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Moody on The Market

Pat
Moody

Storage Lot, No Development Planned at old Holiday Inn Site

Don't look for any significant development on the old Holiday Inn/Holidome site at Exit 28 for at least several years.

Social media has been speculating recently about activity on the site and what might be planned there—with all the 'usual suspects' suggested by those with no accurate information to offer.

Here's the real story from MoodyOnTheMarket.com:

The site has been sold to Kalin Construction of Sodus, a long established and successful road construction contractor. Kalin confirms the purchase and tells us that they will use the property to store road building materials and equipment for at least the next three years of major I-94 reconstruction. The site is approximately in the center of the stretch of I-94 that will be rebuilt between now and 2027.

Those who've been around 30+ years will remember one of the region's largest and most successful hotels on the Exit 28/Southwest Corner site. The Benton Harbor Holiday Inn, later the Holidome, was a mecca for large events, weddings, meetings and celebrations. Before the downtown Boulevard Hotel came on the scene in 1988, the Holiday Inn was often the top choice for the accommodation of visiting dignitaries, politicians and celebrities who visited the Twin Cities. One of the best restaurants in the area was housed at the BH Holiday Inn in the 70s and 80s.

It all changed quickly in the 90s. The hotel lost its Holiday Inn franchise and soon fell into disrepair. After becoming an eyesore and an issue for law enforcement, it was finally bulldozed, and the site has been vacant now for years.

Several years ago, the property was sold to a Kalamazoo auto dealership group. However, their expansion plans never materialized after the Great Recession ended about

Continued on page 6

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Sarah Spoonholtz

Regional
Director,
SMR Chamber

Kiteboard 4 Cancer!

If you happen to be by the Lake at any given point this month, you've likely spotted a wide variety of people braving the waves and didn't realize it's all for an amazing cause. All October long **Project Koru's Kiteboard 4 Cancer** seeks to unite the community in their fight against cancer and raise funds for their survivors' camp.

This unique event can be best described as part water sport festival, part chaos, and all fun. Its core mission is to harness the power of nature's elements and the strength of community to make a positive impact on the lives of those affected by cancer.

Kiteboard 4 Cancer invites everyone to join the festivities, not just kiteboarders, but

Continued on page 2

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Spoonholtz *Continued from cover*

those who want to join the fight against cancer during their closing ceremony on October 28th. Attendees can enjoy delicious food, refreshing drinks, live music, intimate connection, and a fun night of doing good.

The main event of Kiteboard 4 Cancer is a month-long endurance competition, open to kiteboarders, kitefoilers, and wingfoilers alike. Participants will track their miles using their watches or smartphones. This challenge is designed to emulate the daily battles faced by cancer warriors, pushing riders both physically and mentally to ride as many miles as they can.

But Kiteboard 4 Cancer is more than just a thrilling competition; it's also a fundraising challenge.

Fundraisers race against each other to raise funds that go towards helping young adult cancer survivors.

To secure a spot on the podium, competitors were required to raise a minimum of \$250. All funds raised during Kiteboard 4 Cancer will benefit Project Koru, an organization dedicated to helping young adult cancer survivors find healing and renewal beyond their diagnosis.

This was the first year Kiteboard 4 Cancer held an event in Michigan, traditionally it's held in Oregon, but the group decided to add an additional month-long challenge to Southwest Michigan to take advantage of Lake Michigan's ideal conditions. Locally speaking, one of the people behind the challenge is kiteboard guru Tyler Spencer who owns Stoke Riders inside the Box Factory for the Arts. Tyler has been able to harness the waves to launch and grow Stoke Riders include wingboards and e-foils for purchase, water apparel, and lessons for anyone wanting to tap into their adventurous spirit.

If you're not familiar with Kiteboarding, you're likely asking yourself "what is Sarah

talking about?" So what is kiteboarding? Simply put, it's a water sport where one uses the power of a large kite, combined with the surface of a board (similar to a surfboard or wakeboard) to glide across the water under pure wind power. Kiteboard 4 Cancer's home location in Oregon on the Columbia Gorge and Hood River just happens to be the birthplace of kiteboarding and a major destination for kiteboarding lessons, travel, and adventures because it is windy from mid-May through mid-September. All. the. time!

Since their launch, Kiteboard 4 Cancer has achieved the following:

Raised over \$1.5 million for cancer programs; Sent over 700 young survivors through Camp Koru young survivorship program; Became North America's largest kiteboarding event.

Launched a new spirit of community and inspiration amongst kiteboarders; Became an entry event for many new kiteboarders to learn and progress in the sport; Inspired collaboration with respected cancer centers such as Stanford Cancer Center, OHSU Knight Cancer Institute, Robert H. Lurie Comprehensive Cancer Center of Northwestern, and The Ulman Cancer Fund.

Learn more at www.kb4c.org.

