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Moody on The Market

Pat Moody

Timberline Inn: New Owner Builds on 84-Year Legacy

Dan Para wasn't looking to buy a restaurant. Para is a successful Chicago-based financial adviser and merger/acquisition specialist who has a home in Marco Island, Florida and has spent summers since the 70s in Sister Lakes.

And that's how the story begins that made Dan Para the proud new owner of the Timberline Inn at Indian Lake, just North of M-62 between Eau Claire and Dowagiac.

The Timberline is one of the region's oldest fine-dining restaurants, with 84 years under its belt. Para did some research and found that Timberline opened about 30 days after Emil Tosi founded the little resort that's now Tosi's Restaurant in Stevensville.

However, in recent years you may not have heard much about Timberline, as it quietly served mostly the several thousand 'summer families' within a few miles of Sister Lakes.

Para says he and his wife usually had dinner at Timberline about once a week, Friday, or Saturday, during their summers in Michigan. Last year, he learned from Executive Chef and 33-year owner Ed Kanwischer that Ed and wife Pattie wanted to sell Timberline and retire.

Fast forward a year... there were NO takers. The place appeared headed for the auction block, much to the disappointment of Para and many other regular customers of Timberline, who feared they'd lose their favorite 'neighborhood supper club'. The speculation was that someone would buy it, then shut it down and transfer the liquor license.

"Someone needed to step up," says Dan. That someone turned out to be him!

No stranger to putting mutually beneficial business deals together, Para worked things out with the Kanwischer's and took over Timberline on October 16th. Dan says the staff, friends, and many customers turned

Continued on page 8



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Marcy Simpson

Executive Director,
Southwestern Michigan
Tourist Council

Fun and interesting things to do in Southwest Michigan

Fall is here in all its glory in Michigan's Great Southwest! Vibrant hues of yellow, red, orange, and russet are everywhere you look; and everywhere you look there is an opportunity to get out and enjoy this beautiful season.

Take a drive to Journeyman Distillery and celebrate the things that go bump in

the night. You're invited to a Halloween Dance Party on Saturday, October 28. Doors open at 8:00 p.m. There will be spooktacular Halloween-inspired cocktails, DJ music entertainment, dancing, and a costume contest. The firepits will be blazing and it is game on rain or shine. So come to the party and plan to dance the night away.

Continued on page 2

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Simpson *Continued from cover*

River Saint Joe and the folks from Michiana's Homeward Bound Animal Welfare Group welcome you and your best four-legged friends to a contest of canine proportions on Sunday, October 29. Come and watch these pups strut their stuff and duke it out for Best Costume and Best Owner & Dog Costume. You will also be able to meet some Homeward Bound foster animals up for adoption. The contest starts at 2 p.m. FREE and FUN for all ages!

If you're looking for a place for your little ones to Trick-or-Treat, St. Joe Today has you covered. They're calling all ghosts, goblins, and ghouls for an evening of more treats than tricks. Merchants of the Benton Harbor Arts District and Downtown St. Joe are excited to welcome trick-or-treaters to this festive event on Tuesday, October 31 from 4:30-6:00 p.m.

Elaine Dame sings and people stop and listen. See what they're talking about on Saturday, November 4 at 7:00 p.m. The Box Factory for the Arts hosts The Elaine Dame Duo, An Intimate Concert. The woman Time Out Chicago calls, "a jazz dynamo" and "a gem in the city's vocal jazz scene". She has been turning heads at venerable jazz venues from coast to coast, including multiple appearances at The Chicago Jazz Festival, The Rainbow Room in NYC, and Herb Alpert's Vibrato Jazz Grill in LA, just to name a few.

It's the time of year to join in the community celebration honoring veterans and their families. Southshore Concert Band, led

by Dale Reuss, and Lest We Forget present their annual Veterans Day Patriotic Concert on Sunday, November 5 at 2:00 p.m. at Lake Michigan College Mendel Center. The 78 members of the Southshore Band will be featuring traditional patriotic songs and salutes for all the branches of service. The theme for the concert is Music of the Cold War Era. Before the start of the concert, Lest We Forget will honor all veterans by taking their photos starting at 1:00 p.m. and continuing until 1:45 p.m. The event is free to attend.

If you're looking for some action-packed entertainment, the Mendel Center has a treat for you with the performance of Step Afrika! This show blends percussive dance styles practiced by historically African American fraternities and sororities, traditional Western and southern African dances, and an array of contemporary dance and art forms into a cohesive, compelling, artistic experience. This is much more than a dance show. The immersive event integrates songs, storytelling, humor, and audience participation. The blend of technique, agility, and pure energy makes each performance unique and will leave you with your heart pounding. Get your tickets now for this special performance on Sunday, November 12 at 4:00 p.m.

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

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Photo of the Week



Fall Colors in Boom

Demonstration at Tiscornia Park put on by Lest We Forget.

Photo by Chris Loose-Randall

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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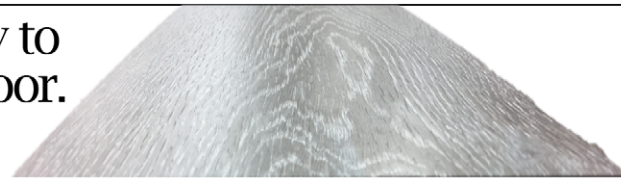
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Sarah Spoonholtz

Regional Director,
SMR Chamber

National Civics Bee!

Nationally, there is a major push to help encourage, activate, and spur community engagement on a civic level, specifically for our younger generations. That's why I'm so excited to share that we are one of six Chambers in the State of Michigan, and one of 100 nationwide to participate in the **National Civics Bee!**

We will be working closely with the folks from the **Michigan Chamber of Commerce** to allow

the Great Lakes State to serve as a host for the National Civics Bee in 2024. The program overall serves as an initiative aimed at encouraging more young Americans to engage in civics and contribute to their communities.

"As our state and country becomes more divided, and too many become disengaged or further removed from civics and democratic processes, this is one essential way to help spark interest and make a positive difference," said **MI Chamber President & CEO Jim Holcomb**. "Informed, active citizens are the heart of thriving communities and economies. We're stronger together."

Organized in partnership with **The Civic Trust of the U.S. Chamber of Commerce Foundation**, the Bees are designed to inspire middle schoolers to become better informed about American democracy, to engage respectfully and constructively in the community, and to build greater trust in others and institutions.

"There is not a stronger catalyst for bettering our communities and building shared economic prosperity than informed and committed citizens," said **Arthur Havlicek, president & CEO of the Southwest Michigan Regional Chamber**. "That's why we're honored to be a key part of the 2024 National Civics Bee."

For educators, the program offers valuable resources, including a teacher guide, to introduce the opportunity to their students. A wide variety of resources are available for interested parties, teachers, and organizations to join us for the competition.

Participants in the National Civics Bee will have the chance to gain recognition for their civics knowledge and skills, and compete for prestigious prizes, including a \$1,000 cash prize for the state champion. The competition enables students to explore issues that matter to their communities, furthering their understanding of civic engagement and fostering responsible citizenship.

This year, the National Civics Bee is expanding its reach to students in 28 states, with plans for a national competition scheduled for 2024. A three-year, \$4.5 million grant from the Daniels Fund will allow the U.S. Chamber Foundation to scale these Bees to all 50 states by 2026.

How It Works. Middle school students – those in grades 6, 7 and 8 – public, private, charter, and home school students are invited to take part in the first-round civics essay competition – slated to open **Monday, Nov. 13, 2023, and close Jan. 8, 2024** – you can see full details at SMRChamber.com/NationalCivicsBee.

Essays are submitted via one of the following participating local chambers:

- Battle Creek Area Chamber
- Canton Chamber of Commerce
- Chaldean American Chamber of Commerce
- Grand Rapids Chamber
- Jackson County Chamber of Commerce
- Southwest Michigan Regional Chamber

After a distinguished panel of judges review the 500-word essays, the top 20 students from each competition will be selected to move on to the next round: a live quiz event that will take

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place in Spring of 2024 to test their civics knowledge.

The finalists and top winners will receive various prizes, including \$500 cash for the first-place student. The top three finishers – or 18 total students – will move on to the inaugural state-wide Michigan Bee slated for July of 2024 in Michigan's state capitol.

From there, the first-place winner of the state competition receives a \$1,000 cash prize and advances to the National Championship Bee in Washington, D.C. in the fall of 2024.

We are currently seeking judges for both the essay portion and the in-person competition, if you are interested in being part of the program, please reach out to me directly: 269-932-4040 or sspoonholtz@smrchamber.com.

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.

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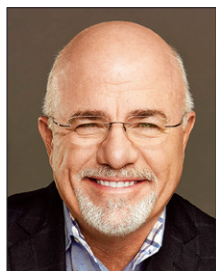
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Dave Ramsey

Financial Expert
The Ramsey Show

Dave Says

It's a Gift to Your Family

Dear Dave,
I'm 67, and I've been wondering what your position is on preplanning for a funeral versus prepaying. Is one a better idea than the other, or should you do both?

Shannon

Dear Shannon,

This is a great question. I wish more folks would think about these kinds of things ahead of time.

Preplanning a funeral is truly a gift to your family. But if you prepay, it's a gift to the funeral home. Doing the legwork and setting things up ahead of time so your family doesn't have to make a lot of financial decisions in the middle of an emotional situation shows them respect and consideration.

When you buy a prepaid plan, you could be years or decades away from needing it. Plus the inflation rate on funerals is about 4%, so in essence, you'd be making 4% on your money. And, of course, you're locked into everything at that point. If you

took the cost of a funeral and invested it at age 30, instead of 4% on your money, you'd get an actual investment return. By the time you're 80, you'd have about \$600,000. So prepaying in your 30s or 40s is mathematically ridiculous. Now, if you're in your 60s, like you and me, there aren't as many years for that money to grow. You wouldn't see a huge return on investment, but it would still provide for a nice service.

Believe it or not, it took me a while to figure out that the funeral world is an industry—an extremely profitable industry. And like with many things, when you add on stuff like financing or prepayment to a purchase, you're adding to their profits. Most funeral providers make as much money on prepayment plans as they do in actual margin on the goods and services that go along with this kind of thing.

That being said, I've got no problem with a business or industry making money. If they treat their customers well, no one's taken advantage of, and a quality product or service is provided, it's all good. But when it comes to funerals, I tell people to preplan. Don't prepay.

— Dave

** 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 Ramsey Solutions.*

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**Glenn
 Rosenbaum**

Pastor

Turn!

"Son of man, say to the Israelites, 'This is what you are saying: "Our offenses and sins weigh us down, and we are wasting away because of them. How then can we live?"' Say to them, 'As surely as I live, declares the Sovereign LORD, I take no pleasure in the death of the wicked, but rather that they turn from their ways and live. Turn! Turn from your evil ways! Why will you die, people of Israel?' ~ Ezekiel 33:10,11

What would you do if the doctor entered the exam room and announced, "If you don't pursue a healthier lifestyle, you will not live to see your children grow up?" You would make some changes.

What would you do if your fiscal advisor told you to adjust your investment strategy for some financial security in this turbulent economy? You would listen to his advice and follow his recommendations.

But what do you do when your conscience screams at you for the harsh words you spoke to your spouse last night? What about the times you lusted after the person walking down the street? What about the

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 bitterness in your heart for the blessings someone else has received? What about the anger toward God for those times when things didn't go the way you thought they should? What are you to do at those times?

This is where the words of the Lord to the prophet Ezekiel apply. The Lord says, "I take no pleasure in the death of the wicked, but rather that they turn from their ways and live." So what action follows these words? "Turn! Turn from your evil ways!" Get rid of your bitterness and rage. Use your tongue to give glory to God and encourage one another. Turn from the sins you have committed and hold on to the Lord. He has removed the penalty of death for sin. He gives you eternal life, guaranteed by Jesus' victor crown as he carried your sin for you and overcame death.

What do you do when the Lord gives you the certainty of eternal life? Turn! Turn from your sins and to the forgiveness of the Lord.

Prayer: Sovereign Lord, I know that you do not take pleasure in the death of the wicked. Forgive my sins. Let me never forget the life you give me through the blood of Jesus. Amen.

Submitted by Pastor Glenn T. Rosenbaum
 Administrative Pastor
 Grace Evangelical Lutheran Church, St. Joseph
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**Don
Stuart**

Humorist

**Seeking Some
Pre-Cruising Snoozing**

As we prepared to travel across the Atlantic Ocean to take a cruise around the Baltic Sea, I had a particular dread of fatigue. And sure enough, it reared its ugly head on the very first morning of the trip.

I'm talking about the fatigue No. 4 son complained about when he had to get out of bed at 8 a.m. to drive us to the airport. Well, to drive the car back home from the airport, that is; he was "way too sleepy" to take the wheel going there.

I tried to empathize, though not very hard. Because I knew how blasted tired I was going to feel when midnight rolled around – midnight for him, that is, but 6 a.m. for me, our estimated time of arrival in Amsterdam.

Fatigue generally gets the best of me when we face off against each other. It makes me spacey. It makes me inarticulate. It makes me loopy. (I know what you long-time readers are thinking – "That explains it! He writes all these dopey columns while suffering from fatigue!" Oh har-de-har.)

Because I can NEVER get comfortable enough to fall asleep on airplanes, the flight from New York to Amsterdam loomed as a big threat to my physical and mental well-being. My wife, who also can't sleep on planes, scoffed at my jitters, cajoling me to "man up"

and just accept being a little tired that first day. But I whined effectively enough to persuade her to use every mile left in our airline loyalty program to get "Comfort+" seats. This amazing design feature provides one with three extra inches of leg room. And let me tell ya, it truly opened my eyes!; I had three extra inches to spend hours squirming around in, trying to find a comfortable position in which to fail to fall asleep.

When we deplaned in Amsterdam, I felt like a soggy, wadded-up section of MailMax. I tried to be semi-coherent as we approached Netherlands customs. My wife seemed a little perturbed about my demeanor, so I distracted her by mentioning how handsome the customs agent was. Thankfully, that worked, because at the time, I didn't have any chocolate on me.

After grabbing our checked bag, we straggled to the public area of the airport, where we found cruise line employees, who directed us to an area where – after spending almost seven hours sitting on a plane – we could enjoy sitting for two more hours until buses were ready to take us to the ship.

There were already quite a few people there, seemingly full of energy, so it was difficult to find a seat where a spacey, inarticulate, loopy me could avoid trying to make small talk with a bunch of peppy, hypercaffeinated strangers.

Eventually, a bus came, and we embarked for the ship (except for the lady who got trapped in a revolving exit door). We waited a while in the terminal building, then went aboard! We had a bit of lunch while cabins were being spiffed up, and we got to ours right at noon. Whereupon my wife – who swore she would stay awake the whole day – swooned into a 2-1/2 hour nap. And I blissfully napped too! After I nudged her over for three extra inches of leg room.

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www.Timothy'sRestaurant.com

Moody *Continued from cover*

out for a huge 'Going Away Party' for Ed and Pattie. Now he looks to the future of Timberline Inn.

The best news, Para says, is that the Timberline staff is 'on board.' His 20 employees, headed by newly appointed Executive Chef Matt Lowe are excited about the future. Eight staffers are younger—under 35—however three servers have been with Timberline for over 30 years each. It's that heritage that Para feels is the 'secret sauce' that keeps so many regular customers coming back to

Timberline—and he hopes it will ring true with new customers from a wider radius in Michigan's Great Southwest.

Para acknowledges the restaurant hasn't been promoted in recent years. But he's confident that once people all over Berrien, Cass and Van Buren counties realize Timberline is open and offering the same great menu it has for decades that he'll be seeing some new faces as he greets customers as the new owner.

Timberline is not somewhere you will go for a snack or a sandwich. Its menu shouts 'fine dining' and its atmosphere screams 'sup-



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www.MailMaxOnline.com

per club.' If you're a fan of restaurants that give you a trip back to the 70s or 80s dining experience, Timberline should be on your list.

For example, the first thing you'll notice when you walk in is the white tablecloths. They are disappearing in most places. At Timberline, they just got a brand-new shipment! Para says by the spring, he will also replace all the glassware and tableware in the house. Not because there's anything wrong with them, but because he wants his guests to have the best dining experience while maintaining the unique 'supper club' atmosphere that helps set Timberline apart.

Para points out that most of the major items on the Timberline menu are specialty recipes that have been developed in house and passed down over the 84-year run. Special coatings and batters for chicken, wall-eye and perch dinners would be examples. The first item on the seafood menu is Baked Shrimp De Jonghe, a house specialty along with Coconut Shrimp. Lobster and scallops are also featured items at Timberline.

Para has assured regular customers that their favorite items will stay on the menu. "We'll add some things and have some specials, but we won't screw it up," he says with a smile. Specifically, he mentioned occasionally adding Prime Rib nights. He also plans to add a patio tent outside the bar next summer as the bar area is small. A private dining area is available next to the bar for up to 24 guests. The entire restaurant may be reserved for large private events.

Timberline Inn is open Wednesday-Saturday, 5 pm - close

33141 School Street, Dowagiac, 49047 (Indian Lake Road, North off M-62 or South from Sister Lakes)

More information online at www.Timberline-Inn.com

269-782-6362 for Reservations

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2023 FORD ESCAPE ACTIVE ALL WHEEL DRIVE

Vapor Blue Metallic, Heated Steering Wheel, Remote Start, Heated Front Seats, and Much More! F23266

MSRP.....\$33,010
 SIEMANS DISCOUNT.....- 515
 FORD TO FORD TRADE-IN ASSISTANCE BONUS CASH** - 2,500
SALE PRICE FOR EVERYONE \$29,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

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2024 FORD EDGE SEL ALL WHEEL DRIVE

Forged Green, Heated Steering Wheel, Heated Front Seats, Power Liftgate, Remote Start, Wireless Charging Pad, Panoramic Vista Roof, 18 Inch Bright Machined Aluminum Wheels, and Much More! F24013

MSRP.....\$44,750
 SIEMANS DISCOUNT.....- 755
 LOW APR RETAIL CUSTOMER CASH** - 1,000
 FORD TO FORD TRADE-IN ASSISTANCE BONUS CASH** - 1,500
SALE PRICE FOR EVERYONE \$41,495
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$40,995

PLUS 0.0% FOR 36 MONTHS, 0.9% FOR 48 MONTHS, or 1.9% FOR 60 MONTHS

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2023 FORD F-150 SUPERCREW XLT 4X4

Carbonized Gray Metallic, 2.7 V6 EcoBoost Engine, Sport Appearance Group, Trailer Brake Controller, Locking Rear Axle, Remote Start, SYNC 4, and Much More! F23080

MSRP.....\$56,095
 SIEMANS DISCOUNT.....- 3,600
 LOW APR RETAIL CUSTOMER CASH** - 500
 FORD TO FORD TRADE-IN ASSISTANCE BONUS CASH** - 2,000
SALE PRICE FOR EVERYONE \$49,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$49,495

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)



2023 FORD F-150 XLT 4X4 SUPERCREW HERITAGE EDITION

Avalanche with Black Two-Tone Accent, 2.7 V6 EcoBoost Engine, 20 Inch Wheels with All Terrain Tires, Interior Work Surface, Locking Rear Axle, and Much More! Sharp Truck! Must See! F23076

MSRP.....\$60,215
 SIEMANS DISCOUNT.....- 2,720
 LOW APR RETAIL CUSTOMER CASH** - 500
 FORD TO FORD TRADE-IN ASSISTANCE BONUS CASH** - 2,000
SALE PRICE FOR EVERYONE \$54,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$54,495

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)(**RESIDENCY RESTRICTIONS APPLY)



2022 FORD F-250 SERVICE TRUCK 4X4

Oxford White, 6.2 V8 Engine, Rear View Camera, Trailer Brake Controller, Platform Running Boards, Locking Rear Axle, Power Windows and Locks, Snow Plow Prep Package, Knapheide Service Body, and Much More! F22293

MSRP.....\$47,265
 ADD FOR KNAPHEIDE SERVICE BODY +13,382
 SUBTOTAL.....\$60,647
 SIEMANS DISCOUNT.....- 3,652
SALE PRICE FOR EVERYONE \$56,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$56,495

(*MUST QUALIFY)



2023 FORD MUSTANG MACH 1 COUPE

Fighter Jet Gray, Leather Seats, 19 Inch Tarnished Dark Low Gloss Wheels, B&O 12 Speaker System, Navigation, Mach 1 Appearance Package, 10 Speed Automatic Transmission, Security Package, and Much More! F23058

MSRP.....\$64,030
 SIEMANS DISCOUNT.....- 2,035

AS LOW AS \$61,995



2023 FORD F-150 SUPERCREW XLT 4X4

Iconic Silver Metallic, 3.5 PowerBoost Full Hybrid Engine, Locking Rear Axle, Navigation, Twin Panel Moonroof, Interior Work Surface, Pro Power Onboard 7.2KW, Trailer Tow Package, Tailgate Step, LED Box Lighting, XLT Sport Appearance Package, and Much More! F23020

MSRP.....\$67,005
 SIEMANS DISCOUNT.....- 3,010
 LOW APR RETAIL CONSUMER CASH* - 500
 FORD TO FORD TRADE-IN ASSISTANCE BONUS CASH** - 2,000
SALE PRICE FOR EVERYONE \$61,495
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$60,995

PLUS 1.9% FOR 36 MONTHS, 2.9% FOR 48 MONTHS, or 3.9% FOR 60 MONTHS

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2024 FORD E-450 SERVICE BODY

Oxford White, 7.3 V8 Engine, Limited Slip Rear Axle, Power Windows and Locks, Rear View Camera, Cruise Control, Trailer Tow Package, Remote Keyless Entry, Knapheide KUV Body, Receiver Hitch Knap Locks, and Much More! F24008

MSRP.....\$43,060
 ADD FOR KNAPHEIDE KUV BODY +32,057
 SUBTOTAL.....\$75,117
 SIEMANS DISCOUNT.....- 1,122
SALE PRICE FOR EVERYONE \$73,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$73,495

(*MUST QUALIFY)

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2023 JEEP COMPASS LATITUDE 4X4

Granite Crystal, Blind Spot and Cross Path Detection, Full Speed Forward Collision Warning, Active Lane Management System, Rear Back-Up Camera, and Much More! C23059

MSRP.....\$34,385
 SIEMANS DISCOUNT.....- 152
 STANDALONE 10% OFF MSRP RETAIL BONUS CASH - 3,438
SALE PRICE FOR EVERYONE \$30,795
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$30,295
 (*MUST QUALIFY)



2023 DODGE CHARGER GT ALL WHEEL DRIVE

Sublime, Blacktop Package, Power Sunroof, Navigation, Heated Steering Wheel, Heated Front Seats, 20 Inch Black Wheels, and Much More! C23225

MSRP.....\$46,500
 SIEMANS DISCOUNT.....- 505
 RETAIL BONUS CASH.....- 2,000
SALE PRICE FOR EVERYONE \$43,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$43,495
 (*MUST QUALIFY)



2023 JEEP GRAND CHEROKEE LIMITED 4X4 DEMO

Diamond Black, 20 Inch Gloss Black Aluminum Wheels, Black Appearance Package, Heated Front and Rear Seats, Heated Steering Wheel, Navigation, Touchscreen Radio, Remote Start, Power Liftgate, Adaptive Cruise Control, Blind Spot and Cross Path Detection, and Much More! C23031

MSRP.....\$54,385
 SIEMANS DEMO DISCOUNT.....- 2,952
 STANDALONE 10% OFF MSRP RETAIL BONUS CASH - 5,438
SALE PRICE FOR EVERYONE \$45,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$45,495
 (*MUST QUALIFY)



2022 RAM 1500 BIG HORN CREW CAB 4X4

Diamond Black Crystal, Bucket Seats, Sport Appearance Package, Navigation, 20 Inch Aluminum Chrome Clad Wheels, Remote Start, Anti-Spin Rear Axle, Power Seat, Rear Power Sliding Window, Power Adjustable Pedals, and Much More! C22245

MSRP.....\$57,605
 SIEMANS DISCOUNT.....- 10,810
AS LOW AS \$46,795



2023 JEEP GLADIATOR SPORT 4X4 DEMO

Black, Freedom Edition, Trailer Tow Package, Remote Start, Heated Front Seats, Heated Steering Wheel, Alpine Premium Audio System, Navigation, Black 3-Piece Hardtop, and Much More! C23019

MSRP.....\$57,060
 DEMO DISCOUNT.....- 3,359
 NATIONAL STANDALONE 10% OFF MSRP - 5,706
SALE PRICE FOR EVERYONE \$47,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$47,495
 (*MUST QUALIFY)



2023 DODGE DURANGO GT ALL WHEEL DRIVE

Diamond Black, 2nd Row Captain's Chairs, Power Sunroof, Leather Seats, Heated First and Second Row Seats, Lane Departure Warning, Full Speed Collision Warning, Adaptive Cruise Control, Wireless Charging Pad, 9 Alpine Speakers, and Much More! C23219

MSRP.....\$55,370
 SIEMANS DISCOUNT.....- 1,020
 NATIONAL RETAIL CONSUMER CASH - 2,500
 FEDERAL STATE NON-APR RETAIL BONUS CASH** - 1,750
SALE PRICE FOR EVERYONE \$50,100
 RETURNING LESSEE BONUS CASH* - 500
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$49,100
 (**MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL/**RESIDENCY RESTRICTIONS APPLY)



2022 RAM 2500 4X4 PLOW

Flame Red, Cloth Seats, Power Windows and Locks, 6.4 V8 Engine, Trailer Brake Controller, Touchscreen Radio, Western 8 Foot Plow, Power Mirrors, Rear Sliding Window, Anti-Spin Rear Axle, Clearance Lamps, and Much More! C22278

MSRP.....\$54,150
 ADD FOR WESTERN PLOW.....+ 8,220
 SUBTOTAL.....\$62,370
 SIEMANS DISCOUNT.....- 9,367
 2022 ON-THE-JOB SNOW PLOW UPFIT*** - 1,000
AS LOW AS \$52,003
 (**BUSINESS OWNERS ONLY)



2022 RAM 5500 CREW CAB 4X4 DUMP TRUCK

Bright White, 6.7 Cummins Turbo DIESEL, Trailer Brake Controller, Chrome Appearance Group, Electronic Shift-On-The-Fly Transfer Case, Black Tubular Side Steps, VOTH Aluminum Dump Body, Tool Boxes, and Much More! C22265

MSRP.....\$72,320
 ADD FOR VOTH DUMP BODY AND TOOL BOXES +30,115
 SUBTOTAL.....\$102,435
 SIEMANS DISCOUNT.....- 9,443
 2022 ON-THE-JOB \$1000 COMMERCIAL EQUIPMENT/UPFIT*** - 1,000
AS LOW AS \$91,992
 (**BUSINESS OWNERS ONLY)

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WAS \$23,987



2019 CHEVY EQUINOX LT
NOW \$21,995

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

WAS \$36,953



2019 JEEP WRANGLER SAHARA UNLIMITED 4X4
NOW \$34,740

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

WAS \$62,795



2019 FORD F-150 RAPTOR SUPERCREW 4X4
NOW \$61,500

3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 37K Miles, Security Cover, Bedliner, Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Panoramic Moonroof, Auto Climate Control, Power Side Rear Window, 360 Degree Camera, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! Magnetic, F23209A

WAS \$27,995



2020 CHEVY EQUINOX LT AWD
NOW \$25,308

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

MANAGER'S

WAS \$49,668



2018 CADILLAC ESCALADE PREMIUM LUXURY 4X4
NOW \$43,668

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 \$25,869



2019 FORD F-150 XL REGULAR CAB
NOW \$23,434

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 \$43,735



2022 HONDA PASSPORT ELITE AWD
NOW \$41,278

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, Front Collision 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 \$25,995

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 20K Miles, Power Driver's Seat, Auto Climate Control, Blind Spot Monitor, 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

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WAS \$27,500



2020 CHEVY EQUINOX LT AWD
NOW \$24,943

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

WAS \$36,899



2020 JEEP GRAND CHEROKEE LAREDO 4X4
NOW \$29,995

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 \$24,571



2018 VOLKSWAGEN ATLAS LAUNCH EDITION AWD
NOW \$20,585

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 \$28,793



2015 FORD F-450 SUPER DUTY REGULAR CAB
NOW \$28,793

6.7 V8 Power Stroke Diesel Engine, 6 Speed Automatic, 166K Miles, Power Windows and Locks, Trailer Brake Controller, Remote Keyless Entry System, Ford Certified! Magnetic, F23209A



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WAS \$39,873



2021 RAM 1500 BIG HORN NIGHT EDITION CREW CAB 4X4

NOW \$36,500

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 Mirror, 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 \$31,711

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

WAS \$44,995



2023 JEEP GRAND CHEROKEE LAREDO

NOW \$38,975

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

SPECIALS



FUSION SE

NOW \$21,550

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

WAS \$28,707



2020 FORD EXPLORER XLT 4X4

NOW \$24,361

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 \$24,962

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 \$20,995

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 \$27,500

3.0 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, M24002A

WAS \$33,989



2020 JEEP GRAND CHEROKEE LIMITED 4X4

NOW \$32,914

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 \$26,596

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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Jonathan Ingels
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**2021 JEEP COMPASS
80TH ANNIVERSARY 4X4**
NOW \$24,995

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Powertrain Warranty! Olive Green Pearlcoat, M24011A



**2013 FORD F-250 XLT SRW
SUPERDUTY REGULAR CAB 4X4**
NOW \$23,994

6.2 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 66K Miles! Power Driver's Seat, Power Adjust Pedals, Power Windows and Locks, CD-Player, Trailer Tow Package, Trailer Brake Controller, Remote Keyless Entry System, Sterling Gray Metallic, F23227A



**2012 FORD
F-150 XLT SUPERCREW**
NOW \$11,901

3.5 V6 Ecoboost Engine, 6 Speed Automatic, Aluminum Wheels, 201K Miles, Security Cover, Power Driver's Seat, Power Adjust Pedals, Power Windows and Locks, Trailer Tow Package, Trailer Brake Controller, Remote Keyless Entry System, Oxford White, U23135A



**2014 MAZDA CX-5
GRAND TOURING AWD**
NOW \$15,825

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 93K Miles, Navigation, Power Driver's Seat, Leather Heated Front Seats, Power Moonroof, Climate Control, CD-Player, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Crystal White Pearl Mica, F23081A



**2020 KIA
TELLURIDE EX AWD**
NOW \$34,846

3.8 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 58K Miles, Navigation, Power Leather Heated/AC Front Seats, Heated Steering Wheel, 3rd Row Seat, Power Moonroof, Adaptive Cruise Control, 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! Gravity Grey, F23252A



**2019 AUDI Q7 PREMIUM
PLUS QUATTRO**
NOW \$29,862

2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 77K Miles, Navigation, Memory Power Leather Heated Front Seats, Power 3rd Row Seats, Panoramic Sunroom, Climate Control, CD-Player, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Orca Black Metallic, F23224A



**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



**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

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**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



**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 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

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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



**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



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

2.5 EFI Engine, 7 Speed CVT Automatic, Aluminum Wheels, 29K Miles, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheels, 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



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NOW \$26,682

1.5 Ecoboost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 17K Miles, SYNC 3, Power Driver's Seat, Heated Front Seats, Auto Temp Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Dark Persian Green Metallic, U23131



**2020 RAM 1500
BIG HORN CREW CAB 4X4**
NOW \$42,944

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Chrome-Clad Wheels, 34K Miles, Bed Liner, Running Boards, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Touchscreen Display, Front and Rear Park Assist with Stop, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Billet Silver Metallic, U23134

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**2019 FORD F-350 XLT SRW
CREW CAB 4X4**
NOW \$54,764

6.7 V8 DIESEL Power Stroke Engine, 6 Speed Automatic, Aluminum Wheels, 60K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Power Adjust Pedals, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, FORD CERTIFIED! Agate Black, C23155B



**2020 GMC SIERRA
ELEVATION CREW CAB 4X4**
NOW \$42,259

3.0 EFI DIESEL Engine, 10 Speed Automatic, Aluminum Wheels, 72K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Onyx Black, C23221A



**2022 FORD BRONCO
ADVANCED OUTER BANKS 4X4**
NOW \$50,824

Aluminum Wheels, Less Than 7K Miles! High Package, Running Board, Cargo Area Protector, Remote Start, Navigation, SYNC 4, 2-Door, Heated Front Seats, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Cyber Orange Metallic, F23231A



**2015 FORD F-150 LARIAT
SPORT SUPERCREW 4X4**
NOW \$25,884

3.5 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 120K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Magnetic Metallic, F23181A



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Marty Allman

As a resident of Woodland Terrace Senior Living in Bridgman, Marty has been known to bring breakfast to neighbors who are unable to go to the food hall. She also uses her medical knowledge from her nursing career to help others understand test results and medications. She has also helped residents move rooms and facilities. Marty is always on the move doing kind things!

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	2							
8						6		
1	6			5	8	3		
				9				
	9		4			7		
5			1					
	8			9	2			
		3				9		1
2	5			6	1	3		

Level: Advanced

WORD SEARCH

I	P	T	R	I	Y	R	C	M	B	P	A	R	T	Y	T	S	O	H	T		
G	N	E	A	T	V	V	G	N	S	I	L	T	S	E	U	G	G	N	Y	L	
S	N	F	V	S	A	E	N	Y	E	M	B	I	S	L	G	C	I	S	U	M	
C	T	M	L	P	I	D	M	I	Y	I	O	A	O	M	R	M	A	G	Y		
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C	M	C	I	M	T	E	H	U	G	S	R	S	R	A	O	B	V	L	A		

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

ENTERTAINING WORD SEARCH

- | | | |
|----------------|------------|-----------|
| ACTIVITIES | GIFT | OVERNIGHT |
| ARRIVAL | GUEST LIST | PARTY |
| BARTENDER | HOME | PLANNING |
| BEVERAGES | HOSTING | PLAYLIST |
| CHAFING DISHES | INVITE | RECEPTION |
| CHARGERS | ITINERARY | RSVP |
| ENTERTAIN | MENU | VALET |
| FOOD | MUSIC | |

Answers can be found on Page 20

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The Housing Market in Southwestern Michigan

This September, the SWMI housing sales level continued to stay below the sales level in September for the last ten years. September was the ninth consecutive month for sales to fall behind in the same month of 2022. Selling prices set records for reaching the highest price in September, comparing back to beyond the peak years to 2006.

The extremely low inventory of houses for sale fell 7 percent below the level available a year ago (830 vs. 895). With the lower sales volume, the months-supply level increased slightly to 5.0 from 4.1-months supply from a year ago for homebuyers. For comparison, in September 2010, there were 3574 houses for sale for a 17.3-months supply of houses.

The increasing interest rate continued to restrain sales. The Freddie Mac mortgage rate in September was 7.30, up from 7.18 in August for a 30-year conventional mortgage. In September 2022, the rate was 6.7; in September 2021, the rate was 3.01.

September house sales dropped 18 percent from August 2023 (259 vs. 315). This September, house sales crashed 24 percent from September 2022 (259 vs. 339).

Year-to-date, 2119 houses sold in September, compared to 2524 houses in September 2022, for a 16 percent decline in sales.

The average selling price in September 2023 increased 7 percent to \$365,279 compared to \$340,600 in September 2022. Year-to-date, in September 2023, the average selling price rose 6 percent to \$357,233 from \$336,150 in September 2022.

The median selling price in September 2023 at \$282,950 rose 12 percent from \$252,000 in September 2022. The median selling price, year-to-date, increased by nearly \$15,000 (\$259,450 vs. \$245,000).

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

The total dollar volume in September 2023 dropped 18 percent compared to September 2022 (\$94,454,730 vs. \$115,463,412).

The year-to-date total dollar volume fell 11 percent (\$756,720,984 vs. \$848,468,979).

The number of bank-owned or foreclosed homes as a percentage of all transactions stayed at 3 percent, the same as in August. It was at 0 percent in September 2022. The highest percentage in September previously was 37 percent in 2009.

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

When Selling a Home...

Heading into the fall season is the time to reset the curb appeal. You should remove the remnants of summer plants and stow away the summer toys. Add the warm fall colors to the décor at your front door with

hearty mums and wreaths. Take new pictures to "freshen up" your listing for those searching online.

Make the inside of your home feel cozy for buyers coming in out of the fall chilly air by keeping the temperature warm throughout the day. Consider changing the furnace filter to freshen the air after a long season of air conditioning. With shorter days, add as much light as possible by opening blinds for natural light and placing lamps to make rooms well lit. Ask your REALTOR® for more suggestions to make your home appealing to buyers.

When buying a home...

In the fall, you may find less competition and more motivated sellers while there is still a good inventory of homes from which to choose. You also will get the advantage of seeing how well the seller has maintained the home. On chilling, rainy days, it is much easier to check for drafts, leakage, and other structure issues.



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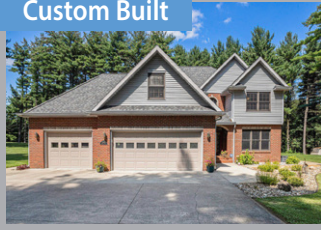








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<p>Price Improvement</p>  <p>\$300,000</p> <ul style="list-style-type: none"> • 3 BD, 1.5 BA - 1,281 sq ft • Walkout Ranch • Pole Barn • Many updates • MLS # 23136476 	<p>Price Reduced</p>  <p>\$245,000</p> <ul style="list-style-type: none"> • 2 BD, 1 BA - 864 sq ft • Country setting • Outbuilding • Great location • MLS # 23136120 	<p>Beautiful Lot</p>  <p>\$250,000</p> <ul style="list-style-type: none"> • Vacant Land - 1.17 • Paw Paw Lake Golf Course • 2 Deeded boat slips • Buildable • MLS # 23029269 	<p>Vacant Lot</p>  <p>\$33,000</p> <ul style="list-style-type: none"> • .54 acre lot • Wooded • 2 parcels • Close to attractions • MLS # 23014641 	<p>Price Change</p>  <p>\$399,900</p> <ul style="list-style-type: none"> • 7.5 Acres • Zoned commercial/duplex • Along busy road/thoroughfare • Total of 2 parcels • MLS # 22042216



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Every 3rd Saturday 12:00pm-2:00pm

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AUCTIONS

Chris Brown Estate Firearms Online Auction. Rifles, Shotguns, Handguns. Excellent selection of Winchester Model 12s. Also, Remington; Savage; Fox; Lefever; more! Bidding is open now thru Nov. 7 at: Bid. SherwoodAuctionServiceLLC.com 1-800-835-0495.

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Vin: 1GTEC14V9XE554546
2016 Chevy Malibu
Vin: 1G11E5SA7GF114179
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ANNOUNCEMENTS

Blue Star Mothers of America #177 sponsors the 19th Annual Support The Troops Christmas Open House.
 Let's make Christmas special!
Saturday, November 4th, 2023.
10:00am-2:00pm.

Chapel Hill United Methodist Church.
 4071 Naomi Rd. Sodus, MI 49126
 Blue Star Mothers support our veterans and active duty military personnel, stateside and overseas.
 Drop-off locations for item donations needed by Wednesday, November 1st:

Stevensville American Legion Post 568
 3093 Johnson Rd. Stevensville

Bridgman American Legion Post 0331
 4241 Legion Rd. Bridgman

Buchanan American Legion Post 51
 403 E. Front St. Buchanan

Coloma American Legion Post 362
 6505 Red Arrow Hwy. Coloma

Coloma Public Library
 151 W. Center St. Coloma

Suggested items: disinfecting wipes, foot/body powder, cans of fruit, tuna/chicken pouches, beef jerky, instant drink mixes, gum, mints, nuts, popcorn, granola & cereal bars, Slim Jims, crackers, cookies.

You may also make a monetary donation to:
Blue Star Mothers Chapter 177

PO Box 76

Stevensville, MI 49127

Your kind donation will help defray the cost of postage and items needed!

Thank you for your support!

For further info or to add a

service member contact:

Marie: 269-519-8974

Jane: 269-468-5182

Email: CharlesBaldwinBSM@yahoo.com

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 1 Server (Side Board) \$275.
 1 Dinnette Table 4 chairs Signature by Ashley \$250.
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LEGALS

LAKE CHARTER TOWNSHIP BOARD MEETING MINUTES

Oct 18, 2023

Meeting called to order 7:00 p.m.

Present: Carson, Companion, Mensinger, Wilk, Drew and Essig.

Motion to approve September 19, 2023 meeting minutes. All ayes, motion carried.

Motion to approve October 13, 2023 special meeting minutes. All ayes, motion carried.

Motion to approve September 2023 bills in the amount of \$1,029,748.82. All ayes, motion carried.

Motion to adopt the revised water ordinance 73.1. All ayes, motion carried.

Motion to appoint John Schultz to the Township Planning Commission. All ayes, motion carried.

Motion to approve the Resolution for the Draft Master Plan Distribution. Motion carried.

ANNOUNCEMENTS:

Then next regular meeting is scheduled for November 21, 2023 7:00 p.m., Lake Township Hall, Bridgman, Michigan.

Lake Charter Township Planning Commission Meeting is scheduled for November 6, 2023 7:00 p.m., Lake Township Hall, Bridgman, Michigan.
 Lake Charter Township Zoning Board of Appeals Meeting is scheduled for November 9, