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Moody on The Market



Pat
Moody

The 'Classy Coupe'
A Mobile
Prosecco Bar

Weddings, events and parties in Michigan's Great Southwest will soon have a new feature attraction for their guests. It's a unique mobile bartending service, contained in a restored, heritage Italian mini-truck that will drive right onto your party site, or even into your building.

The 'Classy Coupe' was discovered by Courtney Cohen and her husband, Brady, of St. Joseph, while vacationing in Italy. They fell in love with the restored 1969 Piaggio 'Ape' mini-truck, dressed up and outfitted with four beverage taps on the back. In Courtney's vision, it dispenses Prosecco or champagne. But it can serve guests any beverage available in a keg/draft container. So... Courtney and Brady talked about it for a couple of years—and then bought one!

The vehicle has been shipped from Italy and is being restored by a company in New Jersey which is turning out the mobile party trucks as fast as they can and selling them all over the United States. The Cohen's will have the first one in this part of Michigan, when it arrives later this fall.

Courtney Cohen says it seems like the perfect addition to the area's booming wedding and event industry. "Weddings, events, parties, receptions—any celebration is a candidate for a visit from the Classy Coupe," says Courtney. "We thought about Prosecco first because that's my personal favorite, but you can do champagne, beer, wine, craft cocktails, juices, lemonade, flavored waters, root beer... anything you want!" Courtney points out the choice of beverages is often driven by the time of day of the event, "From mimosas to prosecco to craft cocktails to wines, it'll all be possible."

She explains there are four taps aboard the vehicle, which can be set up any way the customer desires. For example, beer, wine, champagne and a craft cocktail for 'variety'. Or, four beers, four wines, four cocktails if the party has a beverage theme or focus.

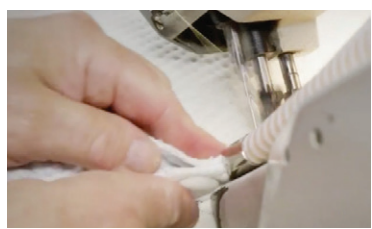
Courtney expects the Classy Coupe will also be popular as a 'photo opportunity' at many of its events, as party goers always seem to be looking

Continued on page 6



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Arthur Havlicek,
President,
SMR Chamber

Proposal 1

On Tuesday, November 8, Michigan voters will be asked to weigh in on numerous federal, state, and local races. As in many election years, citizens will also be asked to vote on a series of statewide ballot proposals seeking to implement policy changes via constitutional amendment.

While ballot proposals are typically listed last on an already lengthy ballot, they often have

the largest impact on policy due to their relative permanence. Once approved, amendments to the Michigan Constitution require a three-fourths majority vote of the legislature to make any changes to the law. Three-fourths is a difficult threshold to surpass, a fact that should be kept in

Continued on page 4

Inserts & Promotions

- ALDI
- Fall Car Care Guide
- Family Fare
- Martin's Super Markets

Inserts may vary by Zip Code



A Strange Kind of Love

Keep on loving one another as brothers and sisters.
Hebrews 13:1

Jesus had loved his disciples for the three years he was with them. Now that his death was near, Jesus showed just how much he loved them. Jesus got up and took off his tunic. Wrapping a towel around his waist, he washed their feet.

He stooped down and scrubbed the grime from between his disciples' toes. One by one, he washed their feet—the feet of the one who was about to betray him, of one who would deny him, of one who would doubt him, of a skeptic, a tax collector, glory-seeking twins, a zealot.

The disciples thought this was strange. Washing people's feet was a dirty job often given to servants. But here was their rabbi, showing them what love is by serving—a love that gives. But they were about to see stranger love than this. They would watch him give his head to thorns, his hands to spikes, his side to a spear, his life for ours.

It is a strange kind of love. Jesus' love is foreign to this world. It is unlike anything that the human heart generates.

His is not a love that acts only if he gets what he wants from us. He loves to help without expecting or demanding anything in return.

When he gives his help, he gives nothing less than his love. And because love is who he is, he gives us nothing less than himself. When we have him, we have his help. We have his love. We have everything we need to love as he has loved us.

That is what the writer of the book of Hebrews encourages us to do in today's Bible reading—love one another the way Jesus has loved us. Love with actions—serving, sharing, helping. Look for opportunities to do this today.

Prayer: God of peace, equip me with everything good to do your will and work in me what is pleasing in your sight. Amen.

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

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Photo of the Week



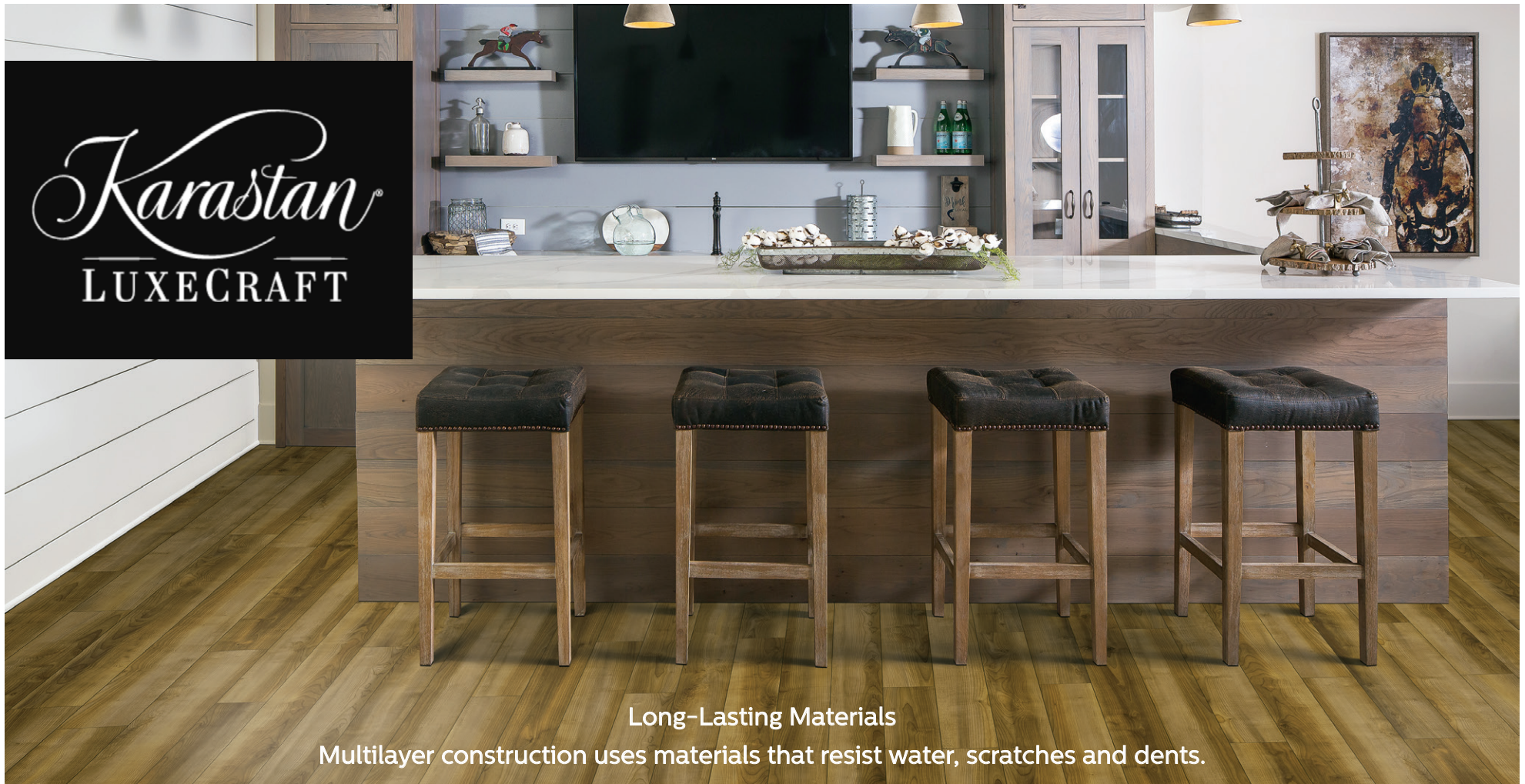
Live Streaming

Grant lands his first salmon on the fly while enjoying the beauty of Michigan.

Photo by Peter Gelesko

Please email your favorite photo with a brief description to Photos@MailMaxOnline.com

Photos must be horizontal orientation to be considered for Photo of the Week.



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Arthur Continued from cover

mind when voting 'yes' on any of the proposals - regardless of issue or intent.

To help inform voters, I will be sharing the exact text of this year's three proposals over the next three columns - without any commentary other than what was stated above. This week, we'll look at **Ballot Proposal 1 of 2022:**

TERM LIMITS FOR STATE LEGISLATORS AND FINANCIAL DISCLOSURE REPORTS OF STATE ELECTED OFFICIALS

Under Proposal 22-1, the relevant sections of Article IV of the state constitution would read as follows:

Sec. 10. (1) No member of the legislature nor any state officer shall be interested directly or indirectly in any contract with the state or any political subdivision thereof which shall cause a substantial conflict of interest.

(2) By April 15, 2024, and by a date each year thereafter as prescribed by state law, each member of the legislature, the governor, the lieutenant governor, the secretary of state, and the attorney general shall electronically file an annual financial disclosure report with the department of state that complies with this section. A report required to be filed under this section must include information regarding all of the following:

- (a) Description of assets and sources of unearned income.
- (b) Sources of earned income.
- (c) Description of liabilities.
- (d) Positions currently held as an officer, director, trustee, partner, proprietor, representative, employee, or consultant of any organization, corporation, firm, partnership, or other business enterprise, nonprofit organization, labor organization, or educational or other institution other than the state of Michigan. The positions required to be disclosed under this subdivision do not include positions held in any religious, social, fraternal, or political entity, or positions that are solely of an honorary nature.

(e) Agreements or arrangements with respect to future employment, a leave of absence while serving as a legislator or state officer, continuation or deferral of payments by a former or current employer other than the state of Michigan, or continuing participation in an employee welfare or benefit plan maintained by a former employer.

(f) Gifts received and required to be reported by a lobbyist or lobbyist agent, as prescribed by state law.

(g) Travel payments and reimbursements received and required to be reported by a lobbyist or lobbyist agent, as prescribed by state law.

(h) Payments made by a lobbyist or lobbyist agent to a charity in lieu of honoraria.

(3) The financial disclosure report required under subsection (2) must be filed with the department of state in a form and manner prescribed by state law. The department of state shall make the report available to the public online.

(4) The legislature shall further implement this section by appropriate legislation. Legislation implementing this section must not limit or restrict the application of subsections (2) and (3).

(5) If legislation implementing this section is not enacted by December 31, 2023, a resident of this state may initiate a legal action against the legislature and the governor in the Michigan supreme court to enforce the requirements of this section.

Sec. 54. (1) A person may not be elected to the office of state representative or state senator for terms or partial terms that combined total more than 12 years. However, this limitation does not prohibit a person elected to the office of state senator in 2022 from being elected to that office for the number of times permitted at the time the person became a candidate for that office.

(2) This section is self-executing. Legislation may be enacted to facilitate operation of this section, but a law must not limit or restrict the application of this section.

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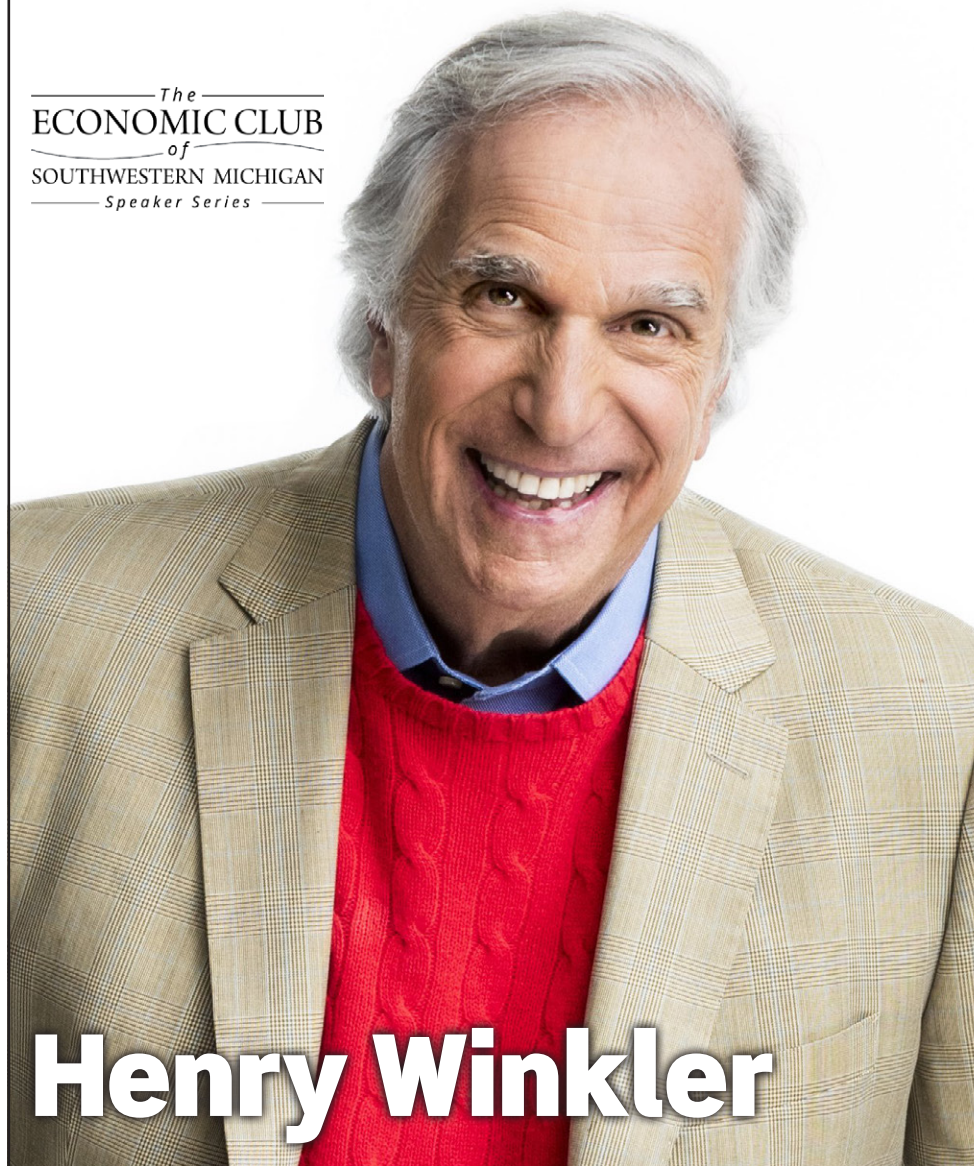


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MOODY *Continued from Cover*

for a unique backdrop for their social media posts. She's even given the little truck a name, Cátia, after the Cohen's favorite chef at a Bed & Breakfast in Italy's Tuscany region, where their idea for the Classy Coupe was born.

They are poised to begin booking the vehicle for Spring '23 events. It'll cost \$900 for each

three hour time block, which includes the truck, a certified bartender, and disposable barware. Alcohol is additional and they are able to customize nearly every aspect of your event experience. Within 25 miles of St. Joseph, there will be no additional charge for mileage or transportation. Also the truck is about nine feet by four feet, as a 'footprint' for planning purposes or indoor access. Alcoholic beverages must be purchased directly

by the party host, in compliance with Michigan Liquor Control Commission regulations. "We don't sell 'by the drink', we're strictly a private event service," she says. Courtney will advise customers as to the various beverage options and guide them in choosing vendors and quantities appropriate for their event.

For large events, Brady expects Classy Coupe will be an 'added attraction or feature', not the sole beverage server. "We're willing to work alongside a full bar setup... We're not trying to compete with those services," he says. He thinks that's particularly likely when serving as a Bubbly Bar or highlighting pre-mixed Craft Cocktails—a rapidly growing segment from local and regional distilleries.

Courtney is prepared to start booking Classy Coupe appearances for the spring and can also answer any questions you may have. She can be reached at 1-833-MYCOUPE (1-833-692-6873)

or ClassyCoupeSWMI@gmail.com. Learn more about 'Classy Coupe' on Facebook.

Exclusive Housing Market Analysis: Inventory Down, Sale Prices Up

Every month, **MoodyOnTheMarket.com** is privileged to offer an exclusive, in-depth look at the residential real estate market, courtesy of the professional expert realtors at the **Southwestern Michigan Association of Realtors**. In September, there are slightly fewer houses for sale than a year ago, however prices continue to inch up. All this amid dramatic jump in mortgage interest rates.

Here is the detailed analysis from the SWMAR:

At the end of the third quarter of 2022, the SWMI local housing market lost ground in sales while selling prices set records each month. The

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housing inventory at 4.1-months supply reached the highest level for the year. The year started with 470 houses for sale across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren Counties and at the end of September had 895 houses for sale.

The mortgage interest rate climbed to 6.7 from 5.55 in August, and more than doubled from August, 2021.

In September, the number of houses sold fell to 339 from 398 in September 2021, for a 15 percent drop in sales. Year-to-date sales were down 13 percent from 2021 (2524 vs. 2895).

The average and median selling prices in September and the year-to-date selling prices set records in the year-over-year comparison, which dates back to 2006.

The average selling price rose 5 percent from that in September 2021 (\$340,600 vs. \$324,171). The year-to-date average selling price of \$336,160 was 5 percent higher than the \$319,758 price in September 2021.

The median selling price increased 10 percent to \$252,000 from \$230,000 in September 2021. Year-to-date, the median selling price rose 9 percent (\$245,000 vs. \$225,000).

The median price is the price at which 50% of the homes sold were above that price and 50% were below.

The total dollar volume fell 11 percent in September 2022 (\$115,463,412 vs. \$129,020,263). Year-to-date total dollar volume at the end of September 2022 dropped 8 percent (\$848,468,979 vs. \$924,741,988).

The inventory of houses for sale dropped 3 percent from September 2021 (895 vs. 922). With fewer houses selling, the inventory of houses for sale increased to a 4.1-months supply of inventory available for buyers, up from the 4.0-months supply in August 2022. For comparison, in September 2010—in the Great Recession—, there were 3574 houses for sale and a 17.3-months supply of inventory.

The Freddie Mac mortgage rate in September was 6.70, up from 5.50 in August for a 30-year conventional mortgage. A year ago, the rate was 3.01.

Pat Moody
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**2022 JEEP GRAND
CHEROKEE TRAILHAWK 4X4**

Bright White, CAPRI Leather/Suede Seats, Navigation, Front Passenger Interactive Display, Dual Pane Panoramic Sunroof, Wireless Charging Pad, Hands-Free Power Liftgate, 2nd Row Window Shades, Heated Seats, Heated Steering Wheel, and Much More! C22198
MSRP.....\$62,030
SIEMANS DISCOUNT.....- 335
GREAT LAKES 2022 CCAP BONUS CASH* - 1,000
SALE PRICE FOR EVERYONE \$60,695
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS.....\$60,195
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**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.....\$63,225
SIEMANS DISCOUNT.....- 730
BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE \$61,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS.....\$60,995
(*MUST QUALIFY)



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

Granite Crystal, 6.7 Cummins DIESEL Engine, Trailer Brake Controller, Power Trailer Tow Mirrors, Electronic Shift-On-The-Fly Transfer Case, Chrome Appearance Package, Rear Power Sliding Window, Anti-Spin Rear Axle, Auxiliary Switches, Clearance Lamps, and Much More! C22196
MSRP.....\$65,485
SIEMANS DISCOUNT.....- 490
SALE PRICE FOR EVERYONE \$64,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS.....\$64,495
(*MUST QUALIFY)



**2022 RAM 2500
POWER WAGON 4X4**

Billet Silver Metallic, 6.4 V8 Engine, Black Painted Aluminum Wheels, Heated Front Seats, Remote Start, Heated Steering Wheel, Remote Tailgate Release, Rear Power Sliding Window, Power Seat, Touchscreen Radio Display, Parksense Front and Rear Park Assist, Front Electric Winch, and Much More! C22186
MSRP.....\$67,345
SIEMANS DISCOUNT.....- 350
SALE PRICE FOR EVERYONE \$66,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS.....\$66,495
(*MUST QUALIFY)

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**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
MSRP.....\$44,170
SIEMANS DISCOUNT.....- 175
SALE PRICE FOR EVERYONE \$43,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

**AS LOW AS
\$43,495**

(*MUST QUALIFY)



**2022 JEEP
GLADIATOR SPORT 4X4**

Black, Trailer Tow Package, Black 3-Piece Hardtop, Remote Start, 17 Inch Gloss Black Wheels, and Much More! C22209
MSRP.....\$46,875
SIEMANS DISCOUNT.....- 380
GREAT LAKES BC BONUS CASH*.....- 750
SALE PRICE FOR EVERYONE \$45,745
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

**AS LOW AS
\$45,245**

(*MUST QUALIFY)



**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.....- 700
GREAT LAKES BC BONUS CASH.....- 750
2022 CHRYSLER CAPITAL BONUS CASH* - 1,000
BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE \$46,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS.....\$46,495
**PLUS 0.0% FOR 48 MONTH
OR 1.9% FOR 60 MONTHS**
(WITH APPROVED CREDIT)*

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**2023 JEEP
GRAND CHEROKEE L LIMITED 4X4**

Bright White, Leather Seats, Trailer Tow Prep Group, Black Appearance Group, 9 Amplified Speakers with Subwoofer, Surround View Camera System, Navigation, Power Liftgate, Heated Steering Wheel, Heated First and Second Row Seats, Remote Start, 20 Inch Black Aluminum Wheels, and Much More! C23005

MSRP.....\$57,845
SIEMANS DISCOUNT.....- 150
GREAT LAKES CCAP BONUS CASH*.....- 750
SALE PRICE FOR EVERYONE \$56,945
NATIONAL CONQUEST BONUS CASH*.....- 500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS.....\$55,945

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



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

Diamond Black Crystal, Leather Seats, 6.4 V8 Engine, 20 Inch Polished Aluminum Wheels, LED Box Lighting, Anti-Spin Rear Axle, Navigation, Heated Seats, 17 Speaker Harman Kardon Premium Sound, Sport Appearance Package, and Much More! C22215

MSRP.....\$72,340
SIEMANS DISCOUNT.....- 345
SALE PRICE FOR EVERYONE \$71,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

**AS LOW AS
\$71,495**

(*MUST QUALIFY)



**2022 RAM 1500
LIMITED CREW CAB 4X4**

Billet Silver Metallic, 5.7 HEMI V8 Engine, Leather Seats, Ram Box Cargo Management, Dual Pane Panoramic Sunroof, Anti-Spin Rear Axle, Trailer Brake Controller, 22 Inch Black Aluminum Wheels, Ram (RED) Edition, 19 Speaker Harman Kardon Speaker System, Tri-Fold Tonneau Cover, Spray-In Bedliner, Power Running Boards, Heated Seats, Ventilated Front Seats, Heated Steering Wheel, Navigation, 12 Inch Touchscreen, and Much More! C22164

MSRP.....\$75,550
SIEMANS DISCOUNT.....- 1,055
SALE PRICE FOR EVERYONE \$74,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS.....\$73,995

(*MUST QUALIFY)



**2022 RAM 3500
4X4 PLOW TRUCK**

Bright White, Snow Chief Group, Chrome Appearance Group, Trailer Brake Controller, Power Windows and Locks, Keyless Entry, 6.7 Cummins DIESEL Engine, Touchscreen Radio, Electric Shift-On-The-Fly Transfer Case, Western 8.5 MVP3 V-Plow, and Much More! C22224

MSRP.....\$65,660
ADD FOR PLOW.....+11,402
SUBTOTAL.....\$77,062
SIEMANS DISCOUNT.....- 567

SALE PRICE FOR EVERYONE \$76,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

**AS LOW AS
\$75,995**

(*MUST QUALIFY)



**OR 0.0% FOR 36 MONTHS
OR 0.9% FOR 60 MONTHS
IN LIEU OF INCENTIVES
(WITH APPROVED CREDIT)***

**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.....- 145

\$79,495
GREAT LAKES BC CONQUEST BONUS CASH*.....- 500
NATIONAL CONQUEST BONUS CASH*.....- 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

\$76,995

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

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October 22, 2022
WAS \$24,900



2017 JEEP GRAND CHEROKEE LAREDO 4X4
NOW \$21,904

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 111K Miles, Power Driver's Seat, Touchscreen Display, Rear Parking Aid, Rear Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Walnut Brown Metallic, U22122A

www.MailMaxOnline.com
WAS \$38,995



2017 FORD EXPEDITION LIMITED 4X4
NOW \$37,995

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 55K Miles, Remote Start, Navigation, 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 Liftgate, Remote Keyless Entry System, White Platinum Metallic, F22202A

MailMax for Michigan
WAS \$21,465



2015 GMC ACADIA DENALI AWD
NOW \$20,688

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 113K Miles, Remote Start, Navigation, 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

WAS \$37,932



2018 FORD F-150 XLT SPORT SUPERCAB 4X4
NOW \$36,482

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 35K Miles, Pickup Bed Cap, Bedliner, Running Boards, Remote Start, SYNC 3, Power Heated Front Seats, Reverse Sensing System, Back-Up Camera, 36 Gallon Extended Range Fuel Tank, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! Ingot Silver, U22118

WAS \$32,276



2019 FORD EDGE SEL AWD
NOW \$29,728

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! Agate Black, F22212A

Manage
SI

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

WAS \$30,806



2021 HONDA HR-V EX-L AWD
NOW \$28,864

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

WAS \$34,302



2017 CHEVY SILVERADO 1500 LT 71 DOUBLE CAB 4X4
NOW \$31,387

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

WAS \$14,995



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

2.5 EFI Engine, 6 Speed Automatic, 119 Miles, Power Driver's Seat, Back-Up Camera, Remote Keyless Entry System, Mica, M

WAS \$29,500



2019 CHEVY EQUINOX-LT AWD
NOW \$26,889

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

WAS \$26,868



2019 KIA SPORTAGE EX AWD
NOW \$24,758

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 \$27,523



2013 JEEP WRANGLER SAHARA UNLIMITED 4X4
NOW \$24,612

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

WAS \$40,995



2022 HONDA ACCORD EX
NOW \$40,995

2.0 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 14K Miles, Power Moonroof, Auto Climate Control, Adaptive Cruise Control, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Cross-Traffic Alert, Remote Keyless Entry System, Balance of Factory Warranty, Mica, M



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WAS \$27,750



2019 FORD F-150 XL REGULAR CAB
NOW \$25,869

3.3 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 55K 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

WAS \$22,995



2012 JEEP WRANGLER UNLIMITED SAHARA 4X4
NOW \$20,965

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 139K 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, C22181A

WAS \$32,907



2018 TOYOTA HIGHLANDER XLE AWD
NOW \$31,943

3.5 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 87K Miles, Navigation, Memory Power 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 Monitoring, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Celestial Silver, C22206A

Specials

WAS \$26,924



2020 DODGE JOURNEY SE VALUE
NOW \$24,839

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 \$76,295



2021 CHEVY SILVERADO 2500 HD HIGH COUNTRY CREW CAB 4X4
NOW \$73,950

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



MAZDA CX-5 S AWD
NOW \$24,500

Automatic, Aluminum Wheels, 2nd Row Heated Seats, CD-Player, Back-Up Camera, Remote Keyless Entry System, Blue Reflex Metallic, F22017A

WAS \$28,829



2019 FORD MUSTANG COUPE
NOW \$26,410

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

WAS \$51,775



2021 LINCOLN NAUTILUS RESERVE AWD
NOW \$49,874

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

WAS \$34,435



2019 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$30,875

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



HONDA ACCORD LX HYBRID
NOW \$20,365

Automatic, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Rear Parking Aid, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Crystal Black Pearl, F22039B

WAS \$36,552



2018 GMC CANYON SLE CREW CAB 4X4
NOW \$34,806

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 \$31,989

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 \$35,995



2016 JEEP GRAND CHEROKEE SUMMIT 4X4
NOW \$30,744

3.6 V6 EFI Engine, 8 Speed Automatic, 20 Inch Satin Carbon Wheels, 55K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moonroof, DVD Entertainment System, Adaptive Cruise Control, Rear Parking Aid, Blind Spot Monitor, Front Collision Mitigation, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Brilliant Black Crystal Pearlcoat, C22169A

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**2021 JEEP GLADIATOR
HIGH ALTITUDE 4X4**
NOW \$48,692

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Bed Liner, Running Boards, Navigation, Body Color 3-Piece Hard Top, Leather Seats, Rear Sliding Window, Alpine Premium Audio System, Touchscreen Display, Rear Assist System, Blind Spot & Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Black Clearcoat, C22135B



**2019 CHEVY
BLAZER LT AWD**
NOW \$35,209

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 32K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Lane Change Alert, Side Blind Zone Alert, Rear Cross Traffic Alert, Rear Park Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Red Hot, U22160



**2020 FORD
ECOSPORT SE**
NOW \$24,339

1.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 12K Miles, SYNC 3, Power Driver's Seat, Heated Front Seats, Power Moonroof, Reverse Sensing System, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Race Red, U22145



**2019 JEEP GRAND
CHEROKEE UPLAND 4X4**
NOW \$36,909

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seat, Heated Steering Wheel, Power Moon Roof, Touchscreen Display, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Bright White Clearcoat, C23006A

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**2020 RAM 1500 BIG HORN
CREW CAB 4X4 NIGHT EDITION**
NOW \$43,994

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 28K Miles, Bed Liner, Remote Start, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Heated Steering Wheel, Power Slide Rear Window, Front/Rear Park Assist with Stop, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, U22161



**2019 FORD F-150 XLT
SUPERCREW 4X4**
NOW \$43,359

5.0 V8 EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 23K Miles, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Balance of Factory Warranty! Magma Red, C23012A



**2019 JEEP GRAND
CHEROKEE LIMITED 4X4**
NOW \$38,380

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Dual Pane Panoramic Moon Roof, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Bright White Clearcoat, C23009A



**2019 CHEVY
EQUINOX LT AWD**
NOW \$26,598

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Power Driver's Seat, Heated Front Seat, Lane Departure Warning, Lane Keeping Assist, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Sandy Ridge Metallic, U22156



**2020 FORD
ESCAPE SE AWD**
NOW \$27,574

1.5 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, SYNC 3, Power Driver's Seat, Heated Front Seats, 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! Agate Black Metallic, U22158



**2020 CHEVY SILVERADO
1500 EXTENDED CAB 4X4**
NOW \$35,835

4.3 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 23K 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



**2020 FORD
EXPLORER XLT 4X4**
NOW \$40,872

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated 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, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Atlas Blue Metallic, F22217A



**2019 LINCOLN NAUTILUS
RESERVE AWD**
NOW \$39,333

2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd 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

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2021 JEEP WRANGLER UNLIMITED WILLYS 4X4
NOW \$46,892

2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 17K 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



2019 CHEVY COLORADO CREW CAB 4X4
NOW \$32,894

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



2016 AUDI A3 PREMIUM QUATTRO 2.0T AWD SEDAN
NOW \$21,995

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



2014 MAZDA CX-5 GRAND TOURING AWD
NOW \$12,500

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



2019 FORD FLEX SEL AWD
NOW \$36,987

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



2020 GMC TERRAIN SLE AWD
NOW \$28,994

1.5 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 41K Miles, Lane 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



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

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



2020 FORD ECOSPORT SE 4X4
NOW \$24,398

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2019 FORD F-150 XL STX SUPERCREW 4X4
NOW \$41,995

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 26K Miles, Bedliner, Running Boards, SYNC 3, Front Collision Mitigation, Reverse Sensing System Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, F22224A



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NOW \$54,569

Electric, 1 Speed Automatic, 40K Miles, Memory Power Leather Heated Front Seats, 2nd Row 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



2019 FORD F-150 XLT SUPERCREW 4X4
NOW \$42,780

5.8 V8 EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 44K Miles, Chrome Step Bars, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Twin Panel Moonroof, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Velocity Blue Metallic, U22137



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NOW \$54,995

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NOW \$42,899

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Alloy Wheels, 46K Miles, Running Boards, Remote Start, SYNC 3, Power Heated Front Seats, Twin Panel Moonroof, Reverse Sensing System, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Iconic Silver, F22222A



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2.0 Hybrid EFI Engine, 8 Speed Automatic, Aluminum Wheels, 23K Miles, Remote Start, Navigation, Leather 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



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NOW \$34,816

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 24K 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! Oxford White, U22136



2020 FORD F-150 XLT SUPERCREW 4X4
NOW \$46,995

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 26K Miles, 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



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Don Stuart

Because I'm thrifty -- which for some reason my wife and kids always pronounce "cheap," -- I refused again this week to cow to my cellphone when it told me I was "running out of cloud storage," and should pay a monthly fee to get more.

This happens because I tend to hoard photos and videos on my phone up to the 5GB limit. Even after I've saved them to my computer's hard drive. Because c'mon, I get a kick scrolling through my photo library and re-seeing the bumper sticker consisting of the "peace" symbol + the heart symbol + the outline of Michigan! The decal that says "Caution: Driver Singing"! The screenshot of Albert Almora, Jr., tearing around third base to score the go-ahead run for the soon-to-be World Champion Chicago Cubs in game 7 of the 2016 World Series!

Still, sometimes, you've got to "cut bait," as the saying goes, so in order to stop getting harangued by my device, I bit the bullet deleted over 100 photos and videos. Most of those cast loose were snapshots of interesting objects and "point of interest" signs I spotted while traveling -- I take pix like these all the time, convinced, in the heat of the moment, that, "Whoa! I can write an entire dopey column about that!!"

For example, I deleted four or five photos taken at the Fort Frederica National Monument on St. Simon's Island, Georgia. They were all signs explaining the background and outcome of The War of Jenkins' Ear.

This is NOT a column about that. (Although, intriguingly, the war is named for an actual human ear, cut off the head of a guy named Jenkins.) But I recall that when taking the photos, I

Lend an Ear as I Bottom Out

was thinking: "Is there a geographical feature known as an 'ear'? And was a war fought over it?"

I believe the answer is "no." Butt, there are several body parts that get bonus use describing earthly places. And no, the "butt" to start this sentence isn't a typo, because one anatomical feature that's rather commonly-used relates to that "nether region" -- places known as bottoms.

First, let's explore some non-nether-region tags:

Hand: Hand is an unincorporated community in Horry County, South Carolina. It's not far from Wampee (which is what my kids would always say on long road trips five miles after we'd stopped at a place with bathrooms!). A lot of rivers have knees -- huge bends that permanently change their direction. There's a Toe Island in Oregon, and a Shinbone Cliff in Tennessee.

But enough of all this! -- I know you want to see bottoms!

Definition: "Bottom" is considered a colloquial term describing places where flooding is common. Luckily for a juvenile weekly columnist, maps are festooned with amusing bottoms!

- Big Bottom, which actually isn't so big -- it's a ghost town in South Dakota;
- Scientists enjoy studying Aunt Mary's Bottom. Oh grow up! It's a Site of Special Biological Interest in Dorset, England;
- I suspect the happiest bottom is Jolly's Bottom, in west Cornwall, England;
- The most beautiful bottom of all may be Paradise Bottom, also in England;
- But I'm most fond of Dorset, England's Scratchy Bottom. (Even though it only placed second in a poll for "Britain's Worst Place Name" -- nosed out by Shitterton.)

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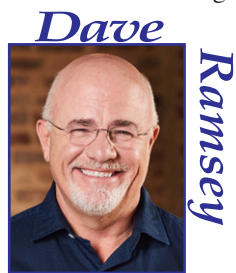
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Dave Says

Help! I'm behind on everything

Dear Dave,
I need help. I am way behind on my basic utilities and my taxes. I have tried to start the Baby Steps, but everything is so overwhelming right now that it is easy to get discouraged. I am 33, I live in Los Angeles, and I average around \$30,000 a year doing behind-the-scenes work in the entertainment industry. My total debt is about \$10,000. Can you give me some advice?

Cameron
Dear Cameron,
I know you're in a scary place right now, brother. But I'm glad you're getting on board and that you want to move in the right direction with your finances.

Before you start the Baby Steps, you should get current on all your bills. Make a list of all the bills you're late on and how much it will take to get current on each one. Then, create a written, monthly budget. Once that's done, and all your expenses and income are accounted for, you're going to squeeze every penny you can from there and work your late list from smallest to largest until everything's current. You're going to feel a sense of relief—and accomplishment—every time you flip one of these bills. And believe it or not, the act of simply making a list will help reduce the stress you feel, because just by doing that you've established the size of the dragon.

This dragon must die, and you are the knight who's going to kill it.
But listen, there are two sides to this equation—income and outgo. No offense, but \$30,000 a year as an income in Los Angeles stinks. You've got to do something to make more money. Hey, \$10,000 would literally change your life. Not everyone can say that. The bad news is, you've got \$10,000 worth of debt. The good news is, you've got only \$10,000 worth of debt. I'm not talking about some little minimum wage deal, either. I want you making some real money. Don't do anything illegal, or something that would compromise your morals, but get after making some good money.

And long term? Dude, you might want to think about taking a step up in your industry or even a full-blown career change. I mean, you don't want to be making \$30,000 a year and still working a side job when you're 50, right?

You could be debt-free, and have a much better life, in a year or less, Cameron. Go do this.

I want you to win!
— Dave

** Dave Ramsey is an eight-time national bestselling 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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<p>NEW PRICING</p> <p>2272 Riverview Court Benton Harbor Motivated seller. Move in ready. Expansive contemporary home with fenced-in backyard on quiet Cul-de-Sac. Primary bedroom has private bath. Move in ready, this home can accommodate offices, classrooms, fitness equipment and guest rooms. Two custom-built play-sets stay with home. Two fireplaces, two car garage, metal roof, updated kitchen, new air-conditioning splits are just a few of recent updates. Seasonal views of the St. Joseph River plus close to everything the area has to offer - beaches, orchards, vineyards, golfing, boating, and regional airports.</p> <p>\$379,000 Anne Odden 269-930-0257</p>	<p>NEW LISTING</p> <p>1380 Buckhorn St Street St. Joseph This delightful home has all kinds of livable space!! The open floor plan and soaring cathedral ceiling in the family room help make the whole house light and airy. A large office space/bedroom on the main floor is great for anyone working from home. In addition to the family room, lg kitchen and lg pantry along with an open eating area join another large living room space that can be used formally or informally. Upstairs are three bedrooms, loft space and a sky light in the full bathroom</p> <p>\$450,000 Karen Snyder 269-449-1888</p>

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NOTICE OF ELECTION SODUS TOWNSHIP SCHOOL DISTRICT #5, RIVER SCHOOL NOVEMBER 8, 2022

To the qualified electors of the Cities and Townships in the Sodus Township S/D #5, River School, Berrien County, Michigan, notice is hereby given that an ELECTION will be held in the following precincts on Tuesday, NOVEMBER 8, 2022. Polls will be open from 7:00 a.m. to 8:00 p.m. The election will be held at the following locations: Sodus Township Pct. 1 Township Hall, 4056 King Dr., Sodus For the purpose of electing candidates to the following offices: Governor & Lieutenant Governor; Secretary of State; Attorney General; U. S. Senator; Representative for U. S. Congress; State Senator; State Representatives; State Board of Education; University of Michigan Regents; Michigan State University Trustees; Wayne State University Governors; Justice of the Supreme Court; 3rd District Court of Appeals; 2nd Circuit Court Judge; 5th District Court Judge; County Offices; and Local Offices, including School Board of Education members. Please note that the following proposals will also appear on the ballot: State Proposals Proposal 22-1: A proposal to amend the state constitution to require annual public financial disclosure reports by legislators and other state officers and change state legislator term limit to 12 total years in legislature Proposal 22-2: Amend the state constitution to add provisions regarding elections Proposal 22-3: A proposal to amend the state constitution to establish new individual right to reproductive freedom, including right to make all decisions about pregnancy and abortion; allow state to regulate abortion in some cases; and forbid prosecution of individuals exercising established right County Proposal Berrien County Public Safety Millage Proposal: To repeal the existing Public Safety Millage and replace it with a Public Safety Millage of 0.45 mills for a five year term. If approved and levied in full, this millage will raise an estimated \$3,992,955 in the first calendar year of the levy based on taxable value. Full text of the county ballot proposition may be obtained at the Administrative Office of Berrien County, 701 Main Street, St. Joseph, MI 49085; telephone (269) 983-7111. To comply with the Help America Vote Act (HAVA), voting instructions will be available in audio format and in Braille. Arrangements for obtaining the instructions in these alternative formats can be made by contacting the city/township clerk in advance of the election. All polling locations are accessible for voters with disabilities. Absentee Voter ballots are available through your local city or township clerk's office. SHARON TYLER, BERRIEN COUNTY CLERK

LEGALS

NOTICE OF PUBLIC ACCURACY TEST OF VOTING EQUIPMENT

To the qualified electors of the City of Bridgman, Berrien County, State of Michigan: Notice is hereby given that a meeting of the City of Bridgman Election Commission has been scheduled for October 31, 2022 at 8:00 a.m. EST, at Bridgman City Hall, 9765 Maple Street, Bridgman, Michigan to conduct the Public Accuracy Test. The Public Accuracy Test is conducted to demonstrate that the computer programming used to tabulate the votes cast at the election meets the requirements of law.

This notice is posted in compliance with Open Meeting Act, Public Act 267 of 1976, MCL 15.261, et seq., and the Americans with Disabilities Act. Individuals with disabilities requiring auxiliary aids should contact the City Clerk by writing or calling the following: Sarah Karl, City Clerk (269) 465-5144, 9765 Maple Street, Bridgman, MI 49106. Sarah Karl, City Clerk City of Bridgman.

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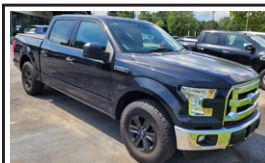
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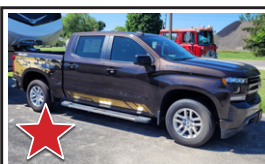
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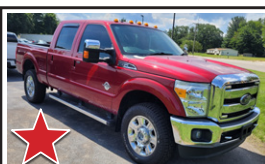
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How to maintain an older vehicle

New cars have been costly for quite some time, but those costs have spiked considerably since the onset of the COVID-19 pandemic. That unprecedented rise has led many motorists to wonder how they can get more mileage out of their existing vehicles.

According to data from Kelley Blue Book and Cox Automotive, the average cost of a new car in September 2021 was just over \$45,000. That marked a \$3,000 increase from June 2021 and a \$5,000 increase from the end of 2020.

Drivers who can't afford to keep up with the rising cost of new vehicles can take these steps to keep their existing cars running smoothly for years to come.

- Take care of the timing belt. Engines may get all the glory, but they cannot run smoothly without a fully functional timing belt. Engines need various components to do their job, and those components must do so at the right time for

the engine to run smoothly. Fully functional timing belts help to synchronize movements, but belts must be replaced every so often. Owner's manuals may note when to replace the timing belt, but they generally must be replaced every 60,000 to 105,000 miles. That's infrequent, but drivers can ask their mechanics to keep an eye on their timing belts. One issue many drivers encountered in the early months of the pandemic when people were driving less frequently was timing belts that were failing long before they reached the projected mile markers. That's because infrequent driving can hasten the demise of the timing belt. This is something for aging drivers who no longer drive a lot to keep in mind.

- Take care of the brakes and associated components. The experts at Popular Mechanics urge drivers of older vehicles to replace their brake fluid every two years. Popular Mechanics also advises drivers whose cars are more than seven years old to replace the rubber brake lines when major brake work is required.

- Pay attention to oil levels. The older engines get, the more oil they're going to burn. So drivers of older vehicles should check their oil levels more often than they would if their vehicles were brand new. This also is a great way to discover leaks before they lead to potentially significant issues.

- Don't skip maintenance appointments. Even if you're still driving less due to the pandemic, it's best not to skip recommended maintenance intervals. That's true for drivers of all cars, but especially those whose vehicles are aging. Routine tune-ups and oil changes, which may need to become more frequent the older the vehicle gets, can keep cars running smoothly and protect the engine over the long haul.

The rising cost of new cars is compelling millions of drivers to keep their cars longer than they might have anticipated. Some simple maintenance measures can help those cars run strong for years to come.

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A step-by-step guide to changing a flat tire

Any number of issues can affect drivers while on the road. Few issues may prove more disruptive than a flat tire. Flat tires can delay road trips and adversely affect commutes, all the while posing a significant safety hazard. Changing a flat tire is a valuable skill that all drivers should have in their repertoire, and this simple guide can help motorists hone their tire-changing skills.

- Take stock of your tire-changing tools. Vehicles typically come with the tools drivers need to change a flat tire, especially if the car or truck was purchased from a dealership. In addition to a spare tire, the tools drivers will need include a jack and a lug wrench. Tire wedges are not absolutely necessary, but when placed in front of or behind the tires, they can prevent rolling while changing the tire. A small flashlight kept in the glove compartment or center console storage also can be helpful, but drivers also can download a flashlight app on their smartphones to provide some extra illumination when changing a flat at night.

- Turn on your hazard lights and find a safe place to pull over. The moment drivers recognize a tire is flat, they should turn on their hazard lights and find a safe place to pull over. Avoid changing tires on narrow shoulders, as that leaves you and your passengers vulnerable to oncoming traffic. If you must, drive on the rim until you can find a safe place to pull over and change the tire. If possible, pull into an empty parking lot. Flat ground is ideal, as it can prevent the car from rolling while the tire is being changed.

- Apply the parking brake upon stopping. The parking brake can reduce the risk of the vehicle rolling while the tire is being changed, so al-

ways apply it before getting out of the car.

- Place the wheel wedges in the appropriate place. If you have wheel wedges, place them in front of the front tires when changing a rear tire and behind the rear tires when changing a front tire.

- Remove the hubcap. Some vehicles are equipped with hubcaps that cover the lug nuts. If that's the case, then remove the hubcap before lifting the vehicle with the jack. If that's not the case, simply loosen the lug nuts, which may require a little extra effort since lug nuts tend to be on very tight. At this point, it's easier to loosen the lug nuts than remove them entirely, which can be done once you're ready to remove the tire.

- Put the jack to work. Now it's time to place the jack and ultimately lift the vehicle. The experts at Bridgestone Tire note that many modern vehicles now have areas of exposed metal on the bottom designed specifically for jack placement. Consult your owner's manual to find this spot, and then raise the vehicle until the tire is about six inches from the ground.

- Remove the lug nuts. Once the tire is off the ground, remove the already loosened lug nuts,

ideally placing them in a small receptacle or bag so they won't roll away.

- Remove the flat tire. Using both hands, grip the tire by the treads and gently pull it off. Bridgestone recommends placing the tire on its side so it does not roll away.

- Mount the spare. When mounting the spare, gently push the tire on until the lug bolts can be seen through the rim.

- Tighten the lug nuts. One by one, place the lug nuts back on the bolts and tighten then by hand. Tighten them as much as possible so they're able to hold the spare on as effectively as they held the original tire in place.

- Lower the vehicle. Patiently lower the vehicle using the jack until the spare tire is resting on the ground but not with the full weight of the vehicle on it. At this point, Bridgestone recommends drivers use their full body weight to tighten the lug nuts once more before fully lowering the vehicle. Once the vehicle has been lowered, some drivers may notice the hubcap does not fit over their spare. That's alright, as it's safe to drive without a hubcap covering the spare. In such instances, place the hubcap in the trunk when you're putting back the jack, wrench and flat tire. But if the hubcap does fit over the spare, put it back on.

- Check the pressure on the spare tire. A portable inflator can indicate the tire pressure in the spare and inflate it if need be. Drivers who cannot determine the pressure in the spare should drive slowly to the nearest service station and have the pressure checked or even the spare changed to a new tire, if possible

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How to prepare your car for winter

Summer and fall can stake their claim as road trip season, and even devoted drivers may admit that winter is generally a less desirable time to take to the open road. The elements factor heavily into that reputation, as fewer hours of daylight, snow and ice are just some of the variables that can make it less enjoyable, and potentially more dangerous, to drive in winter. In anticipation of adverse driving conditions, vehicle owners can take various steps to prepare their cars and trucks for winter.

- Upgrade your wiper blades. Perhaps nothing is compromised more than visibility when driving in winter compared to other times of year. Snow makes it hard to see when driving, but fewer hours of daylight also can affect visibility. In fact,



the Insurance Institute for Highway Safety reports that approximately half of all fatal crashes occur between 6 p.m. and 6 a.m., even though the number of drivers on the road during those hours is considerably lower than it is during the daytime. The difficulty of driving at night is even more significant when wiper blades are not up to the task of keeping rain and snow off drivers' windshields. Prior to winter, inspect wiper blades and upgrade them, if necessary. Streaks left on a windshield are a telltale sign that blades need to be replaced.

- Purchase winter tires. Winter tires may not be necessary in regions with relatively mild winters. However, drivers accustomed to winters marked by heavy snowfall and/or icy roads should consider replacing their existing tires with winter tires. Many newer vehicles are now equipped with all-season tires, which the tire experts at Bridgestone note provide great performance but are not designed to handle extreme winter conditions like snow and ice. Winter tires are specially designed to handle such conditions, making them a worthy investment for drivers who live in regions where it's not unusual to encounter snow and ice throughout the winter.

- Study up on your engine oil. Some vehicle manufacturers recommend different grades of oil depending on the range of temperatures a car or truck will be driven in. The owner's manual will likely indicate if the manufacturer recommends using a different type of engine oil in especially cold temperatures. Even if the manual does not include such a suggestion, drivers can seek the advice of a local mechanic.

- Schedule a pre-winter tuneup. Even if a vehicle is not due for a tuneup, it can be wise to have

it looked over by a local mechanic before the arrival of harsh winter weather. A mechanic can check the radiator, hoses and other components that could be affected by especially cold weather in the months to come. If any issues are found, address them immediately. After all, it's better to be proactive than leave yourself vulnerable to breakdowns or other issues once the mercury drops.

As fall gives way to winter, drivers can take steps to keep their cars running strong and safe in the months ahead.

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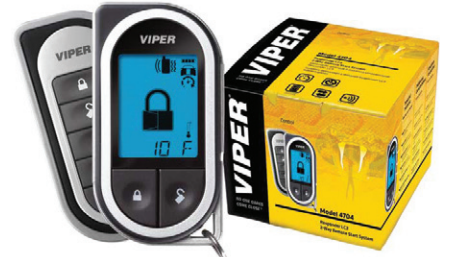
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4 basic vehicle maintenance jobs many DIY novices can perform at home

The cost of owning a vehicle has risen dramatically in recent years. Though prices at the gas pump have done much to stretch drivers' budgets, supply shortages related to the COVID-19 pandemic hit motorists' bottom lines even before the average gallon of gas reached unimaginable levels in mid-2022. Though it's certainly not an inexpensive time to own a vehicle, drivers can take solace knowing that these four basic vehicle maintenance tasks can be performed at home and save them money.

1. Change air filter: Among the simplest DIY vehicle maintenance tasks, changing the air filter on a car or truck requires no special tools. Changing an air filter can be done in as little as 10 minutes, though novices might need more time until they get a feel for what's under the hood. Vehicle owners' manuals can indicate where the air filter is and how frequently it should be replaced.

2. Change wiper blades: Changing wiper blades is another simple DIY task that doesn't re-

quire any special tools. Streaking is a telltale sign blades should be replaced, and some blades even start to come apart after excessive wear and tear. The time it takes to perform this task could depend on how long it takes to remove the old blades, which can take time until DIYers get a handle on how to quickly remove them.

3. Oil change: According to Bankrate.com, the average cost of a top service oil change at six nationwide franchises exceeded \$75 in May 2022. But this relatively simple task can be performed at home rather easily. Drivers will need to invest in a ratchet, oil filter wrench, oil pan, and funnel, but that's all they need to change their own vehicle oil. A jack will be necessary as well, but most new vehicles already come with a jack.

4. Tire inflation: Drivers can save on that costly fuel by keeping their tires properly inflated at all times. Poorly inflated tires make the engine work harder to get the vehicle down the road, and that extra work wastes fuel. A portable tire inflator can read the pressure in each tire and drivers can then inflate the tires to the PSI recommended in their owner's manual. A quality tire inflator can be purchased for less than \$100.

Novices may be overcome by nerves when attempting these jobs for the first time, but online tutorials can help them get a handle on any task that stretches their abilities to the limit. If the task seems too tall to tackle at home, take the car to a trusted mechanic or dealership.



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