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#### Moody on The Market

Pat Moody

#### **Curious Kids Museum Unveils Ambitious Expansion Plan**

Nearly a year after a fire shut down the Curious Kids Museum downtown St. Joseph, its doors are getting ready to open - and possibly expand.

At the regular St. Joseph City Commission meeting on Monday, Curious Kids Museum Executive Director Lori Marciniak updated commissioners on the museum, which sits in the historic Memorial Hall at 415 Lake Boulevard on the hluff

"The building has been repaired," Marciniak said. "We are trying to get open still this summer. Ironically, there are issues with smoke alarms, so obviously we won't open before that, but we're working on it. Most of the exhibits are back in. ... We're super excited."

Marciniak and the museum's board of directors also submitted an offer to purchase the building from the city for \$140,000. Currently, the museum leases the building from the city, and according to Marciniak, it still has more than 22 years left on its current lease.

According to Marciniak, The Curious Kids Museum and its board intends to completely renovate the existing building and add approximately 4,000 square feet in a multimillion dollar investment into the property. The two parties have been in discussions regarding a possible purchase since last fall.

"The Curious Kids Museum would ultimately like to turn these tragic events into a moment of growth for the museum and the city of St.Joseph." Marciniak said. "This is an opportunity to evolve the Curious Kids Museum into an even more captivating and inspiring place for children and their adults, through complete renovation edition and expansion."

Proposed building improvements include new glass galleries, a rooftop deck, exterior renovations and a renovated exhibit area. According to Marciniak, the total cost of the project would be about \$8 million - \$2 mil-

Continued on page 8





#### Sarah Spoonholtz

Regional Director. \_\_ SMR Chamber

#### Fly on the Ford Returns This Weekend!

It hardly feels like two years have passed since the "Tin Goose" made her inaugural stop in Southwest Michigan, something that one of my good friends practically vibrated with excitement when he shared the news. Vince DesJardins, Executive Director of the Southwest Michigan Regional Airport stood in front of myself, and 30ish colleagues and peers and announced that they finally had a

date for the Ford Tri-Motor to land and invited each of us out to see it ourselves!

Jumping ahead to this year, that same excitement recently returned as Vince shared this massive piece of America's aviation history returns once again this weekend! As one of America's first mass-produced airliners, the

Continued on page 2

#### **Inserts & Promotions**

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Inserts may vary by zip code

#### **Spoonholtz** *Continued from cover*

Ford Tri-Motor, will be on display as well as offering flights and photo-ops for those interested in experiencing the energy, passion, and excitement of the Roaring '20s.

The Ford Tri-Motor, nicknamed the "Tin Goose" was designed specifically to provide another new market opportunity for **Henry Ford's Ford Motor Company** in the post-World War I era: airline travel. After realizing the potential for luxurious mass air transportation, Ford began to produce the first three Tri-Motors featuring an open cockpit before transitioning over to enclosed cabins.

It was a dream and personal goal of Vince's to have the Ford Tri-Motor make a stop in Southwest Michigan, creating a once-in-a-lifetime bucket list opportunity for anyone who loves history, Michigan, and aviation. So after the successful inaugural visit in August of 2021, Vince and his team began discussing its return.

Fly On The Ford is open to families, and will offer opportunities for rides on the Ford Tri-Motor Thursday from 2:00 p.m. until 5:00 p.m. and Friday through Sunday from 9:00 a.m. until 5:00 p.m.. Each flight will take approximately 30 minutes, 15 of which will be spent in the air. Passengers are required to remain seated while in the air, but each seat is located next to a window providing spectacular views of the Southwest Michigan scenery. Cameras are welcome and encouraged onboard!

Those interested in taking flight inside the Ford Tri-Motor can purchase tickets in advance - \$95 per adult, \$65 per child 17 and under at FlyTheFord.org or by calling 877-952-5395. Walk up tickets will be available for an additional charge.

A few fun facts about this specific airplane: Of the 199 Tri-Motors that were built, this one was number 146 off the assembly line and first flew on August 21, 1929. For six years, it provided air service between Havana and Santiago de Cuba. **Astronaut Neil** 

Armstrong's very first flight in 1936 was on board this plane at the age of 5, 33 years prior to his historic walk on the moon. During the 1950's it saw time as both a crop duster and a borate bomber in aerial fire fighting. 1973 began its twelve-year restoration process before it made its debut in 1985 and headed promptly into a museum until 1991. Post 1991, it's been returned to the former and original role of delighting passengers in the sky.

If you're not familiar with it, the Southwest Michigan Regional Airport is home to over 75 privately owned aircraft being utilized for business and pleasure; as well as a Fortune 200 companies' fleet of international aircraft. Over 400 companies from the United States and Canada annually fly their aircraft into Southwest Michigan Regional Airport (KBEH), which the Michigan Department of Transportation estimates contributed to over \$65 million to the local economy. The Airport also provides charter flights and in times of medical emergencies, transporting the critically ill or as organ donor transport. The US Coast Guard utilizes the airport during refueling operations on Lake Michigan. To learn more about the Airport visit SWMIAirport.com/

You never know what you'll discover happening here in Southwest Michigan! For more events like this visit <a href="mailto:smrchamber.com">smrchamber.com</a> or connect with me directly:

sspoonholtz@smrchamber.com or 269-932-4040. See you around Southwest Michigan this summer!



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#### Photo of the Week



# **Big Poppy**Photo by Rhonda Riggins

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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# Gotcha Doin Good

# Rebecca Oliphant

Rebecca Oliphant is always giving her time to the Watervliet community in some way, shape or form. She may look familiar from the numerous boards and committees she sits on, or the many school and community events around town!

Thanks for all you do to make Watervliet great and for being **AWESOME!** 



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# HOMETOWN HERO

# **GAYLORD ROCHEFORT**

This month, we are pleased to honor Gaylord Rochefort as our Hometown Hero! Gaylord actively served as a Specialist E5 in the US Army for 2 years and now resides in Bridgman, MI with his wife. Nominated by his daughter Monica, she states her father deserves this recognition because:

"Gaylord is a veteran and has dedicated his life to helping other veterans receive the assistance they need and deserve. He is a Vietnam Vet with lasting effects not only on his body but also on his mind from his time at war."

In 1965, Gaylord said he was drafted into the military by Uncle Sam and was a part of the first division to go and fight in Vietnam. Something he is really proud of accomplishing for his country. This courageous act of service he has since been awarded two Army Commendation Medals! When asked what his most memorable experience was while in service, Gaylord reminisced on his time on a Navy ship where they traveled around to different areas of the world, making a stop through the Panama Canal. Gaylord shared that he always felt supported by the Army and that "those that were working hard were rewarded."

After returning home on March 31st, 1967, Gaylord found it difficult to adjust as his return home was during the time of the 1967 riots. So although he was happy to be back in the US, it wasn't a great time in our country. He decided to enroll at LMC where he joined a Veteran Group and later went on to finish his degree at Western Michigan University.

Gaylord stays involved with his community by helping at his church, collecting boxes of goods to donate to the VA, and participating in the Veteran's Day events at his grandaughter's school. At the age of 79, Gaylord also stays active in walking local 5Ks that help give back to various organizations like Lory's Place!

As a closing statement, the number one piece of advice he would give to any Vet returning home is to "sign up for the VA benefits you have earned and deserved."

Thank you for your service to our country and our community, Gaylord Rochefort!

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Don **Stuart** 

**Humorist** 

#### **Plagiarizing My Mom**

Every year, around this time, I write about my mom, because of Mother's Day and her birthday, which aren't far apart.

This year is different – the first Mother's Day and birthday since her passing. That means there won't be any of her "Aw, shucks, you should write about something else." Which was gen-yu-ine shucks-ing, because my mother was right at the top of the list of "People Who Would NEVER Call Attention To Themselves."

Well, tough toenails mom; because I've determined that the tradition of our annual "Let's Embarrass Mom" column shall continue!

I turn for plagiarization – I mean, inspiration – to my Mom's "Grandparent Book" – a project she did for all her grandkids, which includes her personal answers to dozens of questions about her life and times.

Let's begin at the very beginning. The path that led to my Mom's co-authorship of this column began when she met my Dad, an encounter she describes thusly in her "Grandparent Book": "I met him on a blind date in March, 1946, when my dorm at DePauw University had a dance. The dancing area was so dark (one blue light bulb in the corner) that he asked me for another date in the daytime so we could see what each other looked like."

Fortunately she liked what she saw, or I suppose I wouldn't be here.

My Mom remembers this about her wedding day: "Rev. Carl Shafer, the assistant pastor,

performed the ceremony, and it was his first wedding. He was young, and was so nervous that he could hardly hold his Bible, his hands were shaking so much."

Of course, Mom was a little excited by that day too, even 50 years later, when she wrote in her "Grandparent Book" that she was also "very neervous." (As a first-grade teacher for 26 years, and an impeccable speller, Mom was never happy I mentioned this...she usually grounded me for a few weeks.)

Mom had her five kids in slightly less than nine years, starting in a year I can't mention because it would reveal my big sister's age, and ending in a year I can't mention because it would reveal my little sister's age. And if I reveal them, they would both ground me for life

Regardless, what happened from that first unmentionable year on became Mom's answer to the "Grandparent Book" question "What was your most important learning experience?" Mom answers, "Raising a family. We tried to be honest and decent parents. We wanted a healthy family, where we would like each other and have fun with each other. Even with disagreements and struggles and pain and frustrations, we could forgive and smile and love each other.

"We found much happiness, even though there were struggles and sacrifices and responsibilities along the way. There was joy and happiness in the course of our family life."

To appreciate what kind of person my Mom is, simply update these last few sentences to the present tense. Though her flesh is weak, her spirit still strives to reflect joy and happiness. She shows us her best effort to accept life gracefully and gratefully, reflecting one of her favorite sayings: "Good examples have more value than good advice."

Thanks, Mom, for your life of good examples. I love you.

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Glenn **Rosenbaum** 

Pastor

#### **Destination Restoration**

And the God of all grace, who called you to his eternal glory in Christ, after you have suffered a little while, will himself restore you and make you strong, firm and steadfast. To him be the power for ever and ever.

Amen. ~ 1 Peter 5:10,11

Many of us can look back and laugh at family road trips we took as children or with our children. They were torturous for children and parents alike. The frequent bathroom breaks. The incessant questions. "Honey, do you know where you are going?" "Do I need to pull this car over?" "Are we there yet?" The road seemed to stretch on forever and the destination forever out of reach. But once you arrived, the glory of the destination often outweighed and outshined the frustration of the journey.

Suffering during our journey through this life as we head toward heaven can be just as torturous, indeed, more so. We do not tend to look back on tough times with humor. The road of suffering seems to go on forever. The end, forever out of reach. We break down frequently. We question God incessantly. "Lord, how is this good for me? Have you forgotten about me? Can you even put a stop to this?"

The apostle Peter assures us that God can. He is still in control. His ability to act on our behalf has not run dry. He will always have the power to deliver us. Therefore, we have no right or reason to squabble with God. Regardless of how much of our life is marked with suffering (even if it is every single day of our lives), God is always the same. He is always full of grace. Always giving all his mercy to all his children. He holds nothing back.

If you doubt it, look to Jesus. Because of Jesus, you have a share in God's eternal glory. Your days of suffering will end. And when they do, God will be there to greet you. The end of that road will reveal a destination that is extraordinary and unending in its splendor. Compared to the glories of eternal life, the sufferings of earthly life will seem little and light.

Are we there yet?

Prayer: Lord Jesus, restore to me the joy of your salvation and grant me a willing spirit to sustain me. Amen.

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

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#### **Moody** Continued from cover

lion for exhibits and \$6 million for renova-

"This project results in a top tier, we would argue, world class, hands-on children's museum for the residents, schools, and quests

www.MailMaxOnline.com quest to the city of St. Joseph."

While the city did not take any action, St. Joseph Mayor Laura Goos offered her perspective on the proposed offer.

"There are a lot of things for us to consider, including our fiduciary responsibility we have to our residents and our taxpayers,"



of the city of St. Joseph and southwest Michigan," Marciniak said. "The new and Improved Curious Kids Museum will reflect our diverse community and offer playful, interactive learning experiences. It will help children learn through play and exploration in environments designed just for them, an incredible and unmatched asset for families, in and

Goos said. "The city staff and commission will want to take many factors into consideration, including what a fair market value would be, public input, as well as the highest and best use of that asset. ... We look forward to continuing to work with the Curious Kids Museum into the future and working for the betterment of our combined communities.



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#### SW Michigan Farmer Asks Congress For A More Balanced Approach

The next time you're in the produce section of the grocery store, family farmers want you choosing locally grown fruits and vegetables.

Fred Leitz, one of the owners and operators of Leitz Farms in Sodus was headed to Washington, DC again this week, telling law-makers it's getting harder to compete with the fruit and vegetable prices countries like Mexico can offer. Consequently, consumers sometimes avoid local produce in favor of cheaper, foreign alternatives.

It's the fourth time this year he's been to the nation's capital, to meet with lawmakers about changing federal agriculture policy. Leitz said the difference between Mexico and the US for the cost to produce fresh fruits and vegetables is stark.

"They're paying workers \$10 a day to my \$21 an hour. And they're shipping produce at



the same time I am, into the same markets," said Leitz. "It's having a devastating effect on family farming."

Leitz said one problem is the Adverse Effect Wage Rate – a federal policy that's being administered by the US Department of Labor.

Leitz said there's too much discretion left to the Labor Department and they're driving up farm worker wages.

He added that's having a devastating impact on family farms. He's asking Congress to rework the legislation, so it works as intended and keeps US farmers in business.

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AS LOW AS \$58.995

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#### 2023 FORD F-450 CREW **CAB 4X4 HAULER BODY**

Agate Black, Lariat, Leather Seats, 6.7 Power Stroke DIESEL, High-Capacity Trailer Towing, Limited Slip Rear Axle, Power Sliding Rear Window, B&O Sound System, Navigation, CM ER Series Hauler Body, and Much More! F23127

ADD FOR CM HAULER BODY......+16,837 SUBTOTAL.....\$96,057 SIEMANS DISCOUNT.....- 1,062

SALE PRICE FOR EVERYONE \$94,995 MILITARY OR FIRST RESPONDER APPRECIATION EXCLUSIVE CASH REWARD\* - 1.000

AS LOW AS \$93,995

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www.MailMaxOnline.com June 17, 2023 MailMax Page 11



# It's the season.











#### **2023 JEEP RENEGADE LATITUDE 4X4**

Alpine White, 1.3 Turbo Engine, Altitude Package, Keyless Entry, 18 Inch Gloss Black Wheels, Remote Start, Ambient LED Lighting, Navigation, Forward Collision Warning, Rear Back-Up Camera, Blind Spot and Cross Path Detection, Lane Departure Warning, and Much More! C23114

NATIONAL RETAIL CONSUMER CASH - 250 NATIONAL 23MY RENEGADE LATITUDE 4X4 SI BC - 2,190 **SALE PRICE FOR EVERYONE \$30,645** RETURNING LESSEE BONUS CASH\* - 500 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

# S LOW AS \$29,645 (\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



#### 2023 JEEP COMPASS **LATITUDE 4X4**

Diamond Black Crystal, Blind Spot and Cross Path Detection, Back-Up Camera, Active Lane Management, Touchscreen Radio, Full Speed Forward

<b>SALE PRICE FOR EVERYONE \$30.795</b>
GREAT LAKES BC BONUS CASH 1,000
NATIONAL RETAIL CONSUMER CASH - 1,500
SIEMANS DISCOUNT 1,090
MSRP\$34,385
Collision warning, and Much More! C23061

#### RETURNING LESSEE BONUS CASH\* - 500 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

S LOW AS \$29,795
(\*MUST QUALIFY/ MUST FINANCE THRU CHRYSLER CAPITAL)



#### **2023 JEEP GRAND CHEROKEE LAREDO 4X4 DEMO**

Baltic Gray Metallic, Power Sunroof, Leather Seats, Altitude Package, Heated Steering Wheel, Touchscreen Radio, Power Liftgate, Remote Start, 20 Inch Gloss Black Wheels, and Much More! C23002 MSRP..... .....\$49,490 SIEMANS DEMO DISCOUNT...... 1,995 NATIONAL 23MY WL LAREDO SI RETAIL BC - 1,500

BONUS CASH.....- 2,000 **SALE PRICE FOR EVERYONE \$43,995** 

RETURNING LESSEE BONUS CASH\* - 1,000 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

### AS LOW AS \$42,495 (\*MUST QUALIFY/ MUST FINANCE THRU CHRYSLER CAPITAL)



#### **2023 RAM PROMASTER 1500**

Black, Cloth Seats, Speed Control, Power Windows and Locks, Auxiliary Power Outlet, Ambient LED Interior Lighting, Front Fog Lamps, Overhead Shelf Above Driver, Back-Up Camera, and Much More!

MSRP......\$47.705 SIEMANS DISCOUNT.....- 210

**SALE PRICE FOR EVERYONE \$47,495** MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

AS LOW AS \$46,995

(\*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	1,065
BONUS CASH	3,000

#### **SALE PRICE FOR EVERYONE \$52,995**

MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

#### **AS LOW AS \$52,495**

(\*MUST QUALIFY/\*\* RESIDENCY RESTRICTIONS APPLY)



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

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

MSRP\$6	55,385
SIEMANS DISCOUNT	2,490
GREAT LAKES BC BONUS CASH	1,000
BONUS CASH	1,000
SELL-DOWN BONUS CASH**	1,000
ENGINE BONUS CASH	2,000
CALL DOLGE HAD EVERYAND A	

#### **SALE PRICE FOR EVERYONE \$57,895**

2022 ON-THE-JOB COMMERCIAL EQUIPMENT UPFIT\*\*\* - 500 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

AS LOW AS \$56,895 (\*MUST QUALIFY/\*\* RESIDENCY RESTRICTIONS APPLY/\*\*\* BUSINESS OWNERS ONLY)



#### **2022 RAM 2500 CREW CAB** 4X4 SERVICE BODY Bright White, Cloth Seats, 6.4 V8 Engine, Trailer

Brake Controller, Anti-Spin Rear Axle, Chrome Appearance Group, Rear Power Sliding Window, Power Black Trailer Tow Mirrors, Touchscreen Radio. Knapheide Service Body, and Much More! C22242 .....\$58,375 ADD FOR KNAPHEIDE BODY.....+13,331 SUBTOTAL.....\$71,706 SIEMANS DISCOUNT.....- 3,711 GREAT LAKES BC BONUS CASH.....- 1,000 BONUS CASH.....- 1,000

#### SELL-DOWN BONUS CASH\*\*.........- 1,000 **SALE PRICE FOR EVERYONE \$64,995**

2022 ON-THE-JOB COMMERCIAL EQUIPMENT UPFIT\*\*\* - 500 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

# AS LOW AS \$63,995 (\*MUST QUALIFY/\*\* RESIDENCY RESTRICTIONS APPLY/\*\*\* BUSINESS

OWNERS ONLY)



#### **2022 RAM 3500 4X4 DUMP TRUCK**

Bright White, 6.7 Cummins DIESEL Engine, Electronic Shift-on-the-Fly Transfer Case, Power Trailer Tow Mirrors, Power Windows and Locks, AIRFLOW 11 Foot Drop-Side Dump, and Much More! C22235 MSRP......\$63.450 ADD FOR AIRFLOW DUMP BODY +17,829 SUBTOTAL.....\$81,279 SIEMANS DISCOUNT.....- 2,284 ENGINE BONUS CASH.....- 2,000

2022 ON-THE-JOB \$1000 COMMERCIAL EQUIPMENT UPFIT\*\*\* - 1,000 **SALE PRICE FOR EVERYONE \$75,995** 

MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

AS LOW AS \$75,495 (\*MUST QUALIFY/\*\* RESIDENCY RESTRICTIONS APPLY/\*\*\* BUSINESS OWNERS ONLY)





2.3 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 21K Miles, Bedliner,
Running Boards, Climate Control, Front Collision Mitigation, Blind Spot Monitor, CrossTraffic Alert, Lane Departure Warning, Lane Keeping Assist, Rear Parking Aid, Back-Up
Camera, Remote Keyless Entry System, Ford Certified! Magnetic, F23108A



2.3 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 51K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Twin Panel Moonroot, Auto Cimate Control, Blind Spot Monitor, Cross Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking, Ald. Back-Un Camera. Power Liftcate. Remote Keyless Entry System. Ford Certified. Rapid Red Metallic. P22318B



1.3 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 36K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Auto Temp Control, Lane Departure Warning, Lane Keeping Assist, Front Collision Warning and Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Summit White Roof and Satin Steel Metallic Body, F23106A



3.0 Ecoboost V6 EFI Engine, 10 Speed Automatic, Aluminum V Power Leather Heated/AC Front Seats, Heated Steering Wheel, i Lane Departure Warning, Lane Keeping Assist, Lane Departure Cross-Traffic Alert, Back-Up Camera, Power Liftgate, Remote Ke



2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 77K Miles, Power Driver's Seat, Heated Front Seats, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Rear Cross-Traffic Monitor, Blind Spot Collision Warning, Back-Up Camera, Remote Keyless Entry System, Black Cherry Pearl, U23005A



3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 97K Miles, Bedliner, Power Deploy Running Boards, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Panoramic Moon Roof, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Oxford White, F22263B



6.7 Cummins Turbo DIESEL, 6 Speed Auto, Alum Wheels, 36K Miles, Dual Wheels Rear Axle, Bedliner, Running Boards, Remote Start & Keyless Entry, Nav, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Power Sunroof, Touchscreen Display, Rear Parking Aid, Back-Up Camera, Trailer Brake Control, Bright White Clearcoat, C22210A



3.6 V6 EFI Engine, 8 Speed Automatic Driver's Seat, Climate Control, Touchsc Detection, Rear Collision Mitigation, Rea Keyless Entry System, Jeep Certifie

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2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 37K Miles, Memory Power Leather Heated Front Seats, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera Power Liftgate, Remote Keyless Entry System, Mazda Certified! Jet Black Mica, M23042A



2.0 Ecoboost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Hands Free Liftgate, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, Ford Certified! F25098A



1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 22K Miles! Remote Start, SYNC 3, Power Driver's Seat, Heated Front Seats, Climate Control, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Ruby Red Metallic, F23047A



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<sup>rd</sup> Row Heated Seats. Panoramic Moon Roof. Blind Spot Monitor. Warning, Front Collision Mitigation, Aerial View Display System less Entry System, Ford Certified! Stone Blue Metallic, U23015/



6.7 Cummins Turbo DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 11K Miles! Bedliner, Remote Start, Navigation, Memory Power Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2rd Row Heated Seats, Power Sliding Rear Window, Parksense Front/Rear Park Assist, Back-Up Camera, 5th Wheel/Gooseneck Towing Prep Group, Remote Keyless Entry System, Balance of Factory Warranty! Granite Crystal Metallic, C23077A



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



3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 65K Miles Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, CD-Player, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Race Red, F23061B



Aluminum Wheels, 31K Miles, Power een Display, Blind Spot and Cross Path r Parking Aid, Back-Up Camera, Remote d! Diamond Black Crystal, C23045A



leated Front Seats, Heated Steering Wheel, 2rd Row Heated Seats, Panoramic Moonroof, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera. Power Liftgate. Remote Keyless Entry System. Balance of Factory Warranty! Silver Zynith. U22114



6.8 V10 EFI Engine, 6 Speed Automatic, Steel Wheels, 100K Miles, Cruise Control, Power Windows and Locks, Black Vinyl Floor Covering, Remote Keyless Entry System Oxford White, U22185



Cover, Bedliner, Step Bars, Remote Start, SYNC 3, Power Leather Heated Front Seats, Power Slide Rear Window, Climate Control, Blind Spot with Cross Traffic Alert, Lane Keeping System, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Hot Pepper Red Metallic, C22087C





2.4 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 90K Miles, Cruise Control, Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Silver, M23029A



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 3K Miles! Remote Start, Navigation, Sky One-Touch Power Top! Heated Front Seats, Touchscreen Display, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Balance of Factory Warranty! Earl, F23082A

dgman, MI 925-3673



Package, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Balance of Factory Warranty! Shadow Black, F23082H















Miller



Greg Kantauskas Weber Ingels McLean **Place** Betker Danneffel THURS 9-8 • TUE., WED. & FRI. 9-6 • SAT. 9-4 Plus Tax, Title, Plates, Rebates Included. Must Qualify for Credit. Page 14 June 17, 2023 MailMax







3.5 V6 ERI Engine, 9 Speed Automatic, Aluminum Wheels, 19K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2° Row Heated Seats, Power Sunnoof, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warming, Lane Keeping Assist, Lane Departure Warming, Front Collision Militgation, Back-Up Camera Power Liftoate, Remote Keyless Entry Sistem. Balance of Factory Warranty Platinum White Pearl F23024A



1.5 Ecoboost EFI Engine, 8 Speed Automatic, 18 Inch Aluminum Wheels, 11K Miles, Power Driver's Seat, Heated Front Seats, Climate Control, Wireless Charging Pad, SYNO3, Ford Co-PiloiSfo, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Un Camera, Remote Keyless Entry System, Balance of Factory Warranty Area S1, M200564



6.0 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 97K Miles, Cruise Control, Power Windows and Locks, Vinyl Flooring, Back-Up Camera, Black, U23083



1.5 EFI Engine, 1 Speed Automatic, Aluminum Wheels, 50K Miles, Remote Start, Power Driver's Seat, Remote Keyless Entry System, Lane Keep Assist with Departure Warning, Side Blind Zone Alert, Rear Cross Traffic Alert, Rear Park Assist, Back-Up Camera. Remote Keyless Entry System. Mosaic Black Metallic. C23112B



3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 167K Miles, Remote Start, Navigation, Dual Top Group, Call of Duty Group II, Heated Front Seats, CD Player, Touchscreen Display, Trailer Tow Group, Remote Keyless Entry System, Black, C22135C



3.6 V6 HYBRID Engine, 1 Speed CYT Automatic, Alumirum Viheels, Only 3K Milest Renote Start, Memory Power Leather Heated Front Seats, Heated Steering Viheel, Dual Pare Monorod, Touchscreen Display, Harman Kandon 20 Speakers, Power Side Side Doors, Adaptive Cruise Control, Blind Spot and Rear Class Path Detection, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning Front Collision Militoption, Back-Lly Camera, Power Liftpate, Remote Keyless Entry System, Chrysler Certified Ceramic Gray Clearcoat, C23160M



5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 116K Miles, Security Cover, Bedliner, Running Boards, Power Driver's Seat, Power Windows and Locks, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, White Diamond Tri-Coat, F23040A



2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 34K Miles, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Moorroof, Climate Control, Blind Spot Detection Rear Cross Traffic Alert, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Dark Graphite Metallic, C23155A

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7.3 VB Engine, 10 Speed Automatic, Aluminum Wheels, 25K Miles, Spray-in Bedliner, Running Boards, F4X Off-Road Package, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Dual Pane Moonroof, Dimate Control, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified. Iconic Sliver Metallic, F23121A



7.3 V8 EFI Engine, 10 Speed Automatic, Aluminum Wheels, S6K Miles, Security Cover, Bedliner, Running Boards, PX4 Off-Road Package, Renoted Staft, Navigation, SYNGS, Lariat Sport Package, Memory Power Leather Heated/AF Jorni Seats, Auto Climate Control, Power Adjust Pedals, Billod Spot and Cross Traffic Alert, Lane Keeping Alert, Pre-Collision Assist, Reverse Sensing Systems Back-Up Camera, Remote Keyless Entry System, Ford Certifield Agade Black, F2000H



3.5 VB EFT Engine, 9 Speed Automatic, Aluminum Wheels, 16K Mires, Remote Start, Navigation, Memory Power Leather Heated Front Seats, 2<sup>nd</sup> Row Heated Seats, Climate Control, Power Sunroot, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Blind Sport Monitor, Cross-Traffic Alert, Rear Parking Aid, Back-Up Camera, Hands-Free Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! White Diamond Pearl, F2005A



2.4 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 59K Miles, Power Driver's Seat, Leather Heated Front Seats, Power Sunroof, Climate Control, CD-Player, Back-Up Camera, Kona Coffee Metallic, M23038B



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5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels 35K Milles, Security Cover, Bedliner, Locking/Limited Slip Differential, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Red Hot, U23056



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 12K Miles! Power Driver Seat, Heated Front Seats, Heated Steering Wheel, Power Moonroof, Blind Spot Monito Rear Collision Mitigation, Rear Parking Aid, Tire Pressure Monitor, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Bright White, C23143A



1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 13K Miles! Power Driver's Seat. Climate Control, Blind Spot Monitor, Cross-Traffic Afert, Lane Papartural Marning, Lane Kerping Assist, Lane Departure Warning, and Expending Assist, Lane Departure Warning, Front Collision Mitigation, Back Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic Metallic, C23076A



Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Rear Parking Aid, Back-Up Camera. Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Summit White, U23



4.3 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 68K Miles, Security Cover, Bedliner, All Star Edition, Remote Start, Power Driver's Seat, CD Player, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Summit White, F23123A



1.5 EFI Engine, 1 Speed CVT Transmission, Aluminum Wheels, 43K Miles, Remote Start, Power Driver's Seat, Power Sunroof, Climate Control, Adaptive Cruise Control, Blind Spo Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collisio



1.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 17K Miles! Navigation, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Heated Steerir Wheel, Power Moonroof, Blind Spot Monitor, Cross-Traffic Alert, Rear Parking Aid, Back Up Camera, Remote Keyless Entry System, Ford Certified! Smoke Metallic, C23089A



3.6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 89K Miles, 3<sup>rd</sup> Row Seating, Dual Pane Sunroof, Back-Up Camera, Remote Keyless Entry System, Reflex Silver Metallic, C23105B



1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels 49K Miles, Power Driver's Seat, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Sandy Ridge Metallic, U23048



1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 10K Miles! Power Driver's Seat, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Varning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Repar Parkin Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, C23081A



3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 92K Miles, Remote Start, Navigation Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Panoramic Moonroof Adaptive Cruise Control, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Bright White Clearcoat, C23039A



3.7 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 67K Miles, Remote Start, Power Windows and Locks, CD-Player, Limited Slip Axle, Reverse Sensing System, Back-Up Camera Remote Keyless Entry System, Ruby Red Metallic, F22225I



2.5 EFI Engine, 1 Speed CVT Automatic, Styled Wheel Covers, 76K Miles, Power findows and Locks, CD-Player, Blind Spot Monitor, Cross-Traffic Alert, Lane Departur Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Caspian Blue Metallic, C23073B



4.6 V8 EFI Engine, 4 Speed Automatic, Aluminum Wheels, Only 86K Miles! Power Driver's Seats, Leather Seats, CD-Player, Remote Keyless Entry System, Vibrant White, F22200B



2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 105K Miles, Power Driver's Seat, Leather Heated Front Seats, Power Moonroof, Climate Control, CD-Player, Rear Parking Aid, Back-Up Camera, Power Liftgate, Espresso Brown, U2004B



.O. EFI Engine, 9 Speed Automatic, Aluminum Wheels, 21K Miles, Remote Start, Power Driver's Seat, Heated F Seats, 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! Cherry Red, U20066



1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 36K Miles, mote Start, Power Driver's Seat, Heated Front Seats, Driver Confider Package, Back-Up Camera, Power Liftgate, Bemote Keyless Entry System, Balance of Factory Warranty! Pepperdust Metallic, U23068





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Jim

Dan Zarobsky





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Dennis Varo

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#### Dave Ramsey

Financial Expert The Ramsey Show

#### **Dave Says** Your Financial Life Depends on It

Dear Dave,

I've been struggling for about a year, ever since I made a stupid new-college-graduate decision to finance a car. It's a 2018 Jeep Compass, and I owe \$21,000 on it. The trade-in value is about \$11,000, so I really got stung on the sticker price and everything else. I also have \$85,000 in student loan debt and around \$7,500 on credit cards. The good news is, I make \$63,000 at my job, and that should increase to \$75,000 by January of next year. My girlfriend and I are renting an apartment and engaged to be married in 2025. How do I clean all this up before then?

Austin

Dear Austin,

Well, the good news is, you have the rest of your life to never make this kind of mistake again. I'm really sorry you're going through all this, son. What a horrible thing to experience right after college.

So, you're \$10,000 upside down on a vehicle you owe \$21,000 on, right? The truth is, you're kind of stuck. If you're serious about getting out of this mess and not repeating the same mistakes twice, you're going to be work-

ing like a dog for the next year or two. Right now, you need a serious side job nights and weekends-maybe two. And I'm talking barebones living. No vacations, and no eating out for a while. You don't need to see the inside of a restaurant unless you're working there. Get what I'm saying? No unnecessary spending. Period. On top of all this, you've got to start living on a strict, written monthly budget.

Now, about your fiancée. I get the desire to fix things before you get married. But married people work together on this kind of stuff all the time. Believe it or not, there's no perfect time to get married. I mean, it sounds like you two have already decided to go there and figured out neither one of you are perfect. That's just called being human. So, there's really no reason to wait on tying the knot at this point. And the truth is, the two of you can whip your finances into shape faster and much more efficiently working on it together—as a married couple.

Austin, I want you tear into this debt like your life depends on it. Because guess what, dude? It does!

Dave

Description automatically generated with low confidence \* Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of "The Ramsey Show." He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for the company Ramsey Solutions.



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#### **BATTLE OF THE BRANCHES!**



Bad Axe Billy's 🛐 WATL AXE THROWING will be on site!

Information on the VA PACT ACT, Health Care and Compensation Claims will be available from the **Berrien County Veteran Services.** 

DATE: Wednesday, June 28th, 2023

TIME: 6:00 pm - 9:00 pm

**LOCATION: Three Oaks American Legion** 

204 W. Linden Street, Three Oaks, MI 49128

**DINNER WILL BE PROVIDED** 

#### TO REGISTER:

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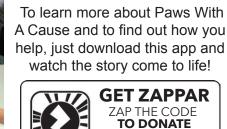
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#### \$320,000

- 3 Bd, 2.5 BA 2,259 sq ft
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- 3 BD, 2 BA 1,359 sq ft
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#### \$275,000

- 2 Bd, 2 BA 778 sq ft condo
- Many extras
- Furnished
- Personal dock
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#### \$467,000

- 2 BD. 2.5 BA 1,551 sq ft
- Full walkout basement
- 3 season room, deck, patio
- MLS # 23018478



#### \$209,000

- 3 BD, 1 BA 1,147 sq ft
- Guest house
- 24x40 Pole barn
- · Second home or rental units
- MLS # 23008145



#### \$365,000

- 3 BD, 2.5 BA 1,738 sq f
- Bi-Level
- MLS # 23014138



#### \$110,000

- 3 BD, 1 BA 1,180 sq ft Enclosed front room
- · Close to area amenities
- Detached garage
- MLS # 22034473



#### \$339,000

- 4 BD, 2.5 BA 2,092 sq ft

- MLS # 23011201



#### \$40,000

- Wooded
- Vacant
- Close to attractions
- MLS # 23014641



#### Lucy Kubash

Pet Lover

#### The Pet Corner

Kittens, kittens everywhere and each one cuter than the last. So many kittens that foster homes are overflowing. Rescues are always looking for more folks who are able to foster, so if you think this is something you would like to do, contact Animal Aid or Paws of Hope and they'll be happy to tell you what fostering entails. Donations to the rescues are always appreciated and the easiest way to do it is to check out their Facebook pages and also for the Humane Society of Southwest Michigan, Some immediate needs for the HSSM include Purina One wet dog food, Milkbones, wet and dry kitten and cat food, cat treats, toilet bowl cleaner, hand soap, 33-gallon trash bags, and Tide laundry pods. Amazon wish lists are also an easy way to see what is needed and have items sent right to the foster home. Check out the Facebook pages for links to those lists.

We all sure need a laugh nowadays, and I thought these quotes were funny but also gave pause for thought. Thank you to the Carroll County Veterinary Clinic's Instagram page for the following.

"I don't care what anyone thinks of me, except for dogs. I want dogs to like me."

"I don't think it's fair that only roosters are allowed to start the day screaming. (But if a dog barks, look out.)"

"If you love someone let them nap. (Especially if it's a cat.)"

"If a black cat crosses your path, he probably has some important cat stuff to do. (And will not bring you bad luck.)"

"Dogs are living proof that good still exists in this world"

"Running feels great, unless you compare it to not running. (But a Labrador retriever will tell you differently.)"

"Cats can memorize 120 commands. But they don't want to."

'Whoever said diamonds are a girl's best friend never owned a dog."

"My dog will eat anything until you put a pill in it. (Ha-ha, yep.)"

"Dog is such a small word for something that takes up so much room in your heart."

"She believed she could but her cat was in her lap, so she didn't. (Yep to this too. So much doesn't get done due to a cat in my lap.)"

"Home is where the dog hair sticks to everything but the dog."

"The inventor of the doorbell did not own a dog."

"We're sorry, said no cat ever."

"I told my cat you are not the boss of me. He disagreed."

Speaking of cats, we recently went through a bout of illness with Zombie. He stopped eating and just wanted to lay on my bed. He'd done this before, when his allergies got the better of him and he developed an upper respiratory infection. Respiratory infections can move quickly in cats and take them down, so I scheduled a vet visit to try and ward off whatever was ailing him. Come to find out, he had an unhappy liver. No clue why. Maybe just age, as he and his brother are now twelve. After several weeks of treatment, he's back to eating pretty much whatever you put in front of him and up to his usual shenanigans. In fact, when he once again started jumping up on tables and doing other irritating things, we were like, oh look, he's doing that! He must be feeling better! Which all goes to prove our pets really are the boss of us.



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Abandoned Vehicle Auction Mike & Son, 2559 S. M139, Benton Harbor. Auction June 29th, at 9:00 A. M. Honda Civic VIN 2HGFG12806H560153

Little Moving Auction. Bid Online now thru June 26 NarhiAuctions.com. Byron, MI. Custom motorcycles, 1994 AM General Hummer low miles, snowmobiles, tools. Preview June 22 & 24 10:00 a.m.ñ2:00 p.m. 810-266-6474

#### **ANNOUNCEMENTS**

#### SAINT JOE FOOTBALL BOOSTERS **NEEDS YOUR HELP!**

What: We are collecting cases of water, Pepsi products and Gatorade (24 oz) bottle. When: June 24th from 10 am to 2 pm Where: Roger's parking lot Why: Stock us up for 2023 Football Season Contact: stjoefootballboosters@gmail.com

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#### **ESTATE SALES**

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This is the BIG RUMMAGE SALE you really don't want to miss! We took last year off because of construction, so we have even MORE STUFF to sell this year! NEW THIS YEAR - "Saturday Final Hour Freebies! (some exclusions apply)" All are

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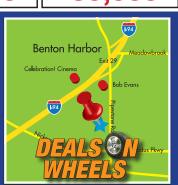


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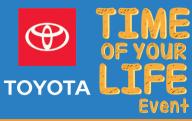








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**Every New Toyota Comes With ToyotaCare.**9 2-Year No Cost Maintenance Plan.

2-Year No Cost Maintenance Plan.

1. 2023 Camry, Based on manufacturer estimates, CY 2022 new vehicle registrations. 2. Toyota vehicles and components are built using U.S. and globally sourced parts. 3. New 2023 Camry (excludes hybrid) & Tacoma. 3.99% APR for 48 Months with \$22.57 per \$1,000 borrowed OR 4.99% APR for 60 Months with \$18.67 per \$1,000 borrowed OR 8.499% APR for 60 Months with \$18.67 per \$1,000 borrowed OR 6.49% APR for 60 Months with \$18.30 per \$1,000 borrowed OR 6.49% APR for 60 Months with \$19.33 per \$1,000 borrowed OR 6.49% APR for 60 Months with \$19.33 per \$1,000 borrowed OR 6.49% APR for 60 Months with \$19.33 per \$1,000 borrowed OR 6.49% APR for 60 Months with \$19.33 per \$1,000 borrowed OR 6.49% APR for 60 Months with \$19.33 per \$1,000 borrowed OR 6.49% APR for 60 Months with \$19.33 per \$1,000 borrowed OR 6.49% APR for 60 Months with \$18.00 per \$1,000 borrowed OR 6.49% APR for 60 Months with \$18.00 per \$1,000 borrowed OR 6.49% APR for 60 Months with \$18.61 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$16.81 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$16.81 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$16.81 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$16.81 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$16.81 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$16.81 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$16.81 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$1.60 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$1.60 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$1.60 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$1.60 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$1.60 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$1.60 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$1.60 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$1.60 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$1.60 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$1.60 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$1.60 per



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