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Moody on The Market



Pat
Moody

Fred Upton Retires with Rich

Legislative Legacy

When you are a holder of public office, you're always a target for public scrutiny. That has certainly been the case for retiring Michigan Congressman Fred Upton from St. Joseph. He's heard the good, the bad and the ugly about seemingly every piece of legislation he's ever introduced, argued for or against, debated across the dinner table, across the nation, or across the aisle. He's been confronted, questioned, applauded, reviled, vilified, cajoled, revered and even threatened with physical harm over the course of his 36 years representing the people of Michigan's Great Southwest. Now, he has earned the right to take a moment to reflect on it all and weigh the options ahead of whatever comes next for him and his family.

While many citizens of the world will undertake the traditional countdown to the New Year, Fred Upton has been counting down the days to the end of this phase of his career in the public spotlight, while packing away mementos, memorabilia and a vast array of trophies representing accolades received over the past 36 years, since taking up his life in politics as our congressman.

I've reached out to a large contingent of folks ranging from across the region, the state and in the nation's capital to help tell the Fred Upton story from each of their unique perspectives. I think the prevailing take away is well summed up in the words of Cornerstone Alliance President & CEO Rob Cleveland who says, "I know for certain that history will look back kindly on Fred and his public service."

Candice Miller, Former U.S. Congresswoman from Michigan and now Macomb County Public Works Commissioner, was one of Fred's closest allies in the state's congressional delegation. She helped lead the way for those sharing thoughts regarding Fred's public service. She told me, "Fred Upton has been

Continued on page 2



Arthur Havlicek,
President,
SMR Chamber

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2022 Year in Review

The end of the year always serves as an appropriate time to look back and reflect on one's accomplishments over the past twelve months. Given this will be our last column before year's end, we thought it fitting to close with a brief 2022 Chamber Year-in-Review.

Chambers of Commerce were formed, in part, to take on macro-regulatory issues and as the "Voice for Business" in the region; that is a responsibility we have not shied away from. For example, we worked to defeat the Biden Administration's pro-

Continued on page 16

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MOODY *Continued from Cover*

one of the most impactful members of Congress during his time in office. His ability to relentlessly work in a bi-partisan effort to achieve important legislation is a skill and a temperament that will be sorely missed by the Congress and the country."

Pat Butler, longtime President & CEO of America's Public Television Stations has known Fred since before he joined the Congress. Here's what he told me about Fred:

"I've known Fred 'Call me Fred' Upton since his days as an assistant to David Stockman in Congress and at OMB, and mine with Senator Howard Baker.

Having watched him 'up close and personal' for more than 40 years, as he climbed the ladder of political prominence and power, I've always been struck by Fred's down-to-earth approach to public life — and life itself.

It is commonplace in Washington that the better you know a powerful person, the less likely you are to truly admire him. The opposite is true of Fred. The better one is privileged to know him, the more one truly admires and appreciates him, for his political and legislative skills, his patriotism and courage, and the personal qualities that have made him one of the most beloved people ever to walk the halls of Congress.

Fred leaves behind a rich legacy of achievement and a devoted legion of fans on both sides of the partisan aisle and both ends of Pennsylvania Avenue.

We will be much the poorer for his absence in the House, but he has set a standard of public service to which, as General Washington said,

'The wise and honest can repair.' Godspeed Fred Upton, and thank you for doing so much for so many for so long. With great respect, Pat."

Rob Cleveland, President & CEO of Cornerstone Alliance in Benton Harbor, said, "It is really difficult to put into words what Fred has accomplished, and what kind of impact those accomplishments have had on our community. It is difficult because of the sheer volume of things Fred led or collaborated on.

What I know for certain is that history will look back kindly on Fred and his public service. Fred was never driven by his own personal agenda. His focus was on doing what was best for the residents of Southwest Michigan, followed by what was best for our nation. We may never again have a member of Congress represent us for such a length of time who makes such a significant impact on our community."

Jeff Noel, who serves now as Secretary of the Kentucky Cabinet for Economic Development, is a former President of Cornerstone Alliance and longtime Senior Exec at Whirlpool Corporation. Jeff told us, "What began 28 years ago was a call from a well-known member of the U.S. House of Representatives introducing himself, and not just offering his assistance, but proving himself to be the most accessible and engaging elected official I have ever known.

By the end of my tenure in Michigan's Great Southwest, I had a fantastic friend and mentor who was part of every endeavor in the community I worked on: from the Hope VI development, Harbor Shores, the four new factories constructed in Benton Harbor, you name it. Fred had the experience and respect of his colleagues and all agency leaders, regardless of party, in our Nation's Capital to get things done. A humble guy who accomplished so much at all levels."

Arthur Havlicek is President & CEO of the Southwest Michigan Regional Chamber. Arthur said, "Congressman Upton dedicated his life to serving Southwest Michigan and will go down in history as one of the most consistent

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Photo of the Week



Waiting for the Ball to Drop

Photo by Megan Critzer

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champions of sound public policy, practical problem-solving, and genuine bipartisanship to ever serve in the United States Congress. On behalf of the Chamber and its members, we thank Congressman Fred Upton for his remarkable 36 years of service as our U.S. Representative and wish him the best in his well-deserved retirement. We thank his staff, both past and present, for setting the gold standard of representation and constituent service in our region. Last, but certainly not least, we thank Congressman Upton's wife, Amey, his children, and his grandchildren for sharing their beloved 'Fred' with us for over four decades. We wish them all health, happiness, and longevity as they enter this new chapter of life, together."

Debbie Dingell is a Democratic U.S. Congresswoman from Southeast Michigan. She and Fred have been incredible allies for years, and she is among the saddest to see him go, telling me, "I am losing my best friend in the congress; Michigan is losing one of its most effective advocates, and the country is losing one of the most decent human beings to serve in the Congress. Fred Upton always put people first. Period. Bipartisan and compromise were not dirty words to him. He knew the country was stronger for such action. Fred knew and worked with John (her husband John Dingell) and me, that if we were going to deliver real solutions for the American people, we need to come together, listen to all perspectives, no matter how complicated or emotional the issue might be. And because of his approach he was able to get so much done in Congress.

He made many contributions, the one he is probably the proudest of is *21st Century Cures* which has done so much for health care and medical research. We worked together on PFAS, autos, the Great Lakes, hospitals, energy, drinking water and a whole lot more.

We didn't always agree, but we never disagreed with vitriolic language or any mean-spiritedness. In fact, Fred always found a way to make me laugh and it is his civility in Congress I will miss the most.

I still cannot believe he is leaving but wherever he is, he will remain a good friend whose advice I will continue to seek and listen to and take to heart."

Others on Capitol Hill in Washington shared Debbie Dingell's thoughts, as captured in an article by author and columnist A.B. Stoddard at *Real Clear Politics*. She has granted us permission to share her piece in the current issue, and you can find it at www.realclearpolitics.com, and search 'Upton.'

Meanwhile, back at home in Michigan, the response to Fred's retirement is equally respectful among those he worked closest with.

Marcus Muhammad, Mayor of the City of Benton Harbor said, "Congressman Fred Upton is the last of a dying political breed. The Bi-Partisan champion for Southwest Michigan after 36 years of dedication is leaving office free of scandal, corruption or disgrace. His role in the lead service line removal and replacement project was monumental. When the City of Benton Harbor was struggling to address the lead service issue and had no money, he brought us a check from the Environmental Protection Agency for \$5.6 million to start the project.

As Mayor of the City of Benton Harbor on behalf of the residents of Benton Harbor, I salute Congressman Fred Upton. He will forever be our sixth district representative. His tireless efforts of building bridges and relationships, regardless to whom or what, will forever be in the hearts of the people. With his vote to put country above party and politics in the impeachment of President Donald J. Trump, I believe history will vindicate his decision. The historical record will always recognize the Congressman of the 6th District from Benton Harbor, Michigan."

I asked **former Michigan Governor Rick Snyder** for his thoughts about Fred. He said, "I admired Fred prior to my time as Governor. My roots are in West Michigan, and I viewed him as a great role model for public service. He showed me how an elected official could effectively serve the citizens of his district in a positive and very effective way.

When I ran for Governor and then served, I viewed Fred as a benchmark of civility, humility and positive results. I really enjoyed the opportunity to work on projects with Fred. On my many trips to his district, I always enjoyed talking with citizens and hearing their positive perspective on how they viewed Fred's service.

Also, Fred's work with Debbie Dingell is a great example to all of America about how people from different parties and different perspectives can work together and achieve results.

Fred has had an outstanding career as a Representative. He served his district, his state and his nation with passion, dignity and civility. He achieved legislative results and constituent service outcomes that improved countless lives. I

will miss having him in office, but I wish him the best in the next chapter of his life and thank him for his incredible service."

Former State Representative and Michigan State Budget Director Al Pscholka, who also served Cornerstone Alliance and the Kinexus Group is now with Lake Michigan College. He also served Fred Upton at the district level in St. Joseph, and remembers his time there very well, telling me, "A couple of things to note about Fred's service in my time in his office. I was in Washington DC and a staffer of another member of Congress asked – 'How often do you hear from your boss?' My reply was 'every day.' Fred was constantly connected to his district. He would check in with district offices every day and he was home on weekends. He not only read the news clippings we sent in every day, but he would also pick up the phone to find out what was going on in Southwest Michigan and if he needed to help us back in the district. He realized that when people contacted the congressional office, it was probably not the best day of their lives – usually they were at their wits end about a very serious problem, and it was up to the congressional staff to listen, identify the problem, and find a solution.

In 2009 I was contacted on Super Bowl weekend by Dr. James Wierman and Dr. Fred Matthews who were trying to get nine badly burned and injured children out of Haiti. While international issues were not my specialty, I found someone snowed in at the State Department in Washington DC to help. Fred talked me through some of the international protocols and

Continued on page 4

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MOODY *Continued from page 4*

let me handle the case. It took three days of negotiations, calls to Senate offices on the East Coast, engaging the Governor's office in Massachusetts, (the kids were going to Shriners Hospital in Boston), writing frantic letters and e-mails, but in the end we prevailed. Lives were saved because of the culture created by Fred Upton and his reputation in Washington. And it is probably one of the greatest accomplishments of my life. When I was elected to the State House, it was that dedication to constituent service and staying connected to my district -- the gold standard of Fred Upton -- that I took with me to Lansing."

Pscholka's colleague, **former State Senator John Proos**, also served Fred in the district office, and did so with great pride. He shared his thoughts with me, as well, saying, "I had the honor of serving as Fred's District Director and Deputy Chief of staff in the 1990's and early 2000's and during this tenure I was able to learn what it meant to listen, to learn and to respond to the constituents of Southwest Michigan that placed their trust in him. Fred was, and continues to be, the gold-standard for constituent service and tens of thousands were served with honesty

and integrity. Among his many legislative accomplishments it is hard not to look to the *CURES Act* as his most important. Without this bipartisan legislation, the vaccines for COVID19 would not have been available in such a short time frame and many tens of thousands more may have died from the global pandemic.

And from the many quotes that define the man, his standard parade chant was, 'Hey, Hey, it's good to be home!' And finally Pat, I am grateful to have had nearly a decade of time in service with Fred to learn how to listen to those that you serve and even more importantly to respond with honor and integrity even when there were disagreements about legislative issues."

Bob Harrison is retired President of Lake Michigan College and currently serves as a Berrien County Commissioner. He says he first met Fred when he was running for Congress. He recalls, "I was working at Pawating Hospital in Niles and as a large employer, candidates for elected office would come to visit. My first impression was that the Republicans must have been pretty desperate to recruit someone right out of college, but after I did some checking, my impression of Fred improved greatly. I found that

we had a number of mutual acquaintances, and everyone had a very favorable opinion of him. His opponent also stopped by to visit, but I did not come away with a good impression. Part of the campaign being used against Fred focused on calling him 'The Devil.' I found that strategy to be laughable. How could anyone in their right mind call Fred 'The Devil?' That sealed the deal for me as to which candidate to support. I have never regretted my decision to support Fred."

Innovative industrialist Rick Blake from Edgewater Automation in St. Joseph said, "I remember when we started Edgewater Automation in the Edgewater district of St. Joe, and how Fred came to visit us and supported us as we kicked off our company. Then fast forward 20 years and he spoke at our 20-year anniversary celebration. Fred always supported us and for that I will always be grateful."

Bill Marohn, a retired Whirlpool Corporation executive, told us, "Fred was an honest and hard-working representative. He enjoyed his job. He is a respected patriot. I was proud to have him represent me, even though I did not agree with every vote he cast. I wish him health and happiness in his retirement and hopefully he will return to St. Joseph often."

Local government leaders also respected their congressman. **Izzy DiMaggio, Township Supervisor for Hagar Township** said, "The first things that come to mind when asked about Fred Upton - honest, thoughtful, humble, decent, approachable and very sensitive, more about that later.

It is always Fred, not Mr. Upton or Congressman Upton. That showed how humble he is. Always approachable and accommodating.

I joined the County Republican Party in 1974, when I was first elected Township Treasurer, and Fred was always a big supporter of our local Berrien County Republican Party. Anytime we needed anything, especially when it came to securing a keynote speaker for one of our Berrien Republican Lincoln Dinners or Fall Receptions, Fred always came through, whether

it be senators, governors, or other key administration officials. The pinnacle of Fred's success to our Party, was when he secured Vice President George Bush for a Lincoln Day Dinner. Fred was always available at the last minute to step in and keynote a County Convention or other important GOP function.

In his 35 plus years in Congress, there was never a hint of a scandal or questionable fund-raising efforts. On the occasions when a delegation of the Michigan Township Association officials would attend a convention in Washington DC, Fred was always gracious to meet with us and spend as much time with us as needed.

Fred was able to work with both sides of the aisle for the good of the country and specifically the citizens from his district. You always knew where he stood, fiscally conservative and socially moderate. He voted his conscience and what he firmly believed was to cast a vote in the best interest of our district. On certain votes, he could have taken the easy way out and voted to please a certain group, but that was not Fred's style.

Fred supported many important causes in our community, several of which he never sought recognition for. One such special cause recently was supporting the *Miracle League of Southwestern Michigan*, a program designed for special needs kids. Each special needs child was assigned a buddy to play softball on a specially designed field to accommodate all types of special needs.

We attended many County and State GOP Conventions together, but never will I forget a State Republican Convention, I believe in the early 1990's, in Grand Rapids, when Fred was booed by a group of radical far-right wingers. After a break, outside the convention hall in Grand Rapids, a few of us sought out Fred and found him in tears. He took it very personal. Others would have just shrugged it off, but that is how serious and personal Fred took his job.

I wish only the best in whatever Fred chooses to do in this next phase of an incredible career. I will always consider him a friend. Well done, Fred...your friend, Izzy."

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Great Food & Friends

Likewise, **Roger Seely from St. Joseph Township and his business Roger's Foodland** reflects with fondness on Fred's service, reporting, "When we went to Washington DC about 30 years ago, we visited Fred in his office, and he took us to the House floor. We sat up in the gallery, but my daughter Rachel was young enough to go with him onto the House floor. He introduced her to some representatives and showed her how they voted. Perhaps that's how she got her interest in government."

There were also the playful times, as recalled by **Dr. Rick Pappas, President of Davenport University in Grand Rapids, and a former President of Lake Michigan College**, who said, "I remember Fred and I singing at LMC's Winners Circle Scholarship Benefit Auction event one year. People said they would donate to the college's fundraising efforts if we sang for them. We decided on *Take Me Out to the Ballgame*. I have a picture of it somewhere."

From boaters who appreciated Fred Upton's never-ending drive to dredge the local harbor keeping access open to both freighters and recreational watercraft, to golfers who may not realize what a key role he played with Democratic Governor Jennifer Granholm in clearing the myriad of hurdles to the Jack Nicklaus Signature Golf Club at Harbor Shores, and the entire resort complex, his fingerprints and support or seemingly around every corner of the region.

Herald-Palladium Writer Juliana Knot offered up a superb recap of Fred's body of work in a piece published on December third, where he took time out to salute his district staff -- singling out Janet Zielke, Mike Ryan and Corey Hansen -- for their work, telling Knot, "It's been a good run, a good journey, really good people behind us," and added, "I've been blessed with a really good staff who are just as passionate about stuff as I am."

That's the passion that everyone who shared has put at the top of the list and will long remember him for. The palpable passion that has been a hallmark of Fred Upton...the man, the public

servant, the leader...who will undoubtedly find a new way to serve his community, his state and his nation, because that's all he's known for his entire adult life...and it's inevitably in his DNA.

(A note of thanks to the many people I reached out to for this story, especially Liz Boyd who served as Communications Director and Press Secretary to former Michigan Governor Jennifer M. Granholm.)

Moments before going to press, the passing of Fred's father Steve Upton at age 98 was announced. Our condolences go out to the Upton family.

Pat Moody
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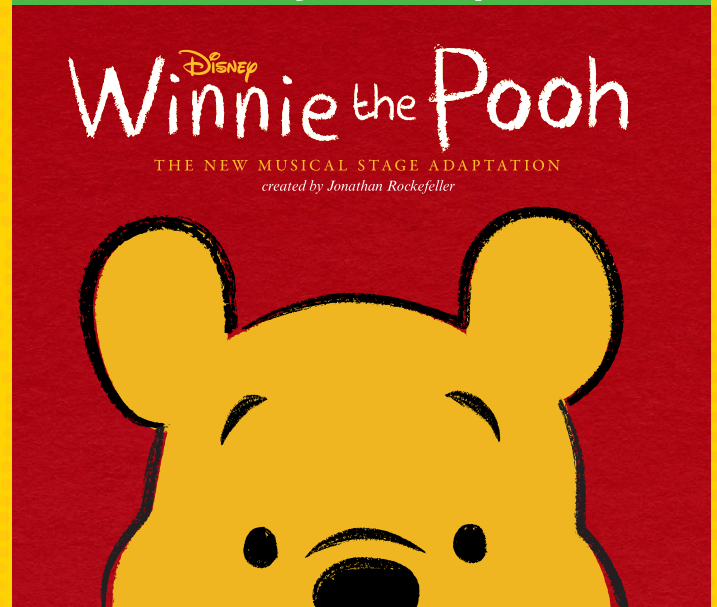
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Philippians 4:7

When Queen Elizabeth died, the Royal Guards went into action. As the many days of ceremonies and funerals got underway, the Royal Guards became a constant presence around her coffin. Throughout the long hours of her lying in state, it was the duty of the Royal Guards to stand at rigid attention, absolutely still. It was during this time, around 1 A.M., that one of the Royal Guards fainted and collapsed. As was later reported, this is not unusual. The long hours, heavy equipment, heat, and need to stand frozen in place—all contributes to an occasional collapse. In fact, because this is not uncommon, the Royal Guards receive specific training on how to “faint to attention.” In other words, when a Royal Guard faints, he is not to fall sideways. He is to fall straight forward, face first. As one of the officers said, fainting to attention in this way may mean “a broken nose and...missing teeth.”

Fainting to attention is certainly an impressive testimony to the Royal Guards’ devotion to duty. In its own way, it acknowledges that even such well-trained guards are still imperfect, still vulnerable to human frailty.

In the part of the Bible we are focusing on today, the apostle Paul gives us a solemn promise. He says, “The peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.” Think about that for a moment; you have a guard—faithful, vigilant, standing watch over your mind and heart. But unlike a human guard, this guard will never tire, never waver, never wander, never grow faint. This is because the peace of God that guards you is sealed in the blood of Jesus Christ—the same blood that our King shed on Calvary’s cross to wash away our every sin, including every time you and I have wavered in our relationship with him.

And so, rest easy and know that all is well. Your Savior-King is on duty, and he will never faint.

Prayer: Lord Jesus, my King, thank you for standing guard. Move me to rest in you. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
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Level: Advanced

WORD SEARCH

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

CONQUER CLUTTER WORD SEARCH

CABINET	DISTRIBUTE	MESS
CATEGORY	DONATION	MOBILIZE
CLEANING	GARBAGE	ORDER
CLOSET	GROUP	ORGANIZE
CLUTTER	HOARD	PLANNING
COLLECT	LABEL	SCHEDULE
COORDINATE	LEAD	SHELVING
DISARRAY	LISTS	SORT

Answers can be found on Page 17

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2022 FORD ECOSPORT SE 4WD

Ruby Red Metallic, 16 Inch Aluminum Wheels, Power Moonroof, Heated Front Seats, Rear Parking Sensors, FordPass Connect, and Much More! F22170

MSRP.....\$27,200
SIEMANS DISCOUNT.....- 105

**SALE PRICE FOR EVERYONE
\$27,095**

2022 MILITARY OR FIRST RESPONDER OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* - 1,000

AS LOW AS \$26,095

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 ESCAPE TITANIUM ALL WHEEL DRIVE

Iced Blue Silver Metallic, Leather Seats, 2.0 EcoBoost Engine, Wireless Charging Pad, 19 Inch Luster Nickel Aluminum Wheels, B&O 10 Speaker Sound System, Heads-Up Display, Panoramic Vista Roof, Navigation, Remote Start System, Adaptive Cruise Control, Heated Front Seats, Heated Steering Wheel, and Much More! F22266

MSRP.....\$42,255
SIEMANS DISCOUNT.....- 260

**SALE PRICE FOR EVERYONE
\$41,995**

2022 MILITARY OR FIRST RESPONDER OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* - 1,000

AS LOW AS \$40,995

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 EXPLORER XLT 4X4

Atlas Blue Metallic, XLT Sport Appearance Package, 20 Inch Gray Aluminum Wheels, Trailer Tow Package, Heated Seats, Heated Steering Wheel, Remote Start, and Much More! F22288

MSRP.....\$47,575
SIEMANS DISCOUNT.....- 280

**SALE PRICE FOR EVERYONE
\$47,295**

2022 MILITARY OR FIRST RESPONDER OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* - 1,000

AS LOW AS \$46,295

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
SIEMANS DISCOUNT.....- 225

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

2022 MILITARY OR FIRST RESPONDER OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* - 1,000

AS LOW AS \$46,495

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

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



2022 FORD MUSTANG GT CONVERTIBLE

Oxford White, Leather Seats, Active Valve Performance Exhaust, Navigation, Adaptive Cruise Control, and Much More! F22304

MSRP.....\$55,460
SIEMANS DISCOUNT.....- 465

**SALE PRICE FOR EVERYONE
\$54,995**

2022 MILITARY OR FIRST RESPONDER OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* - 1,000

AS LOW AS \$53,995

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 F-150 SUPERCREW XLT 4X4

Rapid Red Metallic, 2.7 V6 EcoBoost Engine, 20 Inch Six Spoke Dark Alloy Wheels, Locking Rear Axle, Remote Start, Heated Front Seats, and Much More! F22273

MSRP.....\$58,335
SIEMANS DISCOUNT.....- 340

**SALE PRICE FOR EVERYONE
\$57,995**

2022 MILITARY OR FIRST RESPONDER OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* - 1,000

AS LOW AS \$56,995

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

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

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**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.....- 1,450
GREAT LAKES BC BONUS CASH.....- 1,500
BIG FINISH BONUS CASH.....- 2,000
CCAP 2022 BIG FINISH BONUS CASH*.....- 1,000
BIG FINISH SELECT INVENTORY BONUS CASH.....- 500

SALE PRICE FOR EVERYONE \$43,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
STELLANTIS LEASE LOYALTY BONUS CASH*.....- 2,000

AS LOW AS....\$41,495
PLUS 1.9% FOR 36 MONTH OR 2.9% FOR 48 MONTHS
(WITH APPROVED CREDIT)*

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**2022 DODGE
CHARGER RT**

Hellraisin, 20 Inch Black Noise Aluminum Wheels, Functional Hood Scoop, Blacktop Package, 5.7 HEMI V8 Engine, and Much More! Very Sharp Car! C22189

MSRP.....\$44,095
SIEMANS DISCOUNT.....- 600
SALE PRICE FOR EVERYONE \$43,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

**AS LOW AS
\$42,995**

(*MUST QUALIFY)



**2022 RAM 1500
QUAD CAB 4X4 NIGHT EDITION**

Billet Silver Metallic, Navigation, Trailer Brake Controller, Bucket Seats, 20 Inch Wheels, Anti-Spin Rear Axle, Heated Front Seats, Heated Steering Wheel, Remote Start, Power Seat, Rear Power Sliding Window, Power Adjustable Pedals, and Much More! C22264

MSRP.....\$55,935
SIEMANS DISCOUNT.....- 940
CCAP 2022 BIG FINISH BONUS CASH*.....- 1,000
BIG FINISH BONUS CASH.....- 1,000

SALE PRICE FOR EVERYONE \$52,995
STELLANTIS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS....\$50,495

(*MUST QUALIFY)



**2023 JEEP GLADIATOR
FREEDOM EDITION 4X4**

Firecracker Red, Freedom Edition Package, Trailer Tow Package, Remote Start, Heated Front Seats, Heated Steering Wheel, Navigation, Black 3-Piece Hardtop, and Much More! C23018

MSRP.....\$57,060
SIEMANS DISCOUNT.....- 465
SALE PRICE FOR EVERYONE \$56,595
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

**AS LOW AS
\$56,095**

(*MUST QUALIFY)



**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.....- 1,035
SALE PRICE FOR EVERYONE \$60,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS....\$60,495

(*MUST QUALIFY)



**2022 JEEP
GRAND CHEROKEE 4XE**

Midnight Sky, Leather Seats, 20 Inch Aluminum Wheels, Dual Pane Panoramic Sunroof, Heated Steering Wheel, Heated First and Second Row Seats, Navigation, Blind Spot and Cross Path Detection, Power Liftgate, Remote Start, Adaptive Cruise Control, and Much More! C22262

MSRP.....\$64,150
SIEMANS DISCOUNT.....- 155
BIG FINISH BONUS CASH.....- 2,000
SALE PRICE FOR EVERYONE \$61,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS....\$61,495

(*MUST QUALIFY)



**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.....- 845
SALE PRICE FOR EVERYONE \$71,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS....\$70,995

(*MUST QUALIFY/ MUST FINANCE THRU CHRYSLER CAPITAL)

W A G O N E E R



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.....- 2,145
\$77,495
NATIONAL CONQUEST BONUS CASH*.....- 3,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

\$73,495
PLUS 5.9% FOR 72 MONTHS (WITH APPROVED CREDIT)*
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December 31, 2023



WAS \$26,807
**2019 JEEP COMPASS
ALTITUDE SPECIAL EDITION 4X4
NOW \$26,449**

2.4 EFI Engine, 9 Speed Automatic, Black Aluminum Wheels, 28K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! White Clearcoat, C22199A



WAS \$41,795
**2020 JEEP
GLADIATOR SPORT S 4X4
NOW \$39,899**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 27K Miles, Mopar Spray-In Bedliner, Running Boards, Black 3-Piece Hard Top, Rear Sliding Window, Touchscreen Display, Back-Up Camera, Max Tow Package, Remote Keyless Entry System, Jeep Certified! Bright White Clearcoat, C23015A



WAS \$25,903
**2019 BUICK ENCORE
ESSENCE AWD
NOW \$24,805**

1.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Memory Power Leather Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Forward Collision Alert, Lane Departure Warning, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Ebony Twilight Metallic, U22169



WAS \$35,835
**2020 CHEVY SILVERADO
1500LT
NOW \$34,302**

4.3 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Memory Power Leather Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Forward Collision Alert, Lane Departure Warning, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Northstar Metallic, U22169

MANAGER'S



WAS \$54,569
**2020 TESLA MODEL 3
LONG RANGE AWD
NOW \$44,995**

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



WAS \$21,995
**2016 AUDI A3 PREMIUM
QUATTRO 2.0T AWD SEDAN
NOW \$20,995**

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



WAS \$39,333
**2019 LINCOLN NAUTILUS
RESERVE AWD
NOW \$36,165**

2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated 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 Luggage, Remote Keyless Entry System, Balance of Factory Warranty! Iced Mocha Premium Colorant, U22148



WAS \$35,448
**2022 JEEP COMPASS L
NOW \$34,302**

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Less Than 4K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Moonroof, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Deep Blue Metallic, U22166A



WAS \$57,995
**2021 JEEP WRANGLER
UNLIMITED RUBICON 4XE
NOW \$54,995**

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



WAS \$24,339
**2020 FORD ECOSPORT SE
NOW \$21,686**

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



WAS \$33,725
**2015 FORD F-250 SRW
LARIAT CREW CAB 4X4
NOW \$28,417**

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



WAS \$33,467
**2019 FORD EXPLORER XLT 4X4
NOW \$31,717**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, SYNC, Power Front Seats, Rear Parking Aid, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Blue Metallic, F22252A

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WAS \$35,209
**2019 CHEVY BLAZER LT AWD
NOW \$32,739**

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



WAS \$24,943
**2021 FORD ECOSPORT SE 4X4
NOW \$21,764**

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 Keyless Entry System, Ford Certified! Shadow Black, F22238A



WAS \$30,806
**2021 HONDA HR-V EX-L AWD
NOW \$27,402**

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
771 DOUBLE CAB 4X4
NOW \$30,649**

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



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WAS Southwest
\$17,950



**SILVERADO 1500
CAB 4X4
NOW \$33,416**

Automatic, Aluminum Wheels, 23K Miles, Radio, Back-Up Camera, Work Truck Package, Keyless Entry System, Balance of Factory Warranty! Blue Metallic, F22120B

WAS www.MailMaxOnline
\$27,574



**2020 FORD
ESCAPE SE AWD
NOW \$26,663**

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! Aqate Black Metallic, U22158

WAS
\$46,892



**2021 JEEP WRANGLER
UNLIMITED WILLYS 4X4
NOW \$46,383**

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

SPECIALS



**JEEP
UNLIMITED 4X4
NOW \$33,693**

Miles! Remote Start, Power Driver's Seat, Leather Heated Front Seats, Premium Alpine Speaker System, Touchscreen Display, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Jeep Certified! Billet Silver Metallic, C22148A

WAS
\$27,500



**2020 FORD ESCAPE SE
NOW \$23,799**

1.5 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, K Miles, Remote Start, Navigation, SYNC 3, 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, F22176A

WAS
\$36,987



**2019 FORD FLEX SEL AWD
NOW \$29,995**

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

WAS
\$28,994



**2020 GMC
TERRAIN SLE AWD
NOW \$26,663**

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

WAS
\$41,995



**2019 FORD F-150 XL
STX SUPERCREW 4X4
NOW \$37,896**

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

WAS
\$76,295



**2021 CHEVY SILVERADO 2500 HD
HIGH COUNTRY CREW CAB 4X4
NOW \$69,995**

6.6 V8 EFI Engine, 8 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, M2001B

WAS
\$40,995



**2022 HONDA
ACCORD EX-L HYBRID
NOW \$37,917**

2.0 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 14K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Power Moonroof, Auto Climate Control, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Cross-Traffic Alert, Rear Parking Aid, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black Pearl, F22098

WAS
\$54,995



**2021 JEEP WRANGLER
UNLIMITED WILLYS 4X4
NOW \$46,406**

2.0 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 9K Miles! Remote Start, 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 Group, Remote Keyless Entry System, Balance of Factory Warranty! Sting-Gray Clearcoat, U22140

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WAS
\$28,829



**2019 FORD
MUSTANG COUPE
NOW \$24,707**

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 \$46,184**

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
\$21,488



**2016 FORD FLEX SEL AWD
NOW \$20,943**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 90K Miles, Remote Start, Memory Power Leather Heated Front Seats, Power Adjust Pedals, Multi-Panel Vista Roof, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Kona Blue Metallic, F22226A

WAS
\$36,552



**2018 GMC CANYON
SLE CREW CAB 4X4
NOW \$32,850**

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

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**2021 JEEP GRAND
CHEROKEE-L-SUMMIT 4X4**
NOW \$58,354

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 16K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Head-Up Touchscreen Display, Panoramic Roof, Surround View Camera System, Integrated Off-Road Camera, Night Vision/Pedestrian-Animal Detection, Front and Rear Collision Mitigation, Automatic Parking, Back-Up Camera, Hands Free Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Billet Gray Metallic, C23024A



**2021 DODGE CHALLENGER
R/T SCAT PACK**
NOW \$47,995

6.4 V8 SRT HEMI Engine, 6 Speed Manual Transmission, Aluminum Wheels, Only 2K Miles, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Alpine Audio Group, Back-Up Camera, Remote Keyless Entry System, Dodge Certified! Granite Pearlcoat, C23022A



**2020 RAM 2500
TRADESMAN CREW/CAB 4X4**
NOW \$49,940

6.4 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 13K Miles! Running Boards, Chrome Appearance Group, Touchscreen Display, Rear Power-Slide Window, Anti-Spin Rear Axle, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Delmonico Red Pearlcoat, U22123A



**2020 JEEP WRANGLER
SPORT WILLYS 4X4**
NOW \$35,512

2.0 EFI Turbo Engine, 8 Speed Automatic, Aluminum Wheels, Only 27K Miles, Convertible Soft Top, Power Windows, Touchscreen Display, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Billet Silver Metallic, C23022H



**2017 LINCOLN
NAVIGATOR L SELECT**
NOW \$31,980

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 94K Miles, Remote Start, Navigation, Power Running Boards, Memory Power Leather Heated/AC Front Seats, Auto Climate Control, 2nd Row Heated Seats, 3rd Row Seats, Power Moon Roof, Auto Climate Control, Blind Spot and Cross-Traffic Alert, Forward and Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, White Platinum Tri-Coat, F22217B



**2017 FORD F-250 LARIAT
SRW CREW CAB 4X4**
NOW \$55,255

6.2 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 50K Miles, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Chrome Package, Power Leather Heated Front Seats, Power Adjust Pedals, Twin Panel Moonroof, Auto Climate Control, Adaptive Steering, Lane Keeping Alert, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Trailer Brake Controller, Tow Technology Bundle, Remote Keyless Entry System, Shadow Black, F22294A



2019 FORD EDGE SEL AWD
NOW \$28,732

2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Panoramic Vista Roof, Adaptive Cruise 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! Baltic Sea Green Metallic, F22208A



**2017 RAM 1500 EXPRESS
CREW CAB 4X4**
NOW \$26,738

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 72K Miles, Bedliner, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Blue Streak Pearlcoat, F22210B

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**2019 JEEP CHEROKEE
LATITUDE 4X4**
NOW \$26,886

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 33K Miles, Power Driver's Seat, Touchscreen Display, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Billet Silver Metallic, U22182



2018 LINCOLN MKX
NOW \$29,614

3.7 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Climate Control, Hands-Free Liftgate, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Blue Diamond Metallic, F22225H



2020 FORD ESCAPE SE AWD
NOW \$27,998

1.5 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 11K Miles, Navigation, Ford Co-Pilot360 Assist, Power Driver's Seat, Heated Front Seats, 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! Dark Persian Green Metallic, C22136A



2016 FORD FUSION SE
NOW \$18,554

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 38K Miles, Remote Start, Power Front Seats, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Shadow Black, C22225A

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2019 FORD EXPLORER SPORT 4X4
NOW \$39,995

3.5 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, 2nd Row Heated Seats, Auto Climate Control, Front 180 Degree Camera, Adaptive Cruise Control, Collision Warning, Rear Parking Aid, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping System, Back-Up Camera, Hands-Free Liftgate, Remote Keyless Entry System, Ford Certified! Azale Black Metallic, F22250A



2019 FORD ESCAPE SEL 4X4
NOW \$27,817

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 15K Miles, Remote Start, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Oxford White, U22174



2018 JEEP WRANGLER GOLDEN EAGLE 4X4
NOW \$31,310

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 22K Miles, Dual Top Group, Remote Keyless Entry System, Jeep Certified! Granite Crystal Metallic, F22225A



2017 JEEP GRAND CHEROKEE ALTITUDE 4X4
NOW \$25,865

3.6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 81K Miles, Remote Start, Power Driver's Seat, Suede Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Rear Parking Aid, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Billet Silver Metallic, C23014A

2019 JEEP WRANGLER SPORT 4X4

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Black 3-Piece Hardtop, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Black Clearcoat, C23016A



NOW \$34,814

2016 FORD FLEX SEL AWD

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 82K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Power Adjust Pedals, Multi-Pane Vista Roof, Auto Climate Control, CD-Player, Blind Spot Monitor, Reverse Sensing System Back-Up Camera, Power Liftgate, Remote Keyless Entry System, White Platinum Metallic, F22202B



NOW \$21,881

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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



2017 INFINITI QX60 AWD
NOW \$22,629

3.5 V6 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 90K Miles, Remote Start, Memory Power Leather Climate-Controlled Front Seats, Power Moonroof, DVD Entertainment System, Lane Departure Warning, Back-Up Collision Intervention, Blind Spot Intervention System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Hermosa Blue, C23007A



2019 FORD ESCAPE SE 4X4
NOW \$25,792

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 22K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Ruby Red Metallic, C22203A



2019 BUICK ENVISION ESSENCE AWD
NOW \$28,432

2.5 EFI Engine, 6 Speed Automatic, Chrome Wheels, 42K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Chili Red Metallic, U22178



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Don

First and Bowl! – The Names in the Games!



Stuart

As I write this, the college football bowl season is still young. I've watched as much of the early going as I could, and am so excited for more, my mind reeling at how many more

amazingly vapid things the announcers and color commentators and sideline reporters will say!

Just yesterday, someone said – remember, this is describing a tackle football game – that “It’s gotten really physical out there.” And another individual who clearly should not have been given a microphone said, “On the sideline the coach told the offense he wants them to throw some passes in the air.” I guess as opposed to throwing passes at the other team’s super cute cheerleaders.

Anyway, this column brings you more interesting “sounds of the season” – another heaping helping of interesting names from the college football teams that populate our rich bowl game landscape:

UCLA has a linebacker named Jeremiah Trojan, who was recruited hard by crosstown rival USC. . .you know, so he could be Trojan of the Trojans.

I’m a nerd for birds, so you can’t expect NOT to have an All-Birds Team, which this year includes:

Texas Christian University running back Corey Wren;

North Carolina State defensive lineman Solomon Byrd;

U of Utah offensive lineman Falcon Kaumatule;

University of Texas-San Antonio line-backer Owen Pewee (yes, Virginia, there are birds named Pewees);

University of Washington offensive lineman Sam Peacock;

University of North Carolina quarterback Drake Maye;

And his teammate, defensive back Storm Duck;

Middle Tennessee State running back A’Varius Sparrow.

Opposing offensive lineman constantly fear that this University of Cincinnati defensive lineman will make them an offer they can’t refuse: Don(tay) Corleone.

This fellow’s name is the very definition of “frisk” — Cincinnati defensive back Pat Body.

University of Tennessee wide receiver Grant Frerking is known for making the toughest frerking plays.

Louisiana State University offensive lineman Kimo Makaneole could probably loan you a vowel if you needed one, and in fact I feel sure that he would because he’s from Niceville, Florida.

It’s inevitable that there are times when we all feel blue. Although maybe not as much as Bleu Coleman, wide receiver at East Carolina University, Blue Smith, wide receiver at Cincinnati, or Lane Blue, defensive lineman at LSU.

When they wallop you on the football field, they really mean it!: Tulane offensive lineman Sincere Haynesworth, and Cincinnati defensive back Cincear Lewis.

TakeFiveT5@yahoo.com

[Read more at www.MailMaxOnline.com](http://www.MailMaxOnline.com)

Marcy



Simpson

Executive Director Southwest Michigan Tourist Council

Jump start the new year at **The Livery**. They will host *Jagalchi*, a ethereal, horn-fronted, pedal-draped post rock hailing from Goshen, Indiana. An experience full of playful riffs and builds for days – with spacey trombone, baritone and keys keeping the melody. Featuring members of *The Tumbleweed Jumpers*, *Pack Sounds* and the *Brides of Neptune*. See them live at **The Livery** on Saturday, January 7. Doors open at 7:00 p.m. and the show starts at 8:00 p.m.

There’s fun for the whole family at **The Garden Ice Arena** in St. Joe. On-ice activities like hockey, figure skating, recreational skating, party rental and broomball make the rink a place for everyone. Call or check their website for a schedule of when their super popular ice bumper cars are available.

JLN Studios in Stevensville will offer a variety of classes in January. Julie Nitz, owner of JLN Studio, will help you create a gnome painting on Thursday, January 5. On Saturday, January 7 there will be a kids unicorn class for ages 5 and up. If painting the night sky is your thing, Thursday, January 12 you’ll have the opportunity to do just that! Have you ever wanted to paint with glitter, a palette knife, acrylic, and more? Join JLN for Abstract Workshop on Sunday, January 15. They will teach you techniques to create an abstract painting.

Saturday, January 14 **The Acorn Theater** will bring *The 1985* to Three Oaks. Turn back time with the Midwest’s RADDEST retro dance party band. *The 1985* is a TRIBUTE to the best of ‘80s rock, pop, new wave, rap and metal, covering artists like Prince, Journey, Madonna, Poison, Michael Jackson, Bon Jovi, Joan Jett, Def Leppard, Blondie and more.

Fun & Interesting Things to Do in Michigan’s Great Southwest

Lights, videos, costumes and choreography all come together for an immersive, totally ‘80s music experience that keeps you partying like it’s 1985.

When you’re ready to make your way to the great outdoors, head over to **Sarett Nature Center**. They offer five miles of groomed trails for cross-country skiing and designated trails for snowshoeing. Beginners and families can rent equipment and enjoy the mostly flat terrain of Sarett’s forest, prairie and wetland habitats. There’s an outdoor firepit and seating area available on weekends this season to keep you warm before or after your ski/snowshoe or winter hike.

The **Krasl Art Center** will have *Family Day* once a month beginning in January. On the second Saturday of every month, Krasl Art Center has free artmaking activities for the whole family. Projects have included DIY bubble wands, pumpkin painting, ski slope racing and more. See what they have planned at www.krasl.org.

If you’re looking for a place to downhill ski or snowboard, you will find that in Jones located in Cass County. **Swiss Valley Ski & Snowboard Area** is a popular destination because of the number of runs, variety of terrain types and the highest slopes in Southwest Michigan. Plan a day to enjoy the fresh air while swooshing down the slopes. For people new to downhill sports, they have a strong reputation in the region for being one of the best places to learn how to ski or snowboard. Swiss Valley’s at-a-glance snow report will provide you with everything you need to know about which trails and lifts are open, the current base, new snowfall amounts, daily hours and other relevant timely updates.

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

[Read more at www.MailMaxOnline.com](http://www.MailMaxOnline.com)

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Alan Jeffries

The Housing Market in Southwestern Michigan

As the temperatures cooled off, the Southwest Michigan local housing market continued to cool also. We have now experienced eleven consecutive months in 2022, where home sales have declined when compared to the same month in 2021. Sales in November dropped 19 percent from sales in October 2022 (277 vs. 340). Selling prices increased modestly. The bright spot in November was that the Freddie Mac mortgage rate decreased to 6.49 from 7.08 in October.

In November, the number of houses sold fell to 277 from 334 in November 2021, for a 17 percent drop in sales. Year-to-date sales were down 14 percent from 2021 (3095 vs. 3593).

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

The average selling price rose 3 percent from that in November 2021 (\$331,848 vs. \$322,192). The year-to-date average selling price of \$340,595 was 6 percent higher than the \$321,755 price in November 2021.

The median selling price increased 2 percent to \$224,900 from \$220,000 in November 2021. Year-to-date, the median selling price grew 9 percent (\$245,001 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 housing inventory available for sale across Allegan, Berrien, Cass, and the westerly

2/3 of Van Buren Counties was 769 at the end of November, down from 873 in October but up from 702 in November 2021. The inventory showed two months of growth. However, the availability level dropped from 4.1 months supply of homes for sale at the end of October to a 3.7-months supply at the end of November. For comparison, in November 2010, there were 3160 houses for sale and a 15.8-months supply of inventory.

The lower sales and lower selling prices resulted in the total dollar volume falling 15 percent in November 2022 from November 2021 (\$91,922,130 vs. \$107,612,417). Year-to-date total dollar volume at the end of November 2022 dropped 9 percent (\$1,054,144,196 vs. \$1,156,068,827).

The Freddie Mac mortgage rate slid to 6.49 from 7.08 in October for a 30-year conventional mortgage. A year ago, the rate was 3.10.

Only one bank-owned or foreclosed house was included as a percentage of all transactions. This resulted in the percentage of all transactions falling to 0 percent again after the jump to 3 percent in October. The previous lowest percentage in November was 1 percent in 2021. The highest percentage in November was 36 percent in 2010.

This data reflects home sales across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren Counties and should not be used to determine the market value of any individual property. If you want to know the market value of your property, please contact your local REALTOR®.

When Selling a Home...

Yes, your home is beautiful and represents many good memories from living in it but think of your home as potential buyers would see it.

Does it look cluttered, and are all your good memories displayed on the wall in pictures? You want your buyers to see your home as a place to make their good memories.

The home selling and purchasing process are fraught with potholes, and in this weakened housing market, the selling process must be better prepared. In order to sell homes at top dollar, houses must be "prepared for sales" - that's where Staging comes in.

A recent study by the National Association of REALTORS found that 83 percent of REALTORS said staging a home made it easier for a buyer to visualize the property as a future home. Barb Schwarz, The Creator of Home Staging®, shows that even in today's slower housing market, 95% of staged homes sell (on average) in 35 days or less. On the other hand, homes that are not staged take 172 days or more to sell.

That widely quoted real estate mantra is no longer: "location, location, location." In these times, it's now: "Staging, Staging, Staging!"

When you are selling the home you have lived in for an extended period, it can be difficult to see it the way buyers will as their first impression. Ask your REALTOR about the advantages of staging.

When Buying a Home...

You want to get your new home at the best price and close the deal quickly.

The best way to do this is to work with a REALTOR. And by making sure that you are financially ready. This is true for first-time buyers and current homeowners.

You need to look at all your credit bills and get a copy of your credit report. The mortgage rate you will be offered is based on your credit

debt that you have and whether you have a clean credit history.

Ask your REALTOR to recommend lenders to help you get prequalified for a loan amount. When you find your dream house, determine your bidding strategy with your REALTOR to help you get through the bidding process smoothly while watching out for your best interest. With a signed contract, your REALTOR will guide you through the closing steps as swiftly as possible.

Being financially ready and teaming with a REALTOR will greatly impact your home-buying experience.

To view properties for sale in your local area, go to www.swmar.com, and click on "Search". The Southwestern Michigan Association of REALTORS®, Inc. is a professional trade association for real estate professionals who are members of the National Association of REALTORS®, and ancillary service providers for the real estate industry in Allegan, Berrien, Cass, and Van Buren Counties. The Association can be contacted at 269-983-6375 or through their website at www.swmar.com.

Read more at www.MailMaxOnline.com

Nice 1.19 acre parcel, modular home permitted, north of Little Paw Paw Lake. \$30,000 (19018668) Text 269-921-5727 for information.

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<p>WALK-OUT</p> <ul style="list-style-type: none"> • 2BD, 1BA 924 Sqft • 1 acre • Great location • Many updates • 30x40 Pole barn w/ electric • Must See! <p>\$169,900 (22048877)</p>	<p>SPACIOUS HOME</p> <ul style="list-style-type: none"> • 4BD, 2BA - 2,100 sqft • 2 car garage • Close to Riverwalk • Lots of remodeling • Michigan basement • Call for your private showing <p>\$169,000 (22038922)</p>	<p>COUNTRY CHARM</p> <ul style="list-style-type: none"> • 3 BD, 1 BA – 1241 sqft • 1 Acre • 20x30 Detached garage • Move-in ready • Country escape, close to city • Call for private showing <p>\$134,999 (22040510)</p>	<p>BUILDING LOT</p> <ul style="list-style-type: none"> • .72 acres • Buildable Level lot • Corner lot • Cul-De-Sac • Close to schools, shopping, beaches • Call today to see! <p>\$72,500 (22047923)</p>
<p>NATURE'S COVE</p> <ul style="list-style-type: none"> • Buildable Lot • .18 acres • Waterfront • Nature's Cove gated community • Many amenities • Dock space <p>\$70,000 (16031704)</p>	<p>VACANT LOT</p> <ul style="list-style-type: none"> • 100 x 100 • Close to Helen Beach • Close to Little Paw Paw Lake • Call today! <p>\$17,000 (22023102)</p>	<p>COMMERCIAL LAND</p> <ul style="list-style-type: none"> • 7.52 Acres • Zoned commercial/ duplex • Along busy road/ thruway • Total of 2 parcels • Vacant & wooded • Call today for more details <p>\$410,000 (22042216)</p>	<p>RETAIL/COMMERCIAL</p> <ul style="list-style-type: none"> • Lot - 3,267 sq ft • Building - 1298 sq ft • 50' of Waterfront • 2 boat docks – deep/private • Arts district • Call today for your private tour! <p>\$350,000 (21109069)</p>

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Arthur Continued from cover

posed vaccine mandate for private companies with at least 100 employees by joining with other chambers across the state to form the *Listen to MI Business Coalition*. Together, we pushed back on what we considered an overreach by the federal government into employer-employee relationships. Ultimately, the U.S. Supreme Court agreed with our assertions and struck down the proposed rule. Later, we combined forces with other chambers on an Amicus Brief against pending changes to Michigan's Paid Sick Leave and Minimum Wage Laws. While still pending in the Michigan Supreme Court, we hope to be similarly successful.

Most of this year's advocacy efforts, however, were focused on election-related education at the local level. Michigan's Independent Redistricting Commission created entirely new legislative districts for the 2022 Midterms, resulting in brand-new faces running in brand-new seats for State House, State Senate, and U.S. House. With so much change afoot, our chamber took the opportunity to educate these new candidates on the communities, businesses, and issues they were seeking to represent. We held over a dozen individual meetings with candidates to get to know them, and their platforms, and we arranged over a dozen 'business tours' for candidates to interact with and learn from members directly. We also hosted a successful candidate forum for the region's most competitive and only open seat (the 38th State House district) in partnership with our friends at WSJM and the Shadowland Ballroom, and we featured this year's three ballot proposals in our columns thanks to our great partners at MailMax. All told, our work resulted in more informed candidates and a more informed electorate.

We also spent much of the last year "leading by convening," i.e., creating alignment amongst stakeholders and across communities to try and solve issues that remain impediments to population growth and economic prosperity in our region. Among our largest wins was the announcement of a 25-acre housing and trail development in the City of Bridgman.

Housing has long been a topic of discussion between the City of Bridgman, the Southwest Michigan Regional Chamber, and our affiliate - the Greater Bridgman

Area Chamber and Growth Alliance (CGA). After years of groundwork to make Bridgman both business and development friendly, we introduced Chris Lannert, owner of the St. Joseph-based development firm *Lannert Group*, to enthusiastic Bridgman resident Connie Babcock and pitched what turned out to be a shared vision for the property. The proposed development, located at the corner of Church and Lake Street, will include sixty new homes as well as a pedestrian-friendly system of trails, sidewalks, and exercise loops meant to foster a walkable, healthy community. We'll be sure to provide updates as this project progresses.

While we continue to be much more than a networking organization, we have certainly not forgotten our roots. This year, our chamber hosted over 65 premier networking and professional development events in our community. We continue to elevate and enhance the experience for our attendees and are planning multiple new offerings in 2023. We also were proud to support, volunteer, and even help organize other key community events like the Senior PGA tournament at Harbor Shores, the Maker's Trail Festival at Weko Beach, Holiday Village in Bridgman, Pickle Fest in Berrien Springs and more. Each of these events add to the uniqueness of our community and help countless visitors fall in love with our area each year. We are thankful to be part of them.

Last, but certainly not least, we are proud to announce over *forty new members* gained over the course of the year. Once again, this growth occurred organically, that is, without a membership drive or concerted outreach effort. Our inherent value proposition has made us the largest chamber in Southwest Michigan, and we look forward to strengthening our offerings in the year ahead.

Until then, we wish you and your loved ones: health, happiness, and hope during this holiday season.

Arthur, Sarah, and Jasmine

- your Regional Chamber Team

Read more at www.MailMaxOnline.com

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Dave Says File Bankruptcy? That's Really Bad Advice

Dear Dave,
My husband co-signed a loan for an old girlfriend four years ago. Apparently, she hasn't made a payment in almost two years, and a collection agency called him last week wanting the balance of \$3,000. We make about \$80,000 a year combined, and an attorney we spoke with recommended we file bankruptcy. Is this really the best thing to do?

Scarlett
Dear Scarlett,
If you have the money, and you can pay it off without putting yourselves in a bind financially, do it. That's the right thing to do, both morally and legally. If you don't have that kind of cash on hand, try haggling with them. See if they'll agree to settle for \$1,500. At this point, they might even take less. But if they go for the idea, do not give them electronic access to your bank account. Make sure you get the agreement in writing, too, before sending them a penny.

Here's the deal. This collector bought the loan for pennies on the dollar. It's an old debt, and that means the expectation for collection is very low. At the same time, your husband did co-sign for the loan.

They'll probably threaten to sue and what-not, but my guess is you can work something out. It might take two or three weeks—and a little patience—but that's a small price to pay if it saves you a bunch of money.

Oh, and the attorney you talked to? He doesn't sound very bright. A bankruptcy stays on your record for years. Trashing your financial life over \$3,000 would be stupid.

Good luck, Scarlett!

*Description automatically generated *
Dave Ramsey is an eight-time national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*



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SUDOKU ANSWERS FROM PAGE 7

SUDOKU ANSWERS:

1	3	4	7	5	2	6	8	9
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WORD SEARCH ANSWERS:

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LEGALS

Synopsis of Lake Charter Township Board Meeting December 20, 2022
 Meeting called to order 7:00 p.m. Present: Carson, Payne, Clark, Mensinger, Essig, Drew and Wilk.

Motion to approve Agenda, which stands as presented. All ayes, motion carried.
 Motion to approve:
 1. October 27 2022 special meeting minutes;
 2. November 15, 2022 Board meeting minutes;
 3. Budget Public Hearing meeting minutes;
 4. Budget Public Workshop meeting minutes.
 All ayes, motion carried.

Motion to approve November bills totaling \$393,940.25 All ayes, motion carried.
 Tabled the adoption of the Ordinance to Amend the Zoning Map located at 11467 Red Arrow Highway, being permanent parcel number 11-11-0136-0007-04-9 from R-AG Residential AG and C-1 Commercial to R-3 Residential Mobile Home Park to continue to receive further information.

Motion to approve the 2023 Baroda-Lake Township Police budget. All ayes, motion carried.
 Motion to adopt the 2023 Lake Charter Township budget, to include a \$30,000.0 contribution toward a 2023 Chevy Tahoe for Baroda-Lake Township Police. All ayes, motion carried.
 Motion to approve a 5% cost of living increase for LCT employees, taking effect the first pay period in January 2023. Roll Call Vote: All Yes. Motion carried.

Motion to approve Supervisor's annual pay for \$69,062.79. Roll call vote: All Yes. Motion carried.
 Motion to approve Clerk's annual pay for \$58,319.98. Roll call vote: All Yes. motion carried.
 Motion to approve Treasurer's annual pay for \$58,319.98. Roll call vote: All Yes. Motion carried.

Motion to approve Trustee's annual pay for \$8,635.19. Roll call vote; All Yes. Motion carried.
 Motion to approve 2023 appointments to boards and committees, per LCT Supervisor. All ayes, motion carried.

Motion to approve a \$50.00 after tax Christmas Holiday Bonus for full-time employees, as well as active firemen and police. All ayes, motion carried.
 Motion to amend LCT 2022 Budget. All ayes, motion carried.

Motion to approve any board members' attendance to the Michigan Townships Association Conference April 17, 2023 - April 20 2023. All ayes, motion carried.
 Motion to approve changing the April 17, 2023 board meeting to April 11, 2023. All ayes, motion carried.

ANNOUNCEMENTS
 The next regular meeting is scheduled for January 17, 2023 at 7:00 p.m., Lake Township Hall, Bridgman, Michigan.
 Lake Charter Township Planning Commission is scheduled for January 9, 2023 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan.
 Lake Charter Township Zoning Board of Appeals is scheduled for January 12, 2023 at 6:30 p.m., Lake Charter Township Hall, Bridgman, Michigan.
 Lake Charter Township Hall Offices are closed December 23 and December 26, 2022 in observance of Christmas Eve and Christmas Day and January 2, 2024 in observance of New Year's Day.
 The meeting adjourned 8:12 p.m.
 Lake Charter Township website: www.lake-township.org
 A complete set of minutes may be obtained from the Lake Charter Township Clerk

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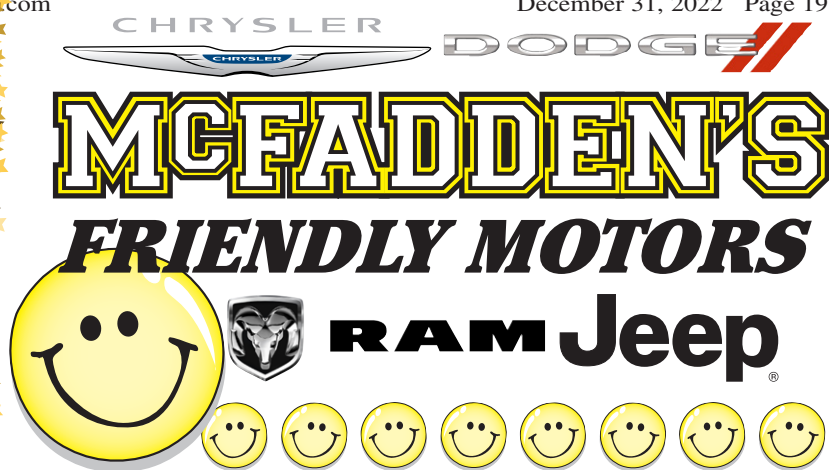
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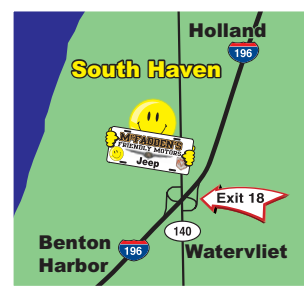


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HIGHLANDER & HIGHLANDER HYBRID



new 2022/2023 HIGHLANDER & HIGHLANDER HYBRID

3.49% for **48** Mos.²
APR Financing

36 MPG COMBINED
616-Mile Driving Range

2022 HIGHLANDER HYBRID FWD

SAVE THOUSANDS IN FUEL COSTS
OVER 5 YEARS VS. THE AVERAGE NEW VEHICLE

TUNDRA



new 2022/2023 TUNDRA & TUNDRA HYBRID

4.29% for **60** Mos.⁵
APR Financing

DESIGNED, ENGINEERED & BUILT IN THE USA!¹

437 HP iFORCE MAX
ARRIVING DAILY!

TACOMA



new 2022/2023 TACOMA 4X4
excludes TRD Pro

3.49% for **48** Mos.²
APR Financing

BEST SELLING MID-SIZE TRUCK
17 YEARS IN A ROW⁶

CAMRY & CAMRY HYBRID



new 2022/2023 CAMRY & CAMRY HYBRID
excludes TRD

3.49% for **48** Mos.²
APR Financing

52 MPG COMBINED
686-Mile Driving Range

2022 CAMRY HYBRID LE

SAVE THOUSANDS IN FUEL COSTS
OVER 5 YEARS VS. THE AVERAGE NEW VEHICLE

COROLLA FAMILY



Sedans
new 2022/2023 COROLLA & COROLLA HYBRID
includes Hatchback & '23 Corolla Cross, excludes '22 Corolla Cross

3.49% for **48** Mos.²
APR Financing

52 MPG COMBINED
593-Mile Driving Range

2022 COROLLA HYBRID LE

SAVE THOUSANDS IN FUEL COSTS
OVER 5 YEARS VS. THE AVERAGE NEW VEHICLE



Toyota Military Rebate Program For **MILITARY PERSONNEL & THEIR FAMILIES**

\$500 OVER & ABOVE ALL OTHER INCENTIVES!⁹

- ★ INCLUDES ALL RETIRED MILITARY ★ (Regardless of Time Since Retirement)
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- ★ HONORABLY DISCHARGED VETERANS ★ Within 2 Years of Service
See dealer for details.

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\$500

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1. Toyota vehicles and components are built using U.S. and globally sourced parts. 2. New 2022-2023 Highlander & Highlander Hybrid, new 2022-2023 Tacoma (excludes TRD Pro), new 2022-2023 Camry & Camry Hybrid (includes AWD & excludes TRD) and new 2022-2023 Corolla & Corolla Hybrid (includes Corolla Hatchback & 2023 Corolla Cross / excludes 2022 Corolla Cross). 3.49% APR for 36 Months with \$29.30 per \$1,000 borrowed OR 3.49% APR for 48 Months with \$22.35 per \$1,000 borrowed. 3. 2022 Highlander Hybrid FWD EPA-estimated 36 city/35 hwy/36 combined mpg. 4. Savings based on Highlander Hybrid FWD 36 mpg/Camry Hybrid LE 52 mpg/Corolla Hybrid LE 52 mpg vs. average 2022 vehicle 27 mpg, 45% highway, 55% city driving 15,000 miles/year and current fuel prices (AAA gas price \$3.67 national avg. as of 11/21/22). See www.fueleconomy.gov. 5. New 2022-2023 Tundra (includes hybrid). 4.29% APR for 36 Months with \$29.65 per \$1,000 borrowed OR 4.29% APR for 48 Months with \$22.71 per \$1,000 borrowed OR 4.29% APR for 60 Months with \$18.55 per \$1,000 borrowed. 6. Based on manufacturers' sales data from CY 2005-2021. 7. 2022 Camry Hybrid LE EPA-estimated 51 city/53 hwy/52 combined mpg. 8. 2022 Corolla Hybrid LE EPA-estimated 53 city/52 hwy/52 combined mpg. 9. Qualified current, active-duty military personnel, inactive reserves, veterans honorably discharged within two years of service, retirees regardless of date of separation from active service, and household members of eligible qualifying military personnel are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 10. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 11. ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first. Certain models require a different maintenance schedule as described in their Maintenance Guide. 24-hour roadside assistance is also included for two years and unlimited mileage. Roadside Assistance does not include parts and fluids, except emergency fuel delivery. See Toyota dealer for details and exclusions. Valid only in the continental U.S. * Subject to approved credit through Toyota Financial Services Tier 1+ & 1 only. Not all customers will qualify for lowest rate; see dealer for terms and conditions. ** Use for comparison purposes only. Your mileage and driving range will vary for many reasons, including your vehicle's condition and how/where you drive. See www.fueleconomy.gov. For 2, 5, 9 & 10 - Must take retail delivery from new 2022 and 2023 dealer stock while supply lasts between 12/01/22 and 01/03/23. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. Supply limited. APR, Customer Cash & Lease offers may not be combined. See participating dealer for complete details. Individual dealer prices and document fees may vary. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 01/03/23.



Let's Go Places



2023 Elantra SE

- 0% for 36-mos PLUS \$500
- \$1,250 HMF Bonus Cash
- \$204/36/\$3,248 lease



2023 Sonata SE

- 0% for 36-mos PLUS \$1,000^(LTD)
- Up to \$1,750 HMF Bonus Cash
- \$254/36/\$3,248 lease



2022 Venue SE

- 0% for 36-mos PLUS \$500
- \$1,000 HMF Bonus Cash
- \$184/36/\$3,248 lease



2023 Kona SE FWD

- 0% for 36-mos PLUS \$500
- \$1,250 HMF Bonus Cash
- \$194/36/\$3,984 lease



2022 Santa Cruz SE FWD

- 0% for 36-mos PLUS \$500
- \$750 HMF Bonus Cash
- \$274/36/\$3,684 lease



2023 Santa Fe SE FWD

- 0% for 36-mos PLUS \$1,000^(LTD)
- Up to \$1,250 HMF Bonus Cash
- \$254/36/\$3,984 lease



**Lease payments are 36 mo., 10k miles per year, excludes tax, title, plate and doc fees. Must be tier 1 thru HMFC

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*See dealer for LIMITED WARRANTY details.



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<p>2019 TOYOTA AVALON LIMITED HYBRID</p> <p>43 MPG \$35,990</p>	<p>2022 TOYOTA TUNDRA 1794 EDITION</p> <p>24 MPG \$67,990</p>	<p>2019 TOYOTA RAV4 XLE</p> <p>35 MPG \$29,990</p>	<p>2022 TOYOTA CAMRY LE</p> <p>39 MPG \$28,990</p>
<p>2020 TOYOTA HIGHLANDER XLE</p> <p>29 MPG \$39,990</p>	<p>2019 TOYOTA RAV4 XLE</p> <p>35 MPG \$31,990</p>	<p>2021 TOYOTA RAV4 LE</p> <p>35 MPG \$29,990</p>	<p>2020 TOYOTA CAMRY XSE</p> <p>38 MPG \$33,990</p>

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If you don't like the vehicle, bring it back to us within 3 days of your purchase and get your money back in full OR trade it back into us for the full purchase price paid within 30 days or 1000 miles. **NO QUESTIONS ASKED. PERIOD.**

<p>2021 HYUNDAI SANTA FE SEL</p> <p>\$31,990</p>	<p>2020 HYUNDAI ELANTRA GT</p> <p>\$19,990</p>	<p>2022 HYUNDAI SANTA CRUZ</p> <p>\$41,990</p>	<p>2022 HYUNDAI KONA N LINE</p> <p>\$31,990</p>
<p>2020 TOYOTA CAMRY SE</p> <p>\$28,990</p>	<p>2020 HONDA PILOT ELITE</p> <p>\$39,990</p>	<p>2019 LEXUS RX300</p> <p>\$33,990</p>	<p>2019 LEXUS GX 460 PREMIUM</p> <p>\$46,990</p>
<p>2018 BUICK ENCLAVE ESSENCE</p> <p>\$29,990</p>	<p>2013 CHEVY MALIBU LTZ</p> <p>\$13,990</p>	<p>2017 FORD F-250 SUPER DUTY</p> <p>\$45,990</p>	<p>2019 RAM ALL NEW 1500 LIMITED QUAD</p> <p>\$47,990</p>
<p>2017 BUICK ENCORE PREFERRED</p> <p>\$16,990</p>	<p>2016 INFINITY QX50</p> <p>\$18,990</p>	<p>2019 INFINITY QX60 PURE</p> <p>\$35,990</p>	<p>2019 HYUNDAI SONATA SEL</p> <p>\$15,990</p>
<p>2020 HYUNDAI SANTA FE</p> <p>\$29,990</p>	<p>2012 TOYOTA CAMRY HYBRID</p> <p>\$15,990</p>	<p>2014 HYUNDAI SONATA GLS</p> <p>\$15,990</p>	<p>2017 HYUNDAI SONATA</p> <p>\$13,990</p>
<p>2016 TOYOTA TUNDRA PLATINUM CREW MAX</p> <p>\$41,990</p>	<p>2007 LINCOLN TOWN CAR</p> <p>\$12,990</p>		

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