Project Koru is a non-profit organization committed to helping young adult cancer survivors rediscover life after diagnosis. By providing opportunities for personal growth, healing, and the rejuvenation of spirit through outdoor adventures, Project Koru makes a difference in the lives of those impacted by cancer. Learn more at www.projectkoru.org

To get more information on these events, or to learn how the Chamber can help your business and Southwest Michigan grow, visit our website at smrchamber.com or connect with me directly: sspoonholtz@smrchamber.com or 269-932-4040.

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Photo by Karen W.

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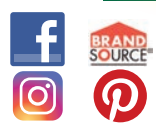
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Lucy Kubash

Pet Lover

The Pet Corner

Most of us who like to celebrate Autumn and Halloween have already put out our favorite decorations, fall flowers, pumpkins, scarecrows, a few black cats, and maybe even a skeleton or two. Something else we need to do ahead of time is to plan how to keep our pets safe when Halloween does roll around, and that is only a little over a week away.

If you've had pets for a long time, you already know the routine, but perhaps if you're a new pet owner, or have just added a new pet to the household, you might want to have a checklist of what to do to protect them. The American Veterinary Medical Association offers the following tips.

Before the big day make sure all pets have I.D. tags and/or are microchipped for easy identification, if by chance they would escape while the door is opening and closing that night. Check costumes, especially if your pet will dress up for the occasion. Make certain no parts can be chewed off and cause choking. Pet costumes should allow for free movement and for the pet to be able to eliminate if necessary. Make sure decorations are pet safe or kept out of reach. Lit candles and jack-o-lanterns can pose a serious danger if knocked over, so best to also put them out of reach. Very important is to keep all candy away from pets. Chocolate, xylitol (found in sugarless candy and gum), and raisins are all toxic to pets. Plan where you will keep candy ahead of the day and where you'll hand it out that night. I have a cat who likes candy and will happily help himself to it if I leave it out in a candy dish. So no candy dishes are allowed on the table here.


On the big night, if your dog is accompanying the kids on their trick or treat excursion, make sure to have him/her on a leash and that they can control him. In the case of cats, or dogs that are easily excited, it may be best to put them in a safe room while handing out treats, maybe with music or the TV on to drown out noise and a pet treat of their own to occupy them. When someone is at the door, our pets love to see who has come to visit, so I've opted to hand out treats from our garage while they are safe in the house. Above all, keep pets inside on Halloween unless they are with you. No one wants their pet to become the victim of someone's cruel prank. Put outside animals in a safe enclosure. Planning for Halloween takes a little forethought, but it pays to keep our pets from harm's way.

The Berrien County Animal shelter is sponsoring a Trunk or Treat Spooktacular on Saturday, October 28th, 9:30-noon. Come out to 1400 S. Euclid Ave., Benton Harbor, and bring your kids in costume, but please leave pets at home. Donations of pet food and supplies are thankfully accepted. The staff will supply the fun and treats, and shelter pets will be available for adoption that day.

Have safe and Happy Halloween!

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Moody *Continued from cover*

ten years ago. For now, the once bustling site will be the home of parked construction vehicles and bulk materials storage.

United Federal Credit Union Expanding to Battle Creek

Battle Creek will be the home of a new full service branch of St. Joseph based United Federal Credit Union.

UFCU Commercial Lending Manager Tim Dyer tells us the move comes after the credit union developed multiple partnerships in Battle Creek. It has been the senior lender for some development projects in Battle Creek with about \$25 million in commercial loans.

"The relationship has grown enough that we thought it was time to put a full-service branch to better serve not only members we have in the community, but also existing members and potential future members in the community," Dyer said.

Dyer says this will be a significant development for United Federal Credit Union.

"It is going to be on our branches farthest east in the state of Michigan. Any time we expand, it's always a fairly big deal to us. But the idea is just to better serve the membership and be able to offer those products and services to a wider range of individuals and businesses."

United Federal Credit Union will open its first full-service branch in Battle Creek early next year. The location will be in The Milton, which is in Battle Creek's downtown business district. The branch will be 2,900 square feet and have seven full-time staff members.

Dyer says this will affect local customers in that they will have a full service location to visit when they're in Battle Creek.

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United Federal consists of more than 186,000 Member/owners worldwide and manages assets in excess of \$3.8 billion. Its corporate office is on Hilltop Road and main branch is on State Street in St. Joseph, with additional branches in Arkansas, Indiana, Michigan, Nevada, North Carolina, and Ohio. For more information visit UnitedFCU.com

South Haven Speaker Series Examines Michigan Cannabis Industry

The cannabis industry in Michigan is four years old and evolving.

The South Haven Speakers Series for its final 2023 event will offer a presentation on its positive and negative implications for communities, including the impact in Southwest Michigan, on Thursday, October 26.

Jennifer Rigerink, the point person on the cannabis issue for the Michigan Municipal League, will explore the economic impact and status of the cannabis industry with the topic, "Cannabis...the Good, the Bad and the Ugly".

The program will be presented at the South Haven campus of Lake Michigan College, 125 Veterans Blvd., beginning at 7 p.m. Complimentary light refreshments will be served beginning half-an-hour before the program begins. Admission is \$10 per person. Students are admitted free.

The Michigan Municipal League advocates for cities, towns, and villages. In her role as Assistant Director of State and Federal Affairs, Rigerink has worked with many communities as they process what to do in their own municipalities. She does not advocate any position on the issue.

Michigan electors voted in 2018 to legalize the recreational use of marijuana by a 56% vote. State-licensed sales of recreational can-



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 nabis began in December 2019. It is estimated that monthly sales of marijuana in Michigan is approximately \$60 million, according to the Michigan Cannabis Regulatory Agency. In Van Buren County, six municipalities, including South Haven Township, allow the sale of recreational marijuana.

Rigterink will draw on her experience to explain the history of the cannabis industry, what the law says, what communities are experiencing, the revenue formulas and the current state of the industry, especially as it relates to large and small distributors and growers. She will also provide an update on cannabis related legislation that is currently being considered by the Michigan Legislature.

Rigterink joined the Michigan Municipal League in 2016. She advocates on behalf of communities with a concentration on municipal services, economic development and land use issues. Prior to joining the League, she directed technical assistance for Community Development at the Michigan Economic Development Corporation (MEDC), including the Redevelopment Ready Communities® and Michigan Main Street programs. She also managed the Genesee Institute, now the Center for Community Progress, where she focused on building awareness of Michigan's land bank authority model and vacant property initiatives. She has a bachelor's degree in urban and regional planning from Michigan State University.

In addition, Rigterink was appointed by Governor Whitmer to the Michigan State Housing Authority Statewide Housing Partnership to develop a strategy to implement the state's first-ever Statewide Housing Plan. She also represents the League on MEDC's Technical Assistance Advisory Council and sits on the executive committee of the Housing Michigan Coalition.

Now in its ninth year, the South Haven Speakers Series is a 501c3 non-profit organization. Approximately three-quarters of the Series budget comes from community donors. Further information can be found at the Series website - southhavenspeakersseries.org.

Pat Moody
 Publisher, MoodyOnTheMarket.com
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 FORD TO FORD TRADE-IN ASSISTANCE BONUS CASH** - 2,000
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 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$48,495

PLUS 1.9% FOR 36 MONTHS, 2.9% FOR 48 MONTHS, or 3.9% FOR 60 MONTHS
 (WITH APPROVED CREDIT)(**MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)(**MUST TRADE-IN QUALIFYING FORD VEHICLE/RESIDENCY RESTRICTIONS APPLY)



2022 FORD F-250 SUPERCAB SERVICE BODY

Oxford White, Locking Rear Axle, Power Windows and Locks, Trailer Brake Controller, Rear Camera, Knapheide Service Body, and Much More! F22229

MSRP.....\$46,420
 ADD FOR SERVICE BODY.....+12,295
 SUBTOTAL.....\$58,715
 SIEMANS DISCOUNT.....- 3,720

SALE PRICE FOR EVERYONE \$54,995

MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$54,495
 (*MUST QUALIFY)



2023 FORD MACH E PREMIUM ALL WHEEL DRIVE

Space White Metallic, Extended Battery, 19 Inch Aluminum Wheels, Mobile Power Cord, 360 Degree Camera, Navigation, B&O 10 Speaker Sound System, Power Liftgate, Heated Front Seats, and Much More! F23203

MSRP.....\$59,295
 RETAIL CUSTOMER CASH.....- 4,250
SALE PRICE FOR EVERYONE \$55,045
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$54,545

(*MUST QUALIFY)



2023 FORD BRONCO 4 DOOR ADVANCED 4X4

Velocity Blue Metallic, Black Diamond Series, Front Row Heated Seats, Ford CoPilot 360, Remote Start, Sasquatch Package, 2 Tops - Hard Top and Soft Top, and Much More! F23235

MSRP \$56,210



2023 FORD F-350 4X4 FLATBED

Oxford White, 7.3 V8 Engine, Limited Slip Rear Axle, Platform Running Boards, Rear View Camera, Remote Start, Fog Lamps, Chrome Package, 9 Foot Pine Deck Platform Flatbed, Toolbox, and Much More! F23198

MSRP.....\$54,825
 ADD FOR PINE DECK PLATFORM BED +11,772
 SUBTOTAL.....\$66,597
 SIEMANS DISCOUNT.....- 2,102
SALE PRICE FOR EVERYONE \$64,495
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$63,995

(*MUST QUALIFY)



2023 FORD EXPEDITION MAX LIMITED STEALTH 4X4

Dark Matter Gray Metallic, 22 Inch Black Painted Aluminum Wheels, 3rd Row PowerFold Seat, Stealth Edition Package, Power Running Boards, Leather Seats, 2nd Row Captain's Chairs, Heavy Duty Trailer Tow Package, ControlTrac with Electronic Limited Slip Differential, and Much More! F23153

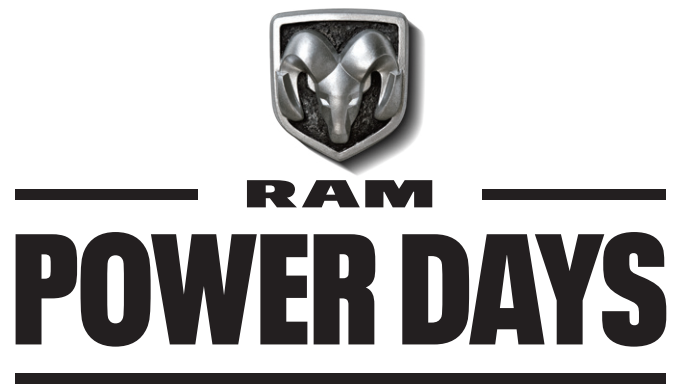
MSRP.....\$83,720
 SIEMANS DISCOUNT.....- 725
SALE PRICE FOR EVERYONE \$82,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$82,495
PLUS 0.9% FOR 36 MONTHS, 1.9% FOR 48 MONTHS, or 2.9% FOR 60 MONTHS
 (WITH APPROVED CREDIT)(**MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)

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**2023 JEEP RENEGADE
LATITUDE 4X4**

Colorado Red, 17 Inch Aluminum Wheels, Navigation, Touchscreen, Lane Departure Warning Plus, Blind Spot and Cross Path Detection, and Much More! C23201

MSRP.....\$30,040
SIEMANS DISCOUNT.....- 141
NATIONAL STANDALONE 10% OFF MSRP - 3,004
SALE PRICE FOR EVERYONE \$26,895
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$26,395
(*MUST QUALIFY)



**2023 JEEP CHEROKEE
ALTITUDE LUX 4X4**

Diamond Black Crystal, Leather Seats, 18 Inch Black Spoke Wheels, Remote Start, Heated Steering Wheel, Heated Front Seats, Power Liftgate, Blind Spot and Cross Path Detection, Adaptive Cruise Control, Lane Departure Warning, Parallel and Perpendicular Park Assist, Navigation, and Much More! C23048

MSRP.....\$41,230
SIEMANS DISCOUNT.....- 735
RETAIL BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE \$39,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$38,995
(*MUST QUALIFY)



**2023 CHRYSLER
PACIFICA TOURING L**

Silver Mist, Power Sliding Doors, Power Liftgate, Touchscreen Radio, Heated Front Seats, Heated Steering Wheel, Remote Start, Leatherette Seats, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, ParkSense Rear Park Assist, and Much More! C23183

MSRP.....\$42,720
SIEMANS DISCOUNT.....- 725
SALE PRICE FOR EVERYONE \$41,995
GREAT LAKES BC STELLANTIS BONUS CONSUMER CASH* - 1,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$40,495
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



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

Velvet Red Pearl, Trailer Tow Prep Group, Power Seat, 3rd Row Seating, 2nd Row Bucket Seats, Touchscreen Radio, Adaptive Cruise Control, Active Lane Management, ParkSense Rear Park Assist, Blind Spot and Cross Path Detection, and Much More! C23023

MSRP.....\$48,020
SIEMANS DEMO DISCOUNT.....- 2,525
SELECT INVENTORY RETAIL BONUS CASH* - 1,500
BONUS CASH.....- 2,000
SALE PRICE FOR EVERYONE \$41,995
RETURNING LESSEE BONUS CASH* - 1,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$40,495
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**2023 RAM
PROMASTER 1500**

Bright White, Cloth Seats, Convenience Group, Speed Control, Rear Door Windows, and Much More! C23203

MSRP.....\$47,170
SIEMANS DISCOUNT.....- 175
SALE PRICE FOR EVERYONE \$46,995
ON-THE-JOB COMMERCIAL EQUIPMENT UPFIT/GRAPHICS *** - 1,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$45,495
(*MUST QUALIFY/*** BUSINESS OWNERS ONLY)



**2022 RAM 1500
CREW CAB BIG HORN 4X4**

Patriot Blue Pearlcoat, Bucket Seats, Sport Appearance Package, Power Seat, Touchscreen Radio, Power Adjustable Pedals, Rear Power Sliding Windows, Anti-Spin Rear Axle, Navigation, Remote Start, 20 Inch Aluminum Chrome Clad Wheels, and Much More! C22230

MSRP.....\$57,305
SIEMANS DISCOUNT.....- 10,810

**AS LOW AS
\$46,495**



**2023 DODGE
CHARGER R/T DAYTONA**

Destroyer Gray, 5.7 HEMI V8 Engine, Power Sunroof, Daytona Edition, 19 Harman Kardon Speakers, Power Sunroof, Navigation, Adaptive Cruise Control, Lane Departure Warning, Heated Steering Wheel, Blind Spot and Cross Path Detection, Heated Front Seats, and Much More! C23136

MSRP.....\$55,085
SIEMANS DISCOUNT.....- 1,090
RETAIL BONUS CASH.....- 2,000
SALE PRICE FOR EVERYONE \$51,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$51,495
(*MUST QUALIFY)



**2022 RAM 2500 4X4
SNOW PLOW**

Bright White, Snow Chief Group, Trailer Brake Controller, Rear Sliding Window, Clearance Lamps, Skid Plate Shield, Power Windows and Locks, Keyless Entry, Anti-Spin Rear Axle, Western 8.5 Steel V-Plow, and Much More! C22266

MSRP.....\$54,150
ADD FOR WESTERN V-PLOW.....+ 9,834
SUBTOTAL.....\$63,984
SIEMANS DISCOUNT.....- 10,489
SALE PRICE FOR EVERYONE \$53,495
ON-THE-JOB \$1000 COMMERCIAL EQUIPMENT/UPFIT*** - 1,000

AS LOW AS \$52,495
(***BUSINESS OWNERS ONLY)

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WAS \$27,995



2020 CHEVY EQUINOX LT AWD

NOW \$25,995

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 20K Miles! Power Driver's Seat, Auto Climate Control, Touchscreen Stereo, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Pacific Blue Metallic, U23115

WAS \$35,741



2016 FORD F-150 LARIAT SUPERCREW 4X4

NOW \$34,967

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 58K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, Climate Control, CD-Player, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Pro-Trailer Back-Up Assist, Remote Keyless Entry System, Shadow Black, F23185A

WAS \$39,873



2021 RAM 1500 BIG HORN NIGHT EDITION CREW CAB 4X4

NOW \$38,982

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Alum Wheels, 62K Miles, Security Cover, Bedliner, Step Bars, Remote Start, Nav, Power Driver's Seat, Power Adjust Pedals, Power Side Rear Window, Heated Front Seats, Heated Steering Wheel, Touchscreen Radio, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Flame Red Clearcoat, U23066A

WAS \$33,627



2020 FORD RANGER XLT SUPERCREW 4X4

NOW \$32,912

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 44K Miles, 5 Foot Box, Sport Appearance Package, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U23118

MANAGER'S

WAS \$25,869



2019 FORD F-150 XL REGULAR CAB

NOW \$23,980

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 57K Miles, SYNC, Power Windows and Locks, 8 Foot Box, Vinyl Floors, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F23112A

WAS \$24,571



2018 VOLKSWAGEN ATLAS LAUNCH EDITION AWD

NOW \$21,374

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

WAS \$43,735



2022 HONDA PASSPORT ELITE AWD

NOW \$41,914

3.5 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 19K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sunroof, 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, Balance of Factory Warranty! Platinum White Pearl, F23024A

WAS \$25,995



2020 FORD

NOW \$2

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Al Seat, Auto Climate Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Remote Keyless Entry System

JUST A SHORT DRIVE TO BRIDGEMAN INVENTORY OF PRE-OWNED VEHICLE

WAS \$36,899



2020 JEEP GRAND CHEROKEE LAREDO 4X4

NOW \$32,466

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 31K Miles, Power Driver's Seat, Climate Control, Touchscreen Display, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, C23045A

WAS \$37,995



2020 FORD RANGER XLT SUPERCREW 4X4

NOW \$33,917

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

WAS \$59,684



2020 FORD F-250 SRW LARIAT CREW CAB 4X4

NOW \$53,712

7.3 V8 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 58K Miles, Security Cover, Bedliner, Running Boards, FX4 Off-Road Package, Remote Start, Navigation, SYNC 3, Lariat Sport Package, Memory Power Leather Heated/AC Front Seats, Auto Climate Control, Power Adjust Pedals, Blind Spot and Cross Traffic Alert, Lane Keeping Assist, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, F23091A

WAS \$28,793



2015 FORD F-450 DRW REGULAR CAB

NOW \$2

6.7 V8 Power Stroke Diesel Engine, 166K Miles, Power Windows, Trailer Brake Controller, Remote Keyless Entry System, Ford Certified! Agate Black, F23091A



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WAS \$44,995



2023 JEEP GRAND CHEROKEE LAREDO

NOW \$39,896

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 8K Miles! Remote Start, Power Driver's Seat, Heated Steering Wheel, Heated Front Seats, Climate Control, Touchscreen Display, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, C23157A

WAS \$40,902



2016 FORD F-250 LARIAT CREW CAB 4X4

NOW \$37,435

6.2 V8 EFI Engine, 6 Speed Automatic, Chrome Clad Aluminum Wheels, 96K Miles, Running Boards, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Power Adjust Pedals, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, White Platinum Metallic, U23091A

WAS \$49,668



2018 CADILLAC ESCALADE PREMIUM LUXURY 4X4

NOW \$44,895

6.2 V8 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 61K Miles, Remote Start, Navigation, Power Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row PowerFold Seats, Power Sunroof, Auto Climate Control, DVD Entertainment System, Adaptive Cruise Control, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Cross-Traffic Alert, Front Collision Warning, Front and Rear Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Red Passion, U23094

WAS \$47,411



2022 CHRYSLER PACIFICA HYBRID LIMITED

NOW \$42,995

3.6 V6 HYBRID Engine, 1 Speed CVT Automatic, Aluminum Wheels, Only 3K Miles! Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Dual Pane Moonroof, Touchscreen Display, Harman Kardon 20 Speakers, Power Side Side Doors, Adaptive Cruise Control, Blind Spot and Rear Cross Path Detection, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Chrysler Certified! Ceramic Gray Clearcoat, C23160A

SPECIALS



FUSION SE

NOW \$22,344

Aluminum Wheels, Only 10K Miles! Power Driver's Seat, Cross-Traffic Alert, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Ford Certified! Agate Black, C23081A

WAS \$28,707



2020 FORD EXPLORER XLT 4X4

NOW \$25,995

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels 129K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Twin Panel Moonroof, Climate Control, Adaptive Cruise Control, Evasive Steering Assist, 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, Agate Black Metallic, F23161A

WAS \$32,500



2017 CHEVY EXPRESS CARGO VAN

NOW \$25,407

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

WAS \$24,845



2021 CHEVY MALIBU RS

NOW \$22,485

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

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2020 FORD SUPER DUTY CAB BOX TRUCK

NOW \$27,995

3.0 V6 DIESEL Engine, 6 Speed Automatic, Power Windows and Locks, Limited Slip Axle, Remote Keyless Entry System, Oxford White, F22271A

WAS \$48,995



2021 HYUNDAI PALISADE CALLIGRAPHY AWD

NOW \$47,495

3.8 EFI Engine, 8 Speed Auto, Alum Wheels, 32K Miles, Remote Start, Nav, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated/Cooled Seats, 3RD Row Seats, Auto Climate Control, Power Sunroof, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front & Rear Collision Mitigation, Blind Spot Monitor, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Moonlight Cloud, M2402A

WAS \$33,989



2020 JEEP GRAND CHEROKEE LIMITED 4X4

NOW \$33,401

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 31K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Power Moonroof, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Walnut Brown Metallic, F23214A

WAS \$29,704



2017 MERCEDES GLE350 4MATIC AWD

NOW \$28,300

3.5 EFI Engine, 7 Speed Automatic, Aluminum Wheels, 81K Miles, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Power Sunroof, CD-Player, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Black, F23163A

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2015 JEEP CHEROKEE LATITUDE
NOW \$13,704

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 113K Miles, Remote Start, Touchscreen Display, Back-Up Camera, Trailer Tow Group, Power Liftgate, Remote Keyless Entry System, Brilliant Black Crystal, F23246A



2020 FORD EXPLORER XLT 4X4
NOW \$25,901

2.3 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 111K Miles, Power Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Rapid Red Metallic, F23230A



2019 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$31,983

3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 83K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Power Slide Rear Window, Pro Trailer Back-Up Assist, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ingot Silver Metallic, F23272A



2020 RAM 1500 BIG HORN CREW CAB 4X4 NIGHT EDITION
NOW \$42,995

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 38K Miles, Bedliner, Running Boards, Remote Start, Navigation, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Billet Silver Metallic, U23144



2018 JEEP GRAND CHEROKEE LAREDO 4X4
NOW \$25,559

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 46K Miles, Navigation, Power Driver's Seat, Touchscreen Display, Rear Parking Aid, Rear Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Bright White, C23222B



2020 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$37,995

2.7 V6 Ecoboost, 10 Speed Automatic, Aluminum Wheels, 60K Miles, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Power Adjust Pedals, Power Sliding Rear Window, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Iconic Silver, U23142



2014 FORD F-150 LARIAT SUPERCAB 4X4
NOW \$17,423

5.0 V8 EFI Engine, 6 Speed Automatic, Chrome-Clad Wheels, 142K Miles, Security Cover, Running Boards, XLT Chrome Package, Power Driver's Seats, Power Adjust Pedals, CD-Player, Remote Keyless Entry System, Ruby Red Metallic, F23242A



2018 AUDI A7 PRESTIGE QUATTRO HATCHBACK
NOW \$38,995

3.0 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 26K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, 2nd Row Heated Seats, Climate Control, Power Moonroof, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Powertrain Warranty, Brilliant Black, M24026A

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2021 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$36,480

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, Power Moonroof, Climate Control, Blind Spot and Cross Path Detection, Rear Park Assist, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Slate Blue Pearlcoat, F23148A



2021 RAM 1500 REBEL CREW CAB 4X4
NOW \$49,965

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 13K Miles! Night Edition, Running Boards, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Touchscreen Display, Blind Spot and Cross Patch Detection, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Flame Red, F23254A



2019 CHEVY EQUINOX LT
NOW \$23,987

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 48K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Sandy Ridge Metallic, U23123



2012 JEEP WRANGLER RUBICON CALL OF DUTY 4X4
NOW \$17,591

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

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**2020 RAM 1500
BIG HORN CREW CAB 4X4**
NOW \$38,995

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 16K Miles, Security Cover, Bedliner, Remote Start, Power Driver's Seat, Power Adjust Pedals, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Bright White Clearcoat, C23065A



**2021 MAZDA CX-5
GRAND-TOURING AWD**
NOW \$28,995

2.5 EFI Engine, 6 Speed Automatic, Alloy Wheels, 38K Miles, Memory Power Leather Heated Front Seats, Blind Spot Monitor, Lane Keep Assist, Lane Departure Warning, Rear Cross Traffic Alert, Back-Up Camera, Power Moonroof, Power Liftgate, Remote Keyless Entry System, Mazda Certified! M23082A



**2022 HONDA CIVIC
SPORT 4 DOOR SEDAN**
NOW \$25,995

2.0 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 26K Miles, Remote Start, Climate Control, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Lunar Silver Metallic, M24006A



**2019 JEEP WRANGLER
SAHARA UNLIMITED 4X4**
NOW \$36,953

2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 73K Miles, Running Boards, Remote Start, Heated Front Seats, Heated Steering Wheel, Sky One-Touch Power Top, Touchscreen Display, Back-Up Camera, Trailer Tow and Aux Switch, Remote Keyless Entry System, Billet Silver Metallic, F23236A

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**2019 SUBARU FORESTER
TOURING AWD**
NOW \$31,285

2.5 EFI Engine, 7 Speed CVT Automatic, Aluminum Wheels, 28K Miles, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Power Moonroof, CD-Player, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black Silica, U23117A



**2020 CHEVY
EQUINOX LT AWD**
NOW \$27,500

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 24K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Pacific Blue Metallic, U23122



**2019 FORD F-150 RAPTOR
SUPERCREW 4X4**
NOW \$62,795

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Don Stuart

Humorist

All Aboard That's Coming Aboard!

My wife and I received a gift a few years ago of a small globe of planet Earth, made of a corklike material. It came with a small baggie of pins – the idea is to stick a pin into every country you visit. We agreed from the start that we would only stab countries that we've been to together.

This is all prelude to today's topic, which is that we, by golly, just took an overseas trip, adding a bunch of pins to our globe!

We'd been noodling a trip to Peru, dreaming of visiting Machu Picchu; or maybe taking some sort of jaunt along the shores of the Mediterranean Sea. These sounded to me like nice end-of-summer/early-fall sojourns. So, naturally, the final choice became . . . a cruise around the Baltic Sea. Meaning waaaaay more northerly and waaaaay chillier locales than Peru or the Mediterranean – meaning Latvia, Estonia, Finland and Sweden. And this while my wife's sister and her husband were on a cruise at the same time through the sunny and warm Greek Isles.

But as luck would have it, we wound up experiencing pretty mild weather overall – mind you, nobody was wearing Speedos around the ship's pools or hot tubs. (Well, except for me: I had a thong on. But it was under my trunks.)

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Let me take a detour here and reflect on the following: I wish I knew better how to address the possible "elephant in the room" (and I'm not talking about Denmark's Order of the Elephant, said to be the highest honor that nation can bestow). To wit, isn't cruising just kind of, you know, pretty bad? This is a super-important question in general, and I'm especially anxious about it, as a contributor to lots of organizations seeking to protect the environment, i.e., The Nature Conservancy, the World Wildlife Fund, and such-like. Well, all I can tell you is we cruised on Holland America's newest ship, the Rotterdam, and it's quite state-of-the-art in terms of fuel efficiency, solid and liquid waste management, emission controls, etc. Maybe that's not enough to rationalize. We dropped a fair amount of coin [earned and saved over the years for the purpose of traveling], which I tell myself means income for the staff aboard, businesses and restaurants and museums and attractions and even churches in the ports, those who build and maintain the ships, the agribusinesses that provide the ship's food, the tour guides, and so on and so forth. Maybe that's not enough to rationalize. It might not be on point in regard to our journey, but around the world, there are communities that depend economically on tourism, as well as communities and governments that are incentivized NOT to develop, with assurances that they will still gain significant economic benefits from tourism. . . and you need tourists for tourism. Maybe that's not enough to rationalize.

In the end, I can only hope that you'll accept this crucial rationalization: This cruise has given me an elephant-sized wealth of topics to write farcically amusing columns about! (If in the end, you're not farcically amused, I'll get Farrell and Head to publish a picture of me – or an elephant – in my thong. In either case, worn over trunks.)

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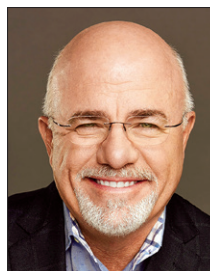
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Dave Ramsey

Financial Expert
The Ramsey Show

Dave Says When You Nickel and Dime Things, Nothing Gets Done Well

Dear Dave,

I'm currently on Baby Step 2, and I have about \$7,000 in debt to pay off before I can move to bulking up my emergency fund in Baby Step 3. When you're paying off debt, what do you recommend for 401(k) contributions?

Rae

Dear Rae,

I recommend putting a temporary stop to investing while you're getting out of debt. Lots of people are shocked by this advice, and some disagree with it, because they're afraid of missing out on their employer's match or the wonders of compound interest. But before we go any further, let me emphasize one thing. The key word here is temporary.

Baby Step 1 is to save \$1,000 as a starter emergency fund. Baby Step 2 is paying off all of your debt, except for your home, from smallest to largest using the debt snowball plan. During this time you're attacking your debt with incredible intensity, and putting every penny you can scrape together toward paying it off.

October 21, 2023 MailMax Page 15
Working my plan, the average person can pay off all their debt, again, except for their home, in 18 to 24 months. Some folks can do it faster, and for some it takes a little longer. But during this time I want your financial focus to be on nothing but getting out of debt. Once that's done, you'll find you have a lot more control over your biggest wealth-building tool—your income.

Trying to accomplish too many things at once diminishes the ability to focus. And when you spend all your time nickel-and-dime everything, the result is that nothing at all gets done very well. You need to really move the needle and see results, because personal finance is 80 percent behavior and only 20 percent head knowledge. It's not so much a math issue, because if you'd been doing the math all along you wouldn't have a bunch of debt.

That's why, for a short period of time, I want you to concentrate with laser intensity on knocking out debt. Once that's out of the way, you can pour even more money into investing, saving and giving!

— Dave

*Description automatically generated * Dave Ramsey is an eight-time national best-selling 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 Ramsey Solutions.*



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Glenn Rosenbaum
 Pastor

www.MailMaxOnline.com will go from the body into the wings and the moth will be fine."

But the moth was not fine. Because the man had cut short the time of struggle inside the cocoon, the wings never got a chance to get strong. The wings remained withered. The moth never flew.

When the Lord gives us a time of suffering, in which to struggle, he does it for a reason. One of his purposes is to keep us close to him, his Word, and his love and forgiveness. For when we do, his Holy Spirit strengthens us. He seasons our faith. He reinforces our bond with Christ. And when that happens, our Christian lives can take flight. We can touch the lives of others with the gospel. We can do the wonderful things the Lord intends for us to do.

Prayer: Lord Jesus, when sufferings come, bless my struggle. By your gospel, fill me with your Holy Spirit. Strengthen the wings of my Christian life. Amen.

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

A Reason for Suffering

We share in [Jesus'] sufferings in order that we may also share in his glory.
 Romans 8:17

A man once came across the cocoon of an Emperor Moth. He took it home. In time he began to see movement inside. The moth was getting ready to emerge.

But there seemed to be a problem. The moth struggled and struggled, but it appeared that the moth was having great trouble breaking through the cocoon. The struggle continued, and still, the moth could not break through. Finally, the man had an idea. "I'll save this moth a lot of trouble," he thought.

He took a pair of scissors. And with the scissors, he carefully snipped the bottom of the cocoon so that the moth could get out. As soon as he did, the moth slipped out easily.

But then, the man noticed something. He noticed that the moth had a large, swollen body and small, shriveled wings. The man thought, "No problem. In a few hours the fluid

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LEGALS

Lake Charter Township
 Special Board Meeting
 October 13, 2023
 Meeting called to order 9:00 a.m.
 Present: Carson, Clark, Drew, and Wilk.
 Absent: Essig and Mensinger.
 Motion to approve the agenda. Motion carried.
 Motion to approve the resolution. Motion carried.
 The meeting adjourned at 9:17 a.m.
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 A complete set of minutes may be obtained from the Lake Charter Township Clerk.

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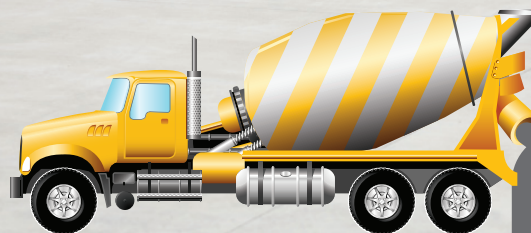
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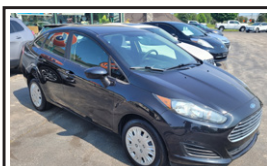
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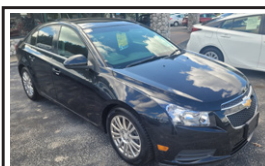
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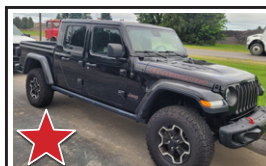
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