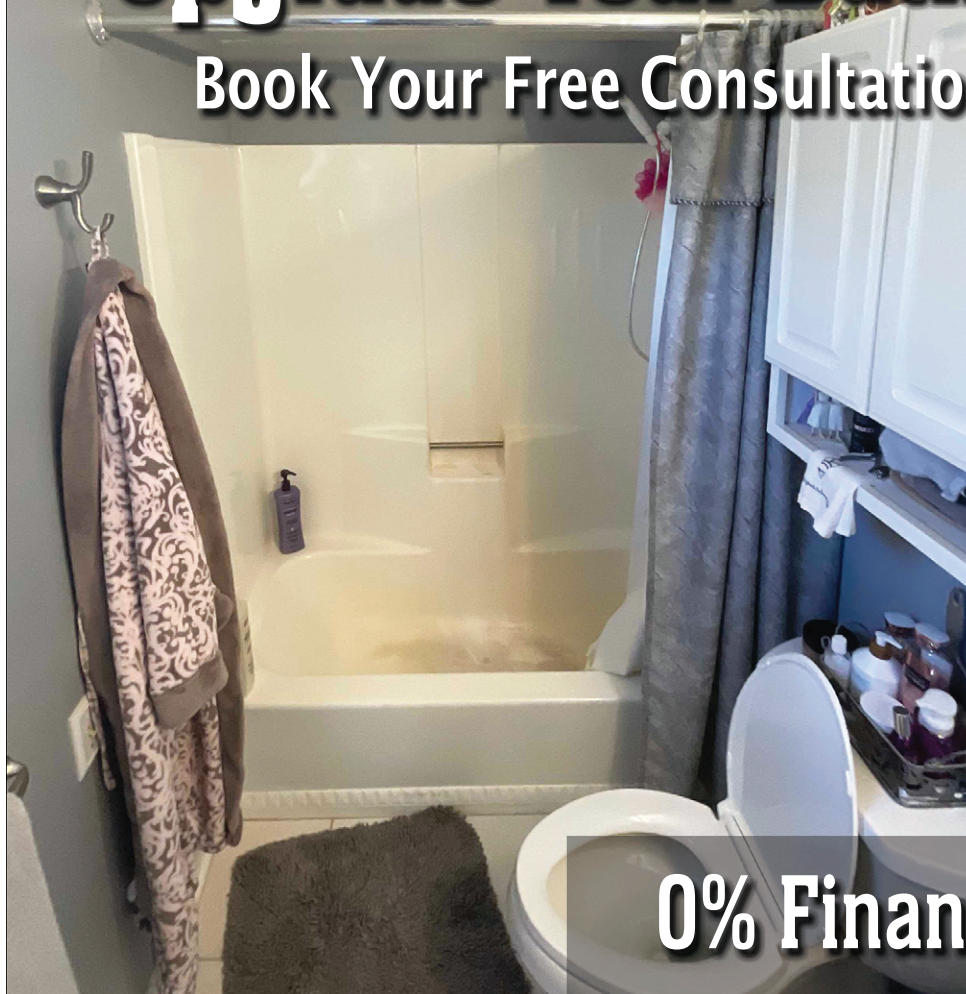
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She's lost everything. Left to raise her three children on her own, she often doesn't know how she will be able to afford even basic things like food and clothes. Chronic medical conditions and unexpected emergencies left her in debt with little or no money to pay the rent.

Maybe you've been in her position. Maybe, even with far more, you worry. You worry about the rising cost of food, clothes, housing, and gas. You worry about paying your bills and preserving your savings.

She used to worry like that, but now she sees things differently. Three years ago, she was in a homeless shelter, and someone told her about Jesus. She learned that he left heaven to live in her place, to walk in her shoes, to fight against the temptation to worry and every other temptation she faced, and to overcome. She learned that even his closest friends and his heavenly Father abandoned him when he needed them most. For her, for you and for me, he died, giving up everything to give us everything. And then he came back to life to assure her that her worry, lack of trust in God, fears, and fail-

ures were all forgiven. He came back to life to promise that this life is not the end. Those who trust in him will live with him forever in heaven, where there is nothing to fear and no temptation to worry.

That news changed her life. She still works hard to meet the challenges she faces every day. But now, she knows that she has an eternal home waiting for her. She has a loving God caring for her. She doesn't need to worry. Whether things are tough or life is good, she has learned to focus on God's Word, God's promises, and the treasure God won for her in heaven. Her focus on heavenly treasure drives out worry.

Prayer: Father, forgive me for worrying. Focus my heart on the heavenly treasure your Son Jesus won for me. Help me to trust you to meet all my needs. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
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Arthur Havlicek,
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Did you know that making upgrades to your home can make a big difference in increasing your home's value while also making your living space more enjoyable and comfortable? If you've thought about these needed projects but hesitated at the cost, a Home Equity Loan or Line of Credit from **Horizon Bank** could be the perfect solution. One of the best ways to finance home improvements is to use the existing value of your home to add additional value to your home.

With this idea in mind, here are some helpful tips for planning home improvement projects:

- 1. Evaluate your home's needs.** When choosing your project, it's important to prioritize your home's most important needs. For example, Midwest winters can cause significant wear on your house, so you may need new windows or siding. Structural improvements should outweigh aesthetic changes since the value of your home is largely based on a sound foundation.
- 2. Research contractors.** Finding the right person to do the work on your home can take some time, which is why it is best to start your research early. Referrals from family and friends are a great place to start, or you can search

Home Improvements through Horizon Bank

the internet. It's important to read online reviews, talk to multiple professionals, and compare estimates for your project. You want to choose a contractor who is reliable and trustworthy.

- 3. Get on the schedule.** In today's market, the best contractors have exceptionally busy calendars – it's important to get on their calendar early so that you find a timeframe that works best for your household.
- 4. Fund your project.** Don't have extra money set aside for these projects? A Home Equity Loan or Line of Credit from Horizon Bank may be the perfect solution to help you fund your plans and make your house feel new again. You

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These tools from Horizon Bank can accomplish your funding needs to renovate your home, but they can also do more! You can use the value of your home for a loan or line of credit that can be used to pay off a debt, help a child through a college, buy a new vehicle, and more.

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Answers can be found on Page 20

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Don **Good Sports: Silly Names and Immortal Fame**



Stuart

On my recent travels to Jamestown, New York, between visiting the Lucille Ball-Desi Arnaz museum and the National Comedy Center, something funny caught my eye. Now let's find out if I can convince you that it's funny!

What intrigued me was a poster in a shop window – an enlarged copy of the season schedule for the Jamestown Tarp Skunks.

The Tarp Skunks are a baseball team. They compete in the Perfect Game Collegiate Baseball League. This league consists of college players who perhaps are looking to showcase their skills for pro scouts while retaining their amateur status – NO ONE is paid to be a Tarp Skunk.

So, why Tarp Skunks? Here's the lowdown, according to the team's website: "All over Jamestown, there are skunks! (Author's note: Ooooooh!, Can't wait to visit!) Just like true Jamestowners, they do everything they can to survive, taking refuge in all sorts of places, like sheds, decks, and tarps. Especially at Diethrick Park (the Skunks' home field) ... just ask the Grounds Crew!" Which, after skunk encounters, is known as the Grounds Cr-Ewwwww!

Since many shops and storefronts in Jamestown are empty and shuttered, I had to know what business was promoting the Skunks in its window. It turned out to be (here's a segue to one of my specialties! – "famous" people that you've mostly never heard of!) the Chautauqua Sports Hall of Fame.

There are about 220 people enshrined in the Chautauqua Sports HOF. Here's an inductee dedicated football fans might recognize: Shane Conlan, of the close-but-no-cigar Buffalo Bills of the late '80s and early '90s. He's in the NFL Hall of

Fame too, but I doubt if his plaque in Canton, Ohio, has this tidbit found on the Chautauqua HOF website: He's named Shane because his dad's favorite movie was the Western "Shane." Shane's mom, identified as "Mrs. Conlan," is quoted as saying "I didn't know that was my husband's favorite movie until Shane was born."

Other big-name stars include: Jennifer Stuczynski Suhr, Olympic champion in the pole vault; Tara VanDerveer, coach of three national champion Stanford University basketball teams; and baseball HOF-er Nellie Fox (whose connection to Chautauqua comes from his days playing for the minor league Jamestown Falcons).

Then there are somewhat lesser-known high-achievers, like Jim Hurst, enshrined for pool, (as in billiards); Dave Shaw, for sled dog racing; Bradley Zimmer, for roller skating; and George Hale for – this is real, mind you – horseshoes. (How many horseshoe enthusiasts did I just tick off?)

Then there's Walt Brown, a baseball pitcher who pursued his big-league dreams for a couple decades. He was still pitching minor league ball when he was nearing 40 years old. Sounds like a guy who would've eagerly played for a team called the Tarp Skunks.

He did finally make "The Show," appearing in 19 American League games in 1947. His Chautauqua bio says "he pitched against famous players like Ted Williams, Stan Musial, Yogi Berra, Phil Rizzuto and Joe DiMaggio." Wellllll, not reallllly. Musial played in the National League, and the two times Brown played in games against the Yankees, he didn't face DiMaggio. Nevertheless, there's something poetic about his 19 games in the big leagues: Walt Brown played his entire career for – yes! – the St. Louis Browns!

TakeFiveT5@yahoo.com

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A 30-mile tour of Southwest Michigan's Craft Beer Country

Date / Time / Location	Cost	Register
Sat, September 10, 2022 9am check-in 9:30am ride Watermark Brewing Company 5781 Saint Joseph Avenue Stevensville, MI 49127	\$45 thru Sept 9 / \$50 day of Includes pre-ride donuts & coffee from Red Coach Donuts, a Specialized Beer:30 water bottle, commemorative beer-tasting mug, beer samples from participating breweries, and post-ride party at Watermark with live music.	www.bit.ly/Beer30-2022 or scan this code

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10am-5pm

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2022 FORD EDGE SEL ALL WHEEL DRIVE

Stone Blue Metallic, ActiveX Seat Material, Panoramic Vista Roof, 18 Inch Bright Machined Aluminum Wheels, Heated Front Seats, and Much More! F22117

MSRP.....	\$41,735
SIEMANS DISCOUNT.....	- 240
SALE PRICE FOR EVERYONE.....	\$41,495
2022 MILITARY, FIRST RESPONDER, OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* -	1,000
AS LOW AS.....	\$40,495
PLUS 0.9% FOR 36 MONTHS OR 1.9% FOR 48 MONTHS (WITH APPROVED CREDIT)	
<small>(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)</small>	

2022 FORD EDGE ST LINE ALL WHEEL DRIVE

Atlas Blue, Panoramic Vista Roof, Heated Steering Wheel, Adaptive Cruise Control, Navigation, Power Liftgate, Heated Seats, Wireless Charging Pad, Remote Start, 12 Inch Touchscreen, and Much More! F22153

MSRP.....	\$47,280
SIEMANS DISCOUNT.....	- 285
SALE PRICE FOR EVERYONE.....	\$46,995
2022 MILITARY, FIRST RESPONDER, OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* -	1,000
AS LOW AS.....	\$45,995
PLUS 0.9% FOR 36 MONTHS OR 1.9% FOR 48 MONTHS (WITH APPROVED CREDIT)*	
<small>(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)</small>	



2022 FORD EDGE ALL WHEEL DRIVE ST LINE

Iconic Silver, Panoramic Roof, ActiveX Seating, Adaptive Cruise Control, Navigation, Heated Steering Wheel, Heated Seats, and Much More! F22200

MSRP.....	\$47,720
SIEMANS DISCOUNT.....	- 225
SALE PRICE FOR EVERYONE.....	\$47,495
2022 MILITARY, FIRST RESPONDER, OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* -	1,000
AS LOW AS.....	\$46,495
PLUS 0.9% FOR 36 MONTHS OR 1.9% FOR 48 MONTHS (WITH APPROVED CREDIT)	
<small>(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)</small>	

2022 FORD F-150 SUPERCREW 4X4

Space White Metallic, 2.7 EcoBoost V6 Engine, Remote Start, Sport Appearance Package, 20 Inch Six Spoke Dark Alloy Wheels, Power-Sliding Rear Window, 3.55 Locking Rear Axle, and Much More! F22189

MSRP.....	\$57,540
SIEMANS DISCOUNT.....	- 245
SALE PRICE FOR EVERYONE.....	\$57,295
2022 MILITARY, FIRST RESPONDER, OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* -	1,000
AS LOW AS.....	\$56,295
PLUS 2.9% FOR 60 MONTHS (WITH APPROVED CREDIT)	
<small>(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)</small>	



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**2022 JEEP RENEGADE
LATITUDE 4X4 RED EDITION**
Colorado Red, 1.3 Turbo Engine, 19 Inch Granite Aluminum Wheels, Power Seat, Heated Steering Wheel, Heated Front Seats, Touchscreen Radio, Navigation, Blind Spot and Cross Path Detection, Remote Start, and Much More! C22136

MSRP.....	\$33,175
SIEMANS DISCOUNT.....	180
NATIONAL RETAIL CONSUMER CASH.....	750
GREAT LAKES BC BONUS CASH.....	500

SALE PRICE FOR EVERYONE \$31,745
RETURNING LESSEE*..... 500
MILITARY OR FIRST RESPONDER BONUS CASH*..... 500
AS LOW AS...\$30,745
(*MUST QUALIFY)



**2021 DODGE
CHARGER GT**
Pitch Black, Alpine Audio Group, Blacktop Package, Touch Screen, 20 Inch Black Wheels, Remote Start, and Much More! C21364

MSRP.....	\$37,185
SIEMANS DISCOUNT.....	4,590

**SALE PRICE FOR EVERYONE
\$32,595**



**2022 RAM 1500 TRADESMAN
CREW CAB 4X4**
Patriot Blue Pearl, Anti-Spin Rear Axle, Receiver Hitch, Back-Up Camera, Power Windows and Locks, and Much More! C22148

MSRP.....	\$44,640
SIEMANS DISCOUNT.....	695
NATIONAL CONSUMER CASH.....	500
CHRYSLER CAPITAL BONUS CASH*.....	750
BONUS CASH.....	500

SALE PRICE FOR EVERYONE \$42,195
RETURNING LESSEE*..... 500
MILITARY OR FIRST RESPONDER BONUS CASH*..... 500
AS LOW AS...\$41,195
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**2022 RAM 1500 CREW CAB
BIG HORN 4X4**
Flame Red, 20 Inch Chrome-Clad Wheels, Touchscreen Radio, Back-Up Camera, 3.6 V6 Engine with e-Torque, and Much More! C22141

MSRP.....	\$50,445
SIEMANS DISCOUNT.....	250
NATIONAL RETAIL CONSUMER CASH.....	1,250
GREAT LAKES 2022 CCAP BONUS CASH*.....	1,000
2022 CHRYSLER CAPITAL BONUS CASH*.....	500
NATIONAL RETAIL BONUS CASH.....	1,000
NATIONAL CONQUEST BONUS CASH*.....	1,250
GLBC SELECT INVENTORY BONUS CASH.....	500

SALE PRICE FOR EVERYONE \$44,695
MILITARY OR FIRST RESPONDER BONUS CASH*..... 500
AS LOW AS...\$44,195
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**2022 RAM 2500
CREW CAB 4X4**
Billet Silver Metallic, 6.4 V8 Engine, Electronic Shift On-the-Fly Transfer Case, Trailer Brake Controller, Power Black Trailer Tow Mirrors, Chrome Appearance Group, Snow Chief Group, and Much More! C22167

MSRP.....	\$55,840
SIEMANS DISCOUNT.....	245

SALE PRICE FOR EVERYONE \$55,095
MILITARY OR FIRST RESPONDER BONUS CASH*..... 500
AS LOW AS...\$55,095
**PLUS 0% FOR 36 MONTHS
OR 1.9% FOR 48 MONTHS**
(WITH APPROVED CREDIT)*
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**2022 RAM 1500 REBEL
CREW CAB 4X4**
Granite Crystal, 5.7 HEMI V8 Engine, Navigation, Remote Start, Heated Front Seats, Heated Steering Wheel, Touchscreen Radio, Rear Power Sliding Window, and Much More! C22150

MSRP.....	\$62,120
SIEMANS DISCOUNT.....	125
NATIONAL RETAIL CONSUMER CASH.....	500

SALE PRICE FOR EVERYONE \$61,495
RETURNING LESSEE*..... 500
MILITARY OR FIRST RESPONDER BONUS CASH*..... 500
STELLANTIS LEASE LOYALTY BONUS CASH*..... 1,000
AS LOW AS...\$59,495
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**2022 DODGE DURANGO
R/T ALL WHEEL DRIVE**
Destroyer Gray, Blacktop Package, Trailer Tow Group, 2nd Row Captains' Chairs, 2nd Row Console, 20 Inch Wheels, Ventilated Front Seats, Lane Departure Warning Plus Adaptive Cruise Control, 19 Harman Kardon Speakers, Heated Steering Wheel, Heated Front and Second Row Seats, Wireless Charging Pad, Blind Spot and Cross Path Detection, and Much More! C22187

MSRP.....	\$64,130
SIEMANS DISCOUNT.....	135
NATIONAL RETAIL CONSUMER CASH.....	1,500
2022 CHRYSLER CAPITAL BONUS CASH*.....	750

SALE PRICE FOR EVERYONE \$61,745
RETURNING LESSEE*..... 500
MILITARY OR FIRST RESPONDER BONUS CASH*..... 500
AS LOW AS...\$60,745
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**2022 WAGONEER
SERIES III 4X4**
Diamond Black Crystal, 5.7 V8 Engine with eTorque, Nappa Leather Seats, Heads Up Display, Adaptive Cruise Control, Active Lane Management, Full Speed Forward Collision Warning, Parksense Front and Rear Park Assist, Navigation with 10 Inch Screen, Alpine 9 Speaker System, Wireless Charging Pad, Heated Steering Wheel, Heated Front and Second Row Seats, Power Fold 3rd Row Seats, Hands Free Power Liftgate, and Much More! C22069

STARTING AT.....	\$79,640
SIEMANS DISCOUNT.....	345

\$79,295
GREAT LAKES BC CONQUEST BONUS CASH*..... 1,500
NATIONAL CONQUEST BONUS CASH*..... 3,500
MILITARY OR FIRST RESPONDER BONUS CASH*..... 500
\$73,795
PLUS 2.9% FOR 72 MONTHS
(WITH APPROVED CREDIT)*
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

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2022 GRAND WAGONEER SERIES III 4X4

WAS \$106,900



NOW \$101,954

6.4 V8 EFI Engine, 8 Speed Automatic, 22 Inch Aluminum Wheels, Only 6K Miles! Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Panoramic Moon Roof, Head Up Display, Night Vision Pedestrian/Animal Detection, Automated Parking System, Surround View Camera System, Hands Free Power Lift Gate, Remote Keyless Entry System. Wagoneer Certified! Bright White Clearcoat. F22162A

2018 FORD EXPLORER XLT

WAS \$34,463



NOW \$33,255

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Front and Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Shadow Black. F22126A

WAS \$36,552



2018 GMC CANYON SLE CREW CAB 4X4

NOW \$35,634

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 48K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Onyx Black. C22145B

WAS \$33,725



2015 FORD F-250 SRW LARIAT CREW CAB 4X4

NOW \$32,910

6.2 V8 EFI Engine, 6 Speed Automatic, Chrome Clad Aluminum Wheels, 145K Miles, Bedliner, Power Running Boards, Remote Start, Navigation, SYNC, Memory Power Leather Heated/AC Front Seats, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System. Oxford White. C22087B

WAS \$33,987



2021 NISSAN ROGUE SV AWD

NOW \$32,877

2.5 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 19K Miles, Remote Start, Power Driver's Seat, Adaptive Cruise Control, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Gun Metallic. F21254B

WWW.SIEMANSIN

WAS \$26,924



2020 DODGE JOURNEY SE VALUE

NOW \$26,253

2.4 EFI Engine, 4 Speed Automatic, Aluminum Wheels, 18K Miles, 3rd Row Fold/Recline Seat, Touchscreen Display, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Dodge Certified! Vice White. F22060C

WAS \$43,723



2021 HONDA RIDGELINE RTL CREW CAB AWD

NOW \$40,916

3.5 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 30K Miles, Bed Liner, Remote Start, Power Memory Leather Heated Front Seats, Power Moon Roof, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! White. F22120A

WAS \$29,297



2017 JEEP GRAND CHEROKEE LIMITED 4X4

NOW \$26,887

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 86K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moonroof, Touchscreen Display, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Bright White Clearcoat. U22074



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SPECIALS

2013 JEEP WRANGLER SAHARA UNLIMITED 4X4

WAS \$27,523



NOW \$26,150

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 92K Miles, Remote Start, 3-Piece Black Hard Top, Leather Heated Front Seats, Trailer Tow Group, Remote Keyless Entry System, Black Clearcoat, C22133A

2018 FORD EXPLORER XLT 4X4

WAS \$35,898



NOW \$33,630

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, K Miles, 43K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Reverse Sensing System, Back-Up Camera, Power Liftgate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Blue Metallic, U22037A

WAS \$29,256



2016 RAM 1500 BIG HORN ECO-DIESEL CREW CAB 4X4
NOW \$27,782

3.0 V6 Turbo DIESEL Engine, 8 Speed Automatic, Aluminum Wheels, 96K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Granite Crystal Metallic, F22075B

WAS \$26,868



2019 KIA SPORTAGE EX AWD
NOW \$25,929

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 57K Miles, Power Driver's Seat, Leather Heated Front Seats, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Remote Keyless Entry System, Snow White Pearl, C22130A

WAS \$38,699



2018 FORD F-150 STX SUPERCAB 4X4
NOW \$36,439

3.6 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 54K Miles, Running Boards, XL Sport Appearance Package, Power Windows and Locks, Vinyl Flooring, Back-Up Camera, Remote Keyless Entry System, Ford Certified, Shadow Black, C22135A

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WAS \$43,995



2019 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$37,999

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 15K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Auto Climate Control, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Velvet Red Pearl Coat, U22018

WAS \$29,910



2017 RAM 1500 BIG HORN CREW CAB 4X4
NOW \$27,639

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 94K Miles, Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Front and Rear Park Assist System, Back-Up Camera, Remote Keyless Entry System, Granite Crystal Metallic, U22072

WAS \$39,739



2018 FORD F-150 XLT SUPERCREW 4X4
NOW \$36,234

2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 47K Miles, Running Boards, Remote Start, SYNC 3, Power Heated Front Seats, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! Blue Jeans, C22040A

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2018 JEEP WRANGLER UNLIMITED SAHARA 4X4
NOW \$38,995

3.6 V6 EFI Engine, 6 Speed Manual Transmission, Aluminum Wheels, 61K Miles, Running Boards, Body-Color 3-Piece Hard-Top, Heated Front Seats, Heated Steering Wheel, Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Ocean Blue Metallic, M2201B



2019 FORD EDGE SEL AWD
NOW \$31,908

2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 27K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Back-Up Camera, Hands Free Liftgate, Remote Keyless Entry System, Ruby Red Metallic, F22190A



2018 FORD ECOSPORT TITANIUM 4X4
NOW \$21,800

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 54K Miles, Navigation, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Power Moonroof, Rear Parking Aid, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Magnetic, M22018A



2011 JEEP WRANGLER SPORT 4X4
NOW \$18,858

3.8 V6 EFI Engine, 6 Speed Manual Transmission, Aluminum Wheels, 101K Miles, Air Conditioning, Flame Red Clearcoat, F22197A

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2021 FORD RANGER XL 4X4
NOW \$35,995

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Steel Wheels, 10K Miles, Security Cover, Running Boards, Vinyl Flooring, Front Collision Mitigation, Remote Keyless Entry System, Ford Certified! Velocity Blue, U22117A



2021 LINCOLN NAUTILUS RESERVE AWD
NOW \$51,775

2.0 Turbo EFI Engine, 8 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Navigation, Memory Power Leather Heated AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moonroof, Climate Control, Rear Parking Aid, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Cross-Traffic Alert, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Burgundy Velvet, C22188A



2018 CHEVY SILVERADO 1500 REGULAR CAB 4X4
NOW \$33,995

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 48K Miles, Security Cover, Bedliner, Running Boards, Power Windows and Locks, Touchscreen Radio, Remote Keyless Entry System, Black, BALANCE OF FACTORY WARRANTY C22144A



2014 MAZDA CX-5 TOURING AWD
NOW \$14,995

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 119 Miles, Power Driver's Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, Blue Reflex Mica, M22017A



2019 FORD MUSTANG COUPE
NOW \$28,829

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Machined Aluminum Wheels, 50K Miles, Remote Start, SYNC 3, Power Seats, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Need for Green, F22156A



2019 FORD EDGE SEL AWD
NOW \$32,276

2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Argate Black, F2212A



2022 JEEP COMPASS LIMITED 4X4
NOW \$35,448

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Less Than 4K Miles! Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Panoramic Moonroof, Auto Climate Control, Premium Alpine Speaker System, Touchscreen Display, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Billet Silver Metallic, C22146A



2019 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$34,435

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 73K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, Touchscreen Display, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Diamond Black Crystal, F22207A

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**2021 CHEVY SILVERADO 2500 HD
HIGH COUNTRY CREW CAB 4X4
NOW \$76,295**

6.6 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 22K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, 2nd Row Heated Seats, Auto Climate Control, Forward Collision Alert, Lane Departure Warning, Cross-Traffic Alert, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Cherry Red, M23001B



**2018 CHEVY MALIBU LT
NOW \$24,563**

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 32K Miles, Power Driver's Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Pepperdust Metallic, F22139A



**2018 FORD F-150 XLT
SPORT SUPERCREW 4X4
NOW \$31,995**

5.0 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 128K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Power Adjust Pedals, Panoramic Moonroof, Back-Up Camera, Remote Keyless Entry System, Blue, C21311A

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**2017 CHEVY SILVERADO 1500
LT Z71 DOUBLE CAB 4X4
NOW \$34,302**

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 73K Miles, Bedliner, Remote Start, Power Driver's Seat, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Red Hot, U22112



**2021 HONDA
HR-V EX-L AWD
NOW \$30,806**

1.8 EFI Engine, 1 Speed CVT Automatic, Styled Steel Wheels, 35K Miles, Leather Heated Front Seats, Power Moonroof, Auto Climate Control, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Start, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black Pearl, C22137C



**2019 FORD EDGE SEL AWD
NOW \$32,804**

2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Back-Up Camera, Hands Free Luggage, Remote Keyless Entry System, Ford Certified! Stone Gray Metallic, U22100



**2017 FORD F-250 SRW
XLT SUPERCAB 4X4
NOW \$43,830**

6.2 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 60 Miles, Security Cover, Bedliner, Running Boards, Remote Start, Back-Up Camera, Remote Keyless Entry System, White Gold, U22097



**2022 HONDA
ACCORD EX-L HYBRID
NOW \$40,995**

2.0 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 14K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Power Moonroof, Auto Climate Control, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Cross-Traffic Alert, Rear Parking Aid, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Crystal Black Pearl, F22039B



**2019 CHEVY
EQUINOX LT AWD
NOW \$29,500**

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 37K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Rear Cross Traffic Alert, Lane Change Alert, Side Blind Zone Alert, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty, Silver Ice Metallic, U22092



**2020 CHRYSLER
PACIFICA S AWD
NOW \$46,995**

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MOODY *Continued from Cover*

Early estimates say it will cost \$400 to \$500 per square foot to reopen the CKM's 9,000 square feet of space. Marciniak and her Board suggest it would not be prudent to spend at that level without a complete planning process that "re-imagines the future" of the museum beyond occupying space in an old city-owned building in a great location.

She told Rotarians there are three alternatives:

*Restore, redecorate and brighten the museum along past lines

*Reconfigure, remodel and update for today's target audience, probably involving an addition

*Start from scratch with a new building designed as a Kids Museum

Marciniak quickly said she doesn't see the third option—tearing down the historic old building—as a realistic choice. She seemed to lean strongly toward the second alternative as the right course for CKM, based on what she knows right now. However, the Board has engaged a museum architectural and planning firm to create a CKM Master Plan that will guide their decisions going forward.

She had high praise for the CKM's 'landlord', the City of St. Joseph. "The City has been an amazing partner throughout this", she said. "They have encouraged us to 'Dream Big' and then decide."

Whatever is decided as the future course for CKM, they'll get a head start on the funding at their Annual Gala Fund-raiser next month. Marciniak said the event is already a success!

"Celebrate Curiosity 2022, an evening at Etre Farms" is on September 30th, and is sold out! As our annual fundraising gala, it serves as a fun night to celebrate the museums, and helps to fund exhibit creation, and also funds our educational outreach programs, where we take mobile exhibits to schools, libraries, area festivals, and other settings such as daycare facilities and camps.

This year, the added fire recovery information and funding need will also be shared with guests at the Fund-raiser. It's hoped preliminary drawings and renderings will be available.

Lori Marciniak was a recipient in the 2021 *MoodyOnTheMarket 'Bold Women of Business'* awards.

Villwocks Outdoor Living Breaks Ground On Expansion

"If it happens outside, we do it!", says Mike Villwock, owner of Villwocks Outdoor Living in Berrien Springs. "We provide not only service, but tools, products, knowledge, and information for our customers and community."

The massive property that houses the business, specializing in landscaping, sales and service of outdoor power equipment, garden center and nursery, opened its doors in the Summer of 2017. Mike began this journey by moving his twenty-year landscaping company to this location, at 8008 M139, but his vision, along with his business, has now grown to include all aspects of showcasing the garden center experience.

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The expansion project, which will introduce a 24,000 square foot, state-of-the-art, covered greenhouse, will be open through all seasons, offering year-round jobs for his employees, among other elements. "I want to continue to forge our relationship with the community," Mike says. "With this new greenhouse, we will offer planting classes to community members and elementary schools, including tours and educational programs about container planting, pollinators, native plants, and the like."

"People have morphed back into caring for their outdoor space," Mike says. "In lieu of vacations and travel (during the pandemic), they were working on their yards, gardens, and landscapes, which helped our business increase. We help people maximize their experience in caring for their projects."

There will be a total of 168 feet of retail frontage, so they'll be doing a little bit of rearranging. The current perennial space, to the right of the parking lot and under shade cloth, will act as the showroom for landscaping supply. Mulch, rock, bricks and more, will be on display for shoppers to truly experience a hands-on approach in choosing the correct medium for their projects.

Power equipment and parts will have a permanent home inside the building, and as you enter the new greenhouse through the annex, you will quickly become engulfed in the space: one enormous, continuous room, bursting with plant life and possibilities.

"Mike is so cool about helping customers do-it-yourself," says Tami McQuown, Account Specialist at Villwocks Outdoor Living. "It separates us from other companies that just sell products, and I admire that. He extends his hand

into the community, making this expansion project a lifelong experience that will include us, his family, and our customers equally."

Mike has been immersed in this world his whole life, aiding his mother at her garden center from a very young age. Days spent sowing seeds and planting, and napping on empty potting tables, clearly cultivated his connection to nature and outdoors, as well as highlighting the important role humans have in sustaining a green world.

The placement of the new structure allows for even more growth in the future, with the ability to continue adding on, increasing retail space as the company thrives. The expansion is scheduled for completion over the Winter, with a greenhouse Grand Opening date of April 1, 2023.

Last week at the Berrien County Youth Fair, the "Most Outstanding Outdoor Display" Award was presented to Mike and his team, bringing home the title for the third year. "Having a booth at the fair is fun- it's a lot of work for just one week, but it allows fairgoers, who may not have ever been to our store, to see what we can do." Being present in the community is important for Villwocks, which is evident in the excitement they share about what this new expansion means for the business.

Visit villwocksooutdoorliving.com or call 269-815-5419 for information.

By *Jocelyne Tuszyński*, MOTM Contributor

Pat Moody

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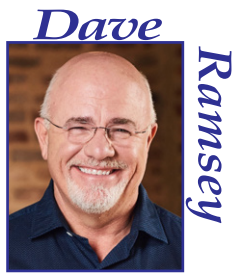
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Dave Ramsey

Dave Says

Time to get serious

Dear Dave,
My husband and I have always gotten by. We both make about \$40,000 a year, we each turned 50 last month, and we only have a little bit of debt. Recently, my mother-in-law moved in with us due to health issues. Since that time, we have been struggling financially due to the added expense of having her with us. We love her and want her to be here, but we are unsure how we will continue to make things work. Can you help?

Renaye
Dear Renaye,
It's completely understandable that your mother-in-law moving in tightened things up for you guys. What it has also done is trained a spotlight on the fact you and your husband need to start behaving better with your money. That means living on a written, monthly budget, and telling your money where to go instead of "getting by" and wondering where it all went.

That sound you hear is a phone ringing, and it's your wake-up call. If I were you, I'd pick up. That call's saying you two have been disorganized and a little sloppy with your finances in the past, but you've made just enough money to get away with it. Now,

you're going to have to get serious and get organized, because you've chosen to take care of her. Don't get me wrong, it's an honorable decision you've made to bring her into your home. But it also means some changes have to be made in terms of the day-to-day finances around your place. You're going to have to sit down with your husband and separate the wants from the needs.

The good news, Renaye, is that with a budget you can analyze, in detail, the need to cut expenses, generate extra income—or both. But for this thing to work, you've got to create a little margin. Because if you continue to just wander along without a plan, you're going to have a real mess on your hands.

God bless you folks.

— Dave

** Dave Ramsey is an eight-time 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.*

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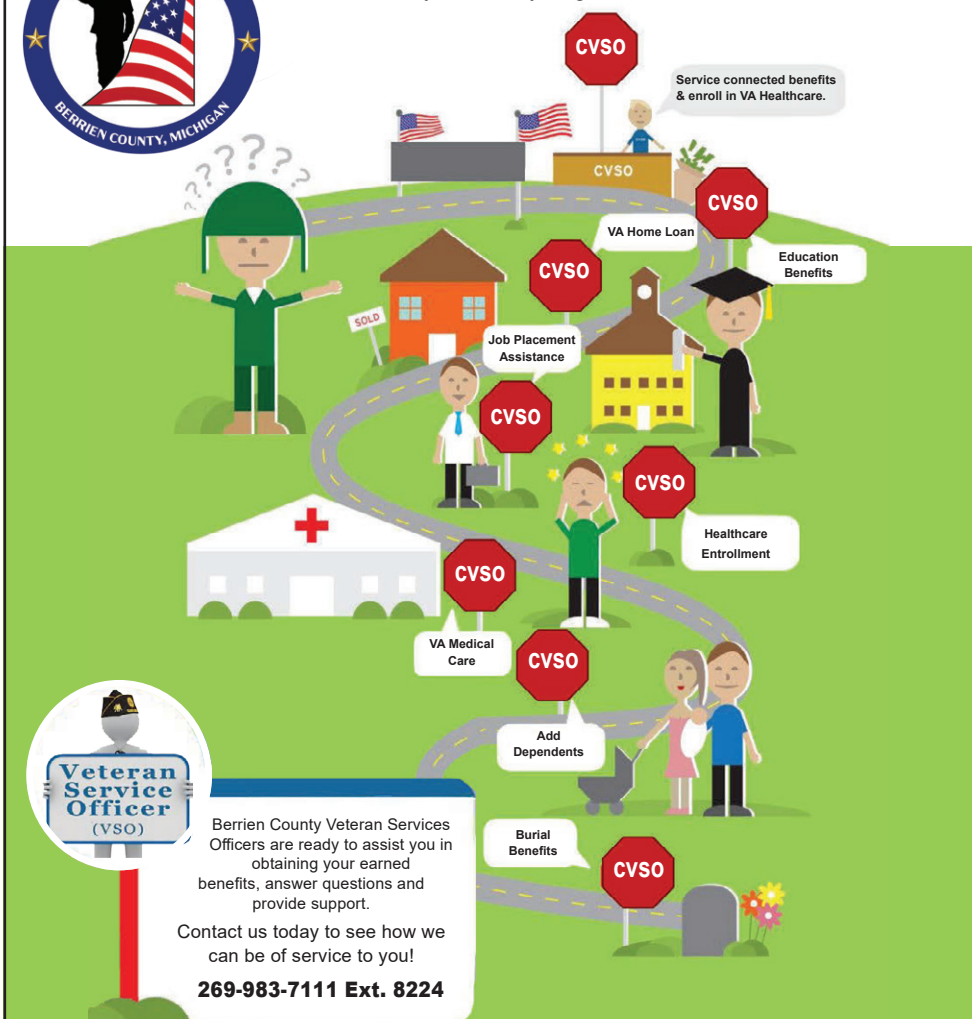


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9	6	3	5	8	7	2	4	1
5	7	1	4	6	2	3	8	9
3	1	2	6	4	5	7	9	8
7	8	5	2	9	1	4	3	6
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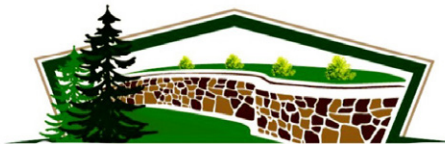
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