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Moody on The Market



 $M_{oody}^{^{Pat}}$

GVSU Expert Predicts "shallow recession" Ahead

The West Michigan economy appears to have flattened, but has not yet contracted into a recession, according to the latest monthly survey data released by Grand Valley State University's Seidman College of Business.

The September survey of purchasing managers conducted by Brian Long, director of supply chain research at GVSU, found steady demand among automotive suppliers offsetting more negative news about orders coming from sectors like the office furniture industry.

"Of our cyclical industries in West Michigan, our automotive parts producers are continuing to stay fairly busy, but not so much so with our office furniture companies and anything related to capital equipment where the markets are starting to soften -- not collapse -- just soften," Long said.

Lower commodity prices for goods like metals and plastic resins will take months to find their way into consumer prices, while energy costs could offset lower costs in some areas, he said. For the survey, released Oct. 10, the sales/new orders index was flat in September after going into negative territory in July a n d

A u g u s t.

Production levels were also flat, with a majority of survey respondents reporting output

being the same as it was in August.

Long said he's about 80 percent certain the region is sliding into a "shallow recession," based on the national trends and feedback he hears from inside the region's industrial

employers.

"The confidence situation has clearly worsened the short-term business outlook index for September," he said. "However, the long-term business outlook, which queries perceptions for the next three to five years, still

Continued on page 6

















Standing Up for Small Businesses

The Southwest Michigan Regional Chamber, as part of the *Small Business for a Better Michigan* coalition, has officially filed an amicus brief with the Michigan Court of Appeals (COA) urging them to reverse the Michigan Court of Claims' (COC) July 19, 2022 decision that found the enactment of Michigan's *existing* paid sick leave and minimum wage laws unconstitutional.

Culvers

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Welcome to delicious.

We've taken this extraordinary step because there's a lot at stake in this case. Should the lower court's ruling be allowed to stand, it could have dire consequences for Michigan's job providers, economy, and overall business climate. Here's what you need to know:

Continued on page 2

Inserts & Promotions

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Inserts may vary by Zip Code

Arthur Continued from cover

Background:

In July, the COC ruled that the Michigan Legislature's 2018 "adopt and amend" 2018 strategy to address two previous ballot initiatives increasing the minimum wage and enacting a paid sick leave law was unconstitutional. In doing so, the judge voided the Legislature's amended version of the laws, which have been in effect since March 29, 2019 and ordered that the standards as initially proposed via ballot proposal and adopted be deemed the law.

Recognizing the significant impact on the policies, procedures and bottom line of most businesses operating in Michigan, the COC judge subsequently stayed his own ruling until Feb. 19, 2023, saying "there are justified concerns regarding the ability of employers and the relevant state agencies to immediately accommodate the changes required by [the statute]."

After a Motion to Expedite the case was filed by attorneys on both sides of the issue, the COA agreed to take the case and set the matter for first available case call - which would be November – to enable the court to issue a decision before Feb. 1, 2023.

What's at stake:

While it might be tempting to look at this issue and think the court's decision probably doesn't apply to your business either way, we'd encourage all businesses operating in Michigan to take a closer look at the details.

Public Act 338 of 2018, the Earned Sick Time Act ("ESTA"), requires that employees earn a minimum of one hour of sick time for every 30 hours worked. Employees of "small businesses" (employers with fewer than 10 employees and which includes many of the Coalitions' members) accrue up to 40 hours of paid sick time and 32 hours of unpaid sick time each year. Earned sick time will carry over from year to year up to the annual maximums. Under the ESTA, employers cannot require employees to arrange for coverage during an absence and are not required to give documentation for an absence until three days after the absence is incurred.

Further, the ESTA definition redefines the term "employee" to include anyone that performs sick time at the beginning of the year), employers will face increased administrative burdens allocating and tracking the new system. These higher benefit costs may also force employers to reduce workers' pay by approximately the cost of providing the benefit, and employers will need to spend more on leave benefits and less on wagesoften hurting their employees.

Under Public Act 337 of 2018, the Improved Workforce Opportunity Wage Act ("IWOWA"), Michigan businesses—no matter their size would be forced to quickly raise minimum wages with annual adjustments for inflation. The compelled re-enactment of IWOWA would cause these immediate, adverse consequences. These changes would apply equally to all employers, including hospitals, schools, local governments, and universities. An increase in costs to governmental entities in turn increases costs for employers through inevitable increased taxation. What's worse, the overnight elimination of the tip credit, which is a 156% labor cost inflation, will put the restaurant industry into a tailspin at a time when our state, communities, and families can least afford it.

How we've intervened

Understanding the ramifications of these potential changes, our coalition filed an amicus brief with the COA on Sept. 28, 2022 to defend the integrity of the legislative process as well as the welfare of our state's business community.

In its ruling, the COC held that the Legislature does not have the ability to adopt and amend an initiated petition in the same legislative session, however, our coalition argues this finding is supported by the plain language of the Michigan Constitution. We also argue that the COC relied heavily on selected constitutional history and former Attorney General Kelley's 1964 advisory opinion, despite a 2018 superseding opinion by Attorney General Schuette finding. The Schuette opinion found the Constitution permits the Legislature to enact a law proposed by the people through the initiative process and subsequently amend that law during the same

As of the writing of this column, we have yet

to receive word on an appeals panel and hearing a service for an employer—which may even date. Rest assured, we will remain engaged and include contract employees. Because employers 'in the gap' for our members on this issue. must allow employees to accrue paid sick leave as they work (as opposed to front loading annual Read more at www.MailMaxOnline.com Think of State Street Meats for gift giving this year. Perfect for family, friends, customers, & employees. **CUSTOM ORDERED** Gift Card **GIFT BOXES & GIFT CARDS** SHIPPED NATIONWIDE Time to order your fresh **Ho-Ka Turkeys** Now! Currently featuring a variety of Roasts, including the new **Apple Almond Stuffed Pork Roast** Thurs-Sat 11am-6pm; Sun 11am-4pm @StateStreetMeats • 269-408-8610 416 State St, Downtown St. Joseph

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Gull Lake Photo by Jim Fisher

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2022 - 2023 MENDEL CENTER SEASON <u>Dave</u>

Dave Says Keep Them in the Loop

Dear Dave,

I am getting older, and health issues over the

last year have made me begin thinking about selling my small business. I have spoken with a couple of potential buyers recently, and one of them seems to be the kind of person who would handle the company very well. How and when do I tell my employees about what is going on and what may happen?

Marjorie

Dear Marjorie,

Overseeder

Pole Saw

In my mind, to be a good, effective leader you have to be willing to share and discuss things with your team—whether they're good or bad. When talking to the folks at my company, I try not to get into a lot of unnecessary stuff, but if there's any doubt, I'm going to over-share rather than leave them fearful, uninformed or confused.

Think about it this way. If the roles were reversed, and you were in their shoes, when would you want to know? If you'd worked for someone a few years, would you feel betrayed if you didn't know about something like this? It might sound simple, but I think that's a good, fair way to process the situation.

If I make a mistake with my team, it's always going to be in terms of over-communication. I expect and trust them to be mature adults in the workplace, and they know this

ahead of time. Still, I try to make sure I'm very transparent about how we're doing as a team and as a company. No small business owner can be successful unless they have great people around them. Your team needs to hear that once in a while, too, in addition to knowing you're always going to keep them in the loop

Human beings just want to be treated with dignity and respect. They want to know what's going on where they work. When it's something that impacts their day-to-day lives-and potentially their livelihoods—they deserve to know the facts as quickly as possible.

— Dave

and shoot straight with them.

* 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.

Read more at www.MailMaxOnline.com







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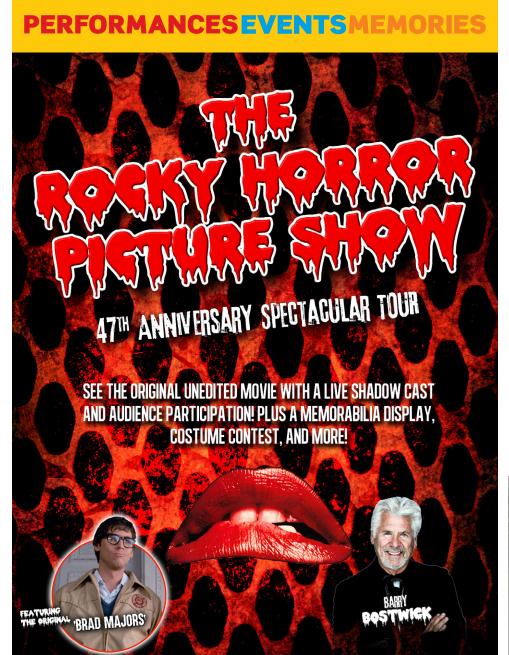
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Building a team of like-minded professionals is tough, especially in small communities. When I lived in the Phoenix area, there was never a shortage of warm bodies. A simple *Indeed* ad would have me sorting through dozens, if not hundreds, of applications. No matter the industry, there's always another oyster of a human ready to be tossed to the side when there was no pearl to be found. I was spoiled. I shuck many human oysters looking for the pearls that would outlast and outshine the rest. What do you think this does for the quality of management in high volume areas? It creates laziness. It made the power of "next" seem like the only viable option in the face of my poor managerial skills. It worked well. I cultivated the ones worth putting time in while burning out the rest. Then, the cycle continued with a fresh *Indeed* ad.

When I moved back to Michigan, I was funded by a very similar thinking team of investors. It wasn't a few months earlier that I answered an *Indeed* ad myself. I was that oyster. I assume they saw a pearl in me which was why I was able to come here on their dollar. It wasn't long before my duties far outweighed my pay. I expressed my concerns, was met with a series of excuses, and even had my pay lowered and my living stipend removed. I was resentful to say the least. I severed our partnership and found my own way.

The biggest lesson I learned is that human pearls are not found, they're cultivated. When I met Jason Burks, I knew that despite his lack of experience and real estate understanding, he had a burning desire to alter the course of his reality. That was enough for me.

Check out the Home Team's newest pearl and real estate investor, Jason Burks.

"Jason is a real estate investor in the Southwest Michigan area. After witnessing firsthand the fragility of the employment sector during nearly three years of the Coronavirus pandemic, he began researching ways to provide for his family in hopes of achieving financial independence. Working within various trades over the years, as well as renovating his personal property, a 1900's farmhouse, Jason and his wife had the desire to flip homes and acquire rentals. Jason understands that real estate is one of the best ways to build generational wealth not to mention if done right, can be recession-proof.

Jason acquired information from different sources on how to get into real estate but ultimately found himself looking for individuals in his community to connect with. In his search, Jason stumbled upon a group of like-minded individuals who invest in real estate locally. Working with an experienced team made sense if he was to achieve the goal of becoming a real estate investor himself.

Jason met Nick Christe after being approached on a real estate investor Facebook Group page. After joining the team and closing his first deal this summer, Jason feels his family's future is bright. As a husband and father of three, Jason not only has proven his desire to build a secure and stable future for his family, he now has the means to do so."



MOODY Continued from Cover

remains positive, just not nearly as strong as it was six months ago."

Another Economic View from SMC Panel...

Flying cars "The Jetsons" promised have not yet materialized, though that may be forgotten with the advent of drones large enough to carry passengers.

Southwestern Michigan College hosted a "Future of the Economy" panel discussion recently for which co-host, Market Van Buren Executive Director, Zachary Morris set the stage by reminding the audience of the past 10 years' transformative changes.

"Sometimes you have to go backwards to go forward," said Morris, who leads the eco-



nomic development agency for Cass and Van Buren counties. He showed photos comparing Rosey the Jetsons' robot maid of 1962 to Roombas 60 years later.

"Dowagiac and other towns have small airports where you could land your drone," Morris said. "Ten years ago, big breakthroughs were robotic hands, 3D printing, Tesla electric cars and paying electronically with your cell phone. A lot can change in 10 years, so what's it going to look like for the Class of 2032?"

Morris foresees a strong future for devices such as the Cicret Bracelet worn on the wrist that can do everything which can be done on a tablet or smartphone, but projected on the skin.

"I think drone transportation is going to be commonplace in my lifetime," Morris said. "Remote surgery, with a doctor controlling a robot from somewhere else. And I think Industry 4.0 (the fourth industrial revolution) is going to be a massive shift" as huge amounts of data from increased interconnectivity and smart automation are harnessed to save or make money.





Column Writer is a REALTOR® with Five Star Real Estat 3697 Henry St., Suite 103, Muskegon, MI 49441 nick@renewedhomesmi.com • (269) 332-0747





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For local answers, Morris turned to panel-

ists Tom Stanek, Director of Kalamazoo Oper-

ations for Owen-Ames Kimball (OAK) Con-

struction; Terry Rubenthaler, COO of Midwest

Energy and Communications (MEC); and

CHT's Melanie Hunsberger, employee engage-

ment coordinator and SMC graduate, and CHT

Director of Operations Richard Hughes, Ph.D.

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CHT USA, a Cassopolis/Richmond, Va., chemical company, has grown to more than 150 employees in 22 years in the Cass County seat and is expanding with a \$23 million addition that will increase floor space 50 percent locally by 2023.

Stanek, a Western Michigan University graduate, started as a laborer and worked his way up through project management.

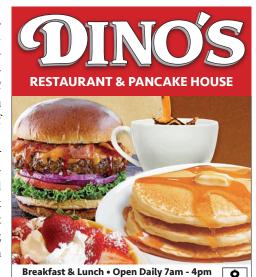
Founded in 1891, the \$250 million, 190 employee-owned company has offices in Kalamazoo, Grand Rapids, Naples and Fort Myers, Fla., and Castle Rock, Colo. OAK welcomed a record 21 interns last summer and is "proactively looking for more women," Stanek added.

"There's a lot of investment going into roads, bridges, railroads and broadband right now," Stanek said. "We're still seeing a lot of bonds passed for K-12 education, so it's booming for the next three to five years." Arrayed against opportunities, such as strong demand for young people, are challenges such as rising material costs and supply-chain issues.

"There's been a labor shortage since 2008, when lots of employees left," Stanek said. "We've never caught up. Recruiting and retaining talent is across the board, not just in construction. There's a huge opportunity for SMC students to jump into robotics or drones. You can explore careers you've never heard of through job shadowing."

Hunsberger, who attended Decatur Junior-Senior High School with Morris, transferred with an SMC associate degree to Bethel University for an organizational management bachelor's degree. The Sister Lakes resident spent seven years in Florida before joining Edward Lowe Foundation for five years, then CHT 2 ½ years ago.

Continued on page 8



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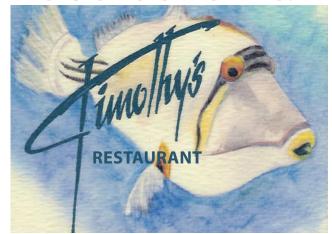


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MOODY Continued from page 7

CHT is a global producer of silicone products with 26 manufacturing locations.

Hughes, who holds a doctorate in chemistry from Montana State University, said, "We make about 400 products with silicon and silicone polymers. You use them every day and probably don't realize it because they're in shampoo, deodorant and the little clam shells strawberries come in. We service all the industries — leather, textiles, oil, gas, food — so we're stable, no matter how buying habits change."

"There is no economy without strong, reliable utilities," said Rubenthaler, a University of Nebraska-educated electrical engineer. "We think the future of the economy on the electric side is micro-grids, renewable energy and battery storage, and we need people who know how to develop and manage those complicated systems."

The former Fruit Belt Electric Cooperative, established in 1938, extended power lines to rural farm communities. Twenty-five years ago it added propane services. Ten years ago, MEC began providing broadband services.

MEC does its own accounting and billing. There are also opportunities in everything from network engineering to sales, human resources and fiber splicing.

"What's coming next year is 10-gigabit (10 billion bits per second) residential service," Rubenthaler said. "We need IT database management from people who know how to turn all this data into something we can use."

Robotic linemen will climb poles while employees tap instructions on tablets from the ground, "taking away a lot of the danger," he

> Pat Moody Publisher, MoodyOnTheMarket.com **moody@wsjm.com** (269) 925-1111

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People who want to get rich fall into temptation and a trap . . . For the love of money is a root of all kinds of evil. ~ 1 Timothy 6:9,10

Trap



name of Hansie Cronje [pronounced HAHN-see CROHN-yah] is not fa-

miliar to many of us. In South Africa, where the je was a household name. Imagine a person with plane crash two years later. the superstar talent of a Michael Jordan, the unithe 1990s, when racial divisions were fierce, black and white citizens alike revered Hansie, a white man, for his sense of fairness and his strength of character.

Therefore, when a report with evidence appeared that Hansie was taking money for match-fixing, almost everyone dismissed the report as outrageous. His reputation for honesty was impeccable. How could anyone even suggest such a thing?

A few days later, however, Hansie cracked. He confessed that the substance of the report was

A man by the true. Later, in a legal hearing televised live to the nation, Hansie told what he had done. He also an- much, and think about you so little. Forgive me. swered the question: "Why?" The reason he gave Refresh me in your Spirit. Dominate my thoughts was simple. It was, he said, "an unfortunate love of money." Authorities later banned Hansie Crongame of cricket is a dominant sport, Hansie Cronje from cricket for the rest of his life. He died in a

Hansie was honest as to the trap into which versal popularity of a Tom Hanks, and the integri- he had fallen. God's Word, through the apostle ty of an Abraham Lincoln all rolled into one. In Paul, is honest too. Across the centuries, Paul is looking us straight in the eye when he speaks to us. The love of money has always been a trap for our fallen, sinful natures. In our culture that is materialistic and money-centered, the trap is insidious. But such a trap cannot just ruin reputations and careers. Far more lethal, such a trap can pull the soul away from our Savior-God.

> Are you in such a trap? Even now, Jesus reaches for you. He calls you to repentance. Be refreshed in his forgiveness purchased at Calvary's cross. Be empowered to replace your love of money with God's love for you in Christ.

Prayer: Lord Jesus, I think about money so once again. Amen.

Submitted by:Pastor Glenn T. Rosenbaum Administrative Pastor Grace Evangelical Lutheran Church, St. Joseph Originated by: www.What AboutJesus.com

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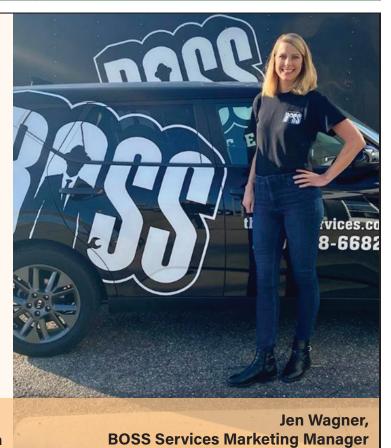
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- Jen Wagner, BOSS Services Marketing Manager



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PLUS 1.9% FOR 36 MONTHS OR 2.9% FOR 48 MONTHS (WITH APPROVED CREDIT)

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

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.....<u>285</u> SALE PRICE FOR EVERYONE.....\$46,995

2022 MILITARY OR FIRST RESPONDER*......500

AS LOW AS....\$46,495

PLUS 0.9% FOR 36 MONTHS OR 1.9% FOR 48 MONTHS (WITH APPROVED CREDIT)*

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





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 SALE PRICE FOR EVERYONE.....\$47,495

AS LOW AS.....\$46,995

PLUS 0.9% FOR 36 MONTHS OR 1.9% FOR 48 MONTHS (WITH APPROVED CREDIT)

2022 FORD F-150 SUPERGREW XLT 4X4

Agate Black Metallic, 5.0 V8 Engine, 20 Inch Chrome-Like PVD Wheels, Trailer Tow Package, Extended Range 36 Gallon Fuel Tank, Locking Rear Axle, Heated Front Seats, Remote Start, Chrome Appearance Package, and Much More! F22223

MSRP......\$60,570 SIEMANS DISCOUNT.....-

SALE PRICE FOR EVERYONE.....\$59,995 2022 MILITARY OR FIRST RESPONDER*.....<u>500</u>

AS LOW AS.....\$59,495



PLUS 2.9% FOR 60 MONTHS OR 3.9% FOR 72 MONTHS (WITH APPROVED CREDIT)*

















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\$3	3,175
SIEMANS DISCOUNT	130
NATIONAL RETAIL CONSUMER CASH	
CALE DRICE EOD EVERVONE \$22	205

RETURNING LESSEE*......500 MILITARY OR FIRST RESPONDER BONUS CASH* - 500 AS LOW AS...\$31,295



2022 JEEP **COMPASS LIMITED 4X4**

Laser Blue Pearl, Leather Seats, Heated Front Seats, Power Seat, Remote Start, Adaptive Cruise Control, Blind Spot and Cross Path Detection, and Much Morel, C22203

cross ratio betection, and riden riore.		_
MSRP	\$3	35,935
SIEMANS DISCOUNT		140
NATIONAL RETAIL CONSUMER CASH		1,000
GREAT LAKES BC BONUS CASH		
SALE PRICE FOR EVERYONE	\$34	,295
RETURNING LESSEE*		
MILITARY OR FIRST RESPONDER BONUS C	ASH* <u>-</u>	500

AS LOW AS...\$33,295



2022 DODGE CHALLENGER GT ALL WHEEL DRIVE

Go Mango, Blacktop Package, Navigation, Power Sunroof, Heated Front Seats, Heated Steering Wheel, 20 Inch Black Aluminum Wheels, Alpine Speakers, and Much More! C22176

SIEMANS DISCOUNT.....- 175 **SALE PRICE FOR EVERYONE \$43,995**

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$43,495



2023 JEEP GRAND CHEROKEE L ALTITUDE 4X4

Baltic Gray Metallic, Leather Seats, Heated Steering Wheel, Heated Front Seats, 20 Inch Gloss Black Aluminum Wheels, Remote Start, Wireless Charging Pad, Power Liftgate, Touchscreen Display, Blind Spot and Cross Path Detection, Adaptive

Cruise Control, and Much More! C23003	
MSRP\$50,2	295
GREAT LAKES CCAP BONUS CASH*	

SALE PRICE FOR EVERYONE \$49,545 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS...\$49,045



GLADIATOR OVERLAND 4X4

Black, Leather Seats, Trailer Tow Package, 3-Piece Hardtop, Heated Front Seats, Heated Steering Wheel, Remote Start, Alpine Premium Sound System, and Much More! C22213 MSRP.....\$53,760 SIEMANS DISCOUNT.....<u>265</u>

SALE PRICE FOR EVERYONE \$53,495 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

> **AS LOW AS** \$52,995



2022 RAM 1500 LARAMIE CREW CAB 4X4

Delmonico Red Pearl, Leather Seats, 5.7 HEMI V8 Engine, Sport Appearance Package, Anti-Spin Rear Axle, Heated Front Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, Parksense Front and Rear Park Assist, and Much More! C22165

MSRP..... SIEMANS DISCOUNT...... 730

SALE PRICE FOR EVERYONE \$62,495 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS



2022 RAM 2500 CREW CAB 4X4

Patriot Blue Pearl, Snow Chief Group, Anti-Spin Rear Axle, 6.7 Cummins Turbo Diesel, Rear Power Sliding Window, Chrome Appearance Group, Clearance Lamps, Electronic Shift On-The-Fly Transfer Case, Trailer Brake Controller, Power Trailer Tow Mirrors, and Much More! C22190

SIEMANS DISCOUNT..... 490

SALE PRICE FOR EVERYONE \$64,895 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

\$64,395



2022 RAM 2500 **CREW CAB LARAMIE 4X4**

Delmonico Red, Night Edition, LED Box Lighting, Leather Bucket Seats, 6.4 HEMI V8 Engine, Snow Chief Group, 20 Inch Black Painted Aluminum Wheels, Heated Seats, 17 Speaker Harman Kardon Premium Sound, Heated Steering Wheel, and Much More! C22168

SIEMANS DISCOUNT...... 375

SALE PRICE FOR EVERYONE \$71,795 MILITARY OR FIRST RESPONDER BONUS CASH* - 500



RED ARROW HWY, BRIDGMAN, MI SALES DEPT. HOURS: MON & THURS WED & FRI 9-6 - SAT SECTION OF THE SALES DEPT. HOURS: MON & THURS SAT SECTION OF THE SALES DEPT. HOURS: MON & THURS SALES DEPT.





Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, F22212A



Keyless Entry System, White Gold, U22097

Start, Navigation, Memory Power Leather Heated/AC Front S Collision Alert, Lane Departure Warning, Cross-Traffic Alert,

2021 CHEVY SIL



119 Miles, Power Driver's Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, Blue Reflex Mica, M22017A



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



us vouc or ingrije, is speet nouview, numium mees, zun mies, reture saat, wergen, menory t over eizer it enzouw vout vee zeleid Steering Wheel, 2º Roon Heated Seats, Paroraric Noorrod, Climate Control, Rear Parking Ad, Blind Spot Montor, Lane Departure Warni Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Montoring, Cross Tradic Alert, Back Up Camera, Power Litigate, Remote Keyless Entry System. Balance of Factory Warranty! Buroundy Velvet. C22188A



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



Front Seats, Power Adjust Pedals, Pa



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



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



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



Power Driver's Seat, Auto Clim Remote Keyless Entry System, B Black, C



Leather Heated Front Seats, Power Moonroof, CD-Player, Climate Control, Adaptive Cruise Control Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Driver Monitorin Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Celestial Silver, C22206A



Miles, Remote Start, Body Color 3-Piece Hard Top, Leather Heated Front Seats, Power Windows, Trailer Tow Group, Remote Keyless Entry System, Bright Silver Metallic, C22181/



Miles, XL Power Equipment Group, Chrome Appearance Package, Vinyl Floor Covering, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, U22123



Miles, Remote Start, 3-Piece Black Hardtop, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Sarge Green, U22131



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or Michigan'<mark>7</mark>

Seats, 2rd Row Heated Seats, Auto Climate Control, Forward Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry arranty! Cherry Red, M23001B

Southwest R 2018 FORD F-150

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



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



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



Aluminum Wheels, 128K Miles, Securi note Start, Navigation, Power Heated noramic Moonroof, Back-Up Camera, System Blue C21311A

2016 JEEP GRAND CHEROKEE SUMMIT 4X4

ed/AC Front Seats. Heated Steering Wheel. 2° Row Heated Seats. Panoramic Moonroof. DVD Entertainment System. Adapti uise Control, Rear Parking Aid, Blind Spot Monitor, Front Collision Mitigation, Rear Collision Mitigation, Back-Up Camera, Powe Liftoate. Remote Keyless Entry System, Balance of Factory Warranty! Brilliant Black Crystal Pearlcoat, C22169A



.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 37K Miles, Remote Start, Power Driver 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



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



2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 57K Miles. ver 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



tomatic, Aluminum Wheels, 48K Running Boards, Remote Start, ate Control, Back-Up Camera. alance of Factory Warranty! Onyx 22145B





3rd Row Fold/Recline Seat, Touchscreen Display, Rear Park Assist Back-Up Camera, Remote Keyless Entry System, Dodge Certified Vice White, F22060C



1.4 V8 EFI Engine, 8 Speed Automatic, 22 Inch Aluminum Wheels, Only 6K Miles! Remote Start, Navigation, Memory Powe Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2rd 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



Vinyl Flooring, Front Collision Mitigation, Remote Keyles

Entry System, Ford Certified! Velocity Blue, U22117A



Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Moonroof, DVD Entertainment System, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Carbon Black Metallic, C22103C



Miles, Power Driver's Seat, Power-Slide Side Doors, DVD Entertainment System, Back-Up Camera, Power Liftgate Remote Keyless Entry System, Billet Silver Metallic, U22105A



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

dgman, MI 925-3673



























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Navigation, Power Driver's Seats, Suede Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Powi Liftgate, Remote Keyless Entry System, Jeep Certified! Velvet Red Pearlcoat, C22138A



Miles, Security Cover, Touchscreen Radio, Back-Up Camera, Work Truck Preferred Equipment Group, Remote Keyless Entry System Balance of Factory Warranty! Northsky Blue Metallic, F22120B



leated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasive Steering Assist, Revers Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Atlas Blue Metallic, F22217A



Leather Heated/AC Front Seats, Heated Steering Wheel, 2rd Row Heated Seats, Panoramic Vista Roof, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera Hands-Free Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Iced Mocha Premium Colorant, U22148



Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Tu-Tone Paint Group, Remote Keyless Entry System, Jeep Certified! White Clearcoat, U22157



Power Driver's Seat, Heated Front Seat, Panoramic Moonroof, 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, Ford Certified! Sedona Orange Metallic, F22176/



2.0 EFI Engine, 6 Speed Automate, Aluminum Wheels, 55k Miles, SYNC 3, Heated Front Seats, Power Moonroof, Reverse Sensing System, Back-Up Camera, Remote Keyles Entry System, Ford Certified! Shadow Black, F22238A



Power Driver's Seat, Heated Front Seats, Power Moonroof, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Moondust Silver Metallic, Ford Certified! U22146



eated/AC Front Seats, 2nd Row Heated Seats, PowerFold 3nd Row Seats, Panoramic Moonroof, 360 Degree Camera, Blind Spot Monito Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Evission Assist, Automatic Parking, Hands-Free Liftgate, Trailer Tow Package, Remote Keyless Entry System, Ford Certifiedt Magnetic Metallic, C22219A



2.7 V6 Ecoboost EFI Engine, 10 Speed Aut Wheels, 26K Miles, Bedliner, Running Boards, SYNC 3, Front Collision Mitigation, Reverse Sensing System Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, F22224.



1 Speed Automatic, 40K Miles, Memory Heated Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Aerial View Display System, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Balance of Factory Warranty! Deep Blue Metallic, C22166A



Bars, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Twi Panel Moonroof, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Velocity Blue Metallic, U22137





3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels 34K Miles, Bedliner, Power Windows and Locks, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Satin Steel Metallic, U22138

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2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 75K Miles, Power Driver's Seat, Leather Heated Front Seats, Power Moonroof, Front Collision Warning, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Silver, M22012C



2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 157K Miles, Power Leather Heated Front Seats, Heated Steering Wheel, Power Moonroof, Climate Control, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Deep Crystal Blue Mica, S22005A



3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 29K Miles, Remote Start SYNC 3, Memory Power Leather Heated Front Seats, Power Adjust Pedals, CD-Player Blind Spot Monitoring System, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Burgundy Velvet, U22133



Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System Balance of Factory Warranty! Blue Emerald Metallic, U22147



Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Sliding Rear Window, Front Collision Mitigation, Reverse Sensing System Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, F22210A



3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 24K Miles, Rer SYNC 3, Memory Power Leather Heated Front Seats, Power Adjust Pedals, CD-Player Blind Spot Monitoring System, Reverse Sensing System, Back-Up Camera, Power



Miles, Power Driver's Seat, Touchscreen Display, Rear Parking Aid, Rear Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Walnut Brown Metallic, U22122A



Navigation, Sky One-Touch Power Top, Heated Front Seats, Heated Steering Wheel, Alpine Premium Audio System, Touchscreen Display, Back-Up Camera, LED Headlamp and Fog Lamp oup, Remote Keyless Entry System, Balance of Factory Warranty, Sting-Gray Clearcoat, U2214



SYNC 3, Power Running Boards, Memory Power Leather Heated/AD Front Seats, Power Adjust Pedals, 2nd Row Heated Seats, Power Moonroof, Auto Climate Control, Blind Spot Information System, Back-Up

Camera, Power Liftoate, Remote Keyless Entry System, White Platinum Metallic, F22202A



Running Boards, Remote Start, SYNC 3, Power Heated Front Seats, Twin Pane Moonroof, Reverse Sensing System, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Iconic Silver. F2222



Heated Front Seats, Heated Steering Wheel, SKY 1-Touch Power Top, Adaptive Cruise Control with Stop, Full Speed Forward Collision Warning, Blind Spot and Cross Path Detection, Rear Park Assist System, Back Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Sting-Gray, M22023A



8961 Red Arrow Hwy., Bridgman, MI



Jim McLean

Zarobsky

Jon Weber

Dennis

Tim Place

Greg Kantauskas

Betker



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Jeff Miller



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BOSS Services is Fighting Cancer with Furnace Check-Ups this October

As one of the most common forms of cancer are thankful there is a place like Marie Yeager in in the United States, far too many Americans have battled breast cancer or have known someone who has been affected by it. This is why BOSS Services is recognizing National Breast Cancer Awareness Month by Fighting Cancer with Furnace Check-Ups

For the entire month of October, BOSS Services is donating \$20 of every \$69 furnace checkup to Marie Yeager Cancer Center in St. Joseph. Donations to the Marie Yeager Cancer Center help fund care for patients in our community who are not able to afford the cost of cancer treatment. According to Marie Yeager's 2021 Cancer Care home services company located in Benton Har-Report, 1,115 patients received care at their center in 2020 alone

BOSS Services Marketing Manager, Jen Wagner elaborates on why BOSS is passionate about raising money for this cause:

"When we told our staff about our initiative to raise money for Marie Yeager Cancer Center this October, several people spoke up about how much this cause means to them because they had lost someone they loved to this awful disease. We

our community that allows local patients and their families to stay close to home for cancer treatment. We hope we raise enough money to make an impact so we can ease some of the financial burden for patients during a tough time."

Having annual furnace check-ups performed by an HVAC professional is important for furnace safety. So if you haven't had a furnace inspection yet this year and want to contribute to a good cause, call BOSS Services at 269-468-6682 to schedule your check-up this October!

About Boss Services: BOSS Services is a bor, Michigan serving all of Southwest Michigan with Heating - Cooling - Plumbing - Windows -Electrical - 1-Day Bathroom Upgrades - And More! They provide 24/7 emergency HVAC and plumbing services, with real people answering the phones all hours of the day, even on weekends and holidays. You can reach BOSS Services by phone at 269-468-6682 or book an appointment online at www.theBOSSservices.com.

Read more at www.MailMaxOnline.com



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3BD; 2BA, fenced in backyard, refinished wood floors. New roof 2021. Convenient to village businesses and events. \$235,000 Text 269-921-5727 for more information.



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Text 269-921-5727 for information.



1901 Niles Ave | St Joseph, MI



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Carolee Dalrymple

NEW LISTING

\$294,900 Kathy Lane 269-921-9644

om/ Dining area/ Kitchen with vault

fter Buchanan Schools! Open

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8895 Maplewood Drive **Berrien Springs**

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\$329,900 Carolee Dalrymple 616-634-2358

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\$387,000

Anne Odden

built III 2005 was built to be the best a sine steen intectional maintained in sinde and out. Gorgeous hardwood floor throughout, Chef's delight Kitchen with Pantry, Main leve Primary Bedroom, office & Laundry/Mud room. Upstairs offers another potential office area, 2 spacious bedroom & shared bath. Outside you will enjoy the deck, flower & vegetable gardens, fruit trees & additional storage shed. 2272 Riverview Court **Benton Harbor**

on a quiet cul de sac on .37 acres, this One Owner home built in 2005 was built to be the best & has been meticulously

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1 BD. 1 BA

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- garage
- 2 Level deck & so





- Complete, beautiful

- many NEW items
- Lg corner lot on cul-de-sac
- Close to Randall Park
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- 2 Car detached garage
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- and siding
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- Gated community
- space w/perm pier
- amenities
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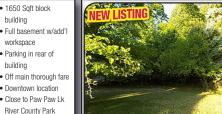
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 - Many amenities
 - Call today for a private showing
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\$27.000 (22020516)



- 5 BD. 1 BA
 - · County setting, close to city
 - 1 Acre 20x30 detached garage
 - Move-in ready
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Pet Sounds Reverb-verb-verb



Last week I couldn't have been more clever, could I, titling my column about songs extolling critters kept by famous musicians "Pet Sounds"? Which, you must know,

was the name of a huge hit album by the Beach Boys!

I'll be pained if you say you didn't know that, although not as pained as I was playing a game called "Cranium" with my family the other day. We had a boys vs. girls match going on: the wife, No. 1 daughter-in-law (No. 2 son's wife) and No. 4 son's girlfriend vs. No. 2, No. 4 and

At one point, us boys were given this challenge: One of us had to hum "Good Vibrations" – name-check Beach Boys again – and the other two had to identify the song.

I was chosen to hum, and hum I did, enthusiastically and melodically, knowing that No. 2 and No. 4 would guess it immediately. Except they didn't. The one-minute timer was emptying fast, and my humming segued from enthusiastic to frantic, from melodic to LOUD, hoping that volume would penetrate their minds. Didn't happen.

The only thing that rescued the moment was realizing that I could weave it into this week's column about more pets and their musicians:

"Shannon" was a hit in the mid-1970s for a guy named Henry Gross. The story goes that, while touring with the Beach Boys (!) in 1975, Gross and Carl came to learn they each had an Irish Setter called Shannon! Good vibrations, right?! Sadly, not so much, as Wilson told Gross that his Shannon had recently been hit by a car.

Okay, this next anecdote goes a bit further back in time, and revolves around the composer

week I Sir Arthur Sullivan, as in "Gilbert & Sullivan," have been who co-wrote many famous operas such as r, could I, *H.M.S. Pinafore* and *The Pirates of Penzance*.

Sullivan's stockbroker went bankrupt in 1882, owing Sullivan more than 7,000 pounds. While negotiating a settlement, Sullivan demanded the broker's dog, Tommy, as an "asset."

Sullivan was deeply enamored of Tommy, and a friend of his captured this infatuation for posterity.

"He had a beautiful dog, and such a spoilt pet. The dog was almost the master of the house. Host, visitors, gardeners — in fact, everybody — were engaged *all day long* in throwing twigs or sticks for the dog to fetch.

"I asked Sullivan, 'That dog is very attractive, but has he any other qualities besides fetching sticks? Is he a good housedog?' Sullivan replied, 'He's a splendid housedog! If burglars ever enter this place and throw a stick for him to fetch, he'll show them all over the premises!"

Post-script: When Tommy passed away, Sullivan couldn't bear to part with him; he had Tommy stuffed and mounted in a glass case in his living room.

Having given the Beach Boys plentiful ink in this column, I must, as a devout Beatlemaniac, balance the scales with an item about The Fab Four, last week I wrote about Paul's beloved sheepdog Martha. Well, did you know that one of Martha's offspring, named Arrow, appeared on the cover of an album McCartney released in 1993, called *Paul Is Live*.

This title may well be a clever reference to the famous latter-day Beatles "conspiracy theory" that "Paul is dead. . . . and is stuffed and mounted in a glass case in Ringo's living room."

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One thing you learn, if you live with animals long enough, is to pay attention to the subtle signs they give us. This especially applies when things are not well with them.

Recently, our cat Zombie was acting out of sorts. Not wanting to eat (when he's usually the first one in the kitchen at mealtime), sleeping all day, not even coming to bed at night but staying by himself in another room, as if moving was too much effort for him. Although he seemed to be improving by the second day, we decided a visit with the vet was a good idea, and fortunately we were able to get an appointment that afternoon. A couple of shots later, he is back to his normal self and up to his usual shenanigans. Zombie is prone to seasonal allergies and respiratory infections, so it was absolutely a good idea to not wait until he started showing obvious signs of illness. Since he's a senior cat, we're also going to try some arthritis medication, to see if that helps with mobility.

Most animals do not like to show outward signs of discomfort or sickness. Maybe a throwback to the wild when they couldn't act ill for their own safety. Cats are even less apt to let you know when they don't feel well. It is important to know a pet's normal behavior and what is not, and I've always found it better to err on the side of caution than to wait too long. From Zombie's bout with a former respiratory infection, I knew the signs, and I'm glad we had him see his vet (thank you Sunset Coast Veterinary Clinic!) before this incident could evolve into something worse.





The Pet Corner

With Halloween just around the corner, it's also important to remember those cautions we've all heard many times. Keep candy away from pets. Put pets in a safe room during trick or treat hours, when doors are opening and closing frequently. Bring outside pets inside or at least place in a secure shelter, so as not to be at risk. Especially keep an eye on black cats (such as Zombie!) and protect them from nefarious pranks. It's hard to say if the stories of black cats being the objects of cruel practices on Halloween are urban legends or sadly true, but why take that chance? Let's keep Halloween a fun time and not one of searching for a missing pet.

The Humane Society of Southwestern Michigan has a Spooky Cat adoption special going on until November 1. Adoption fee is \$31, with a \$25 spay/neuter charge for unaltered cats/kittens. You may give them a call at 269-927-3303 or stop in during regular business hours of 11:00 am to 4:30 pm, Tuesday through Friday, 11 am to 2 pm Saturday, to visit the cat room. Cats really do make lovely pets for those who may not be able to take care of a dog. They can live happily indoors, and it's often better to have two of them to keep each other company. There are plenty to choose from at the shelter and all the rescue groups.

The Humane Society will also have a Family Open House on Saturday, October 29, at the shelter, 5400 Niles Rd., St. Joseph. View pets up for adoption and enjoy painting pumpkins, too. Have a safe and Happy Halloween!

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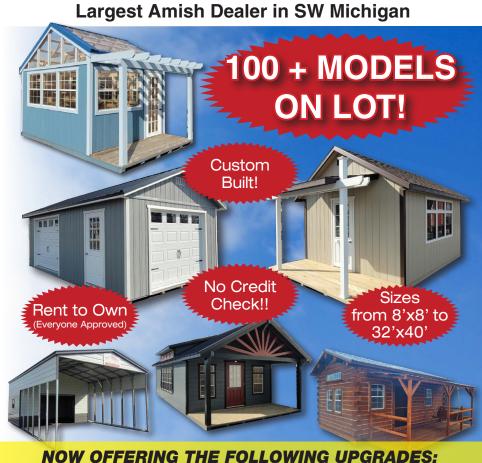
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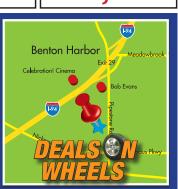
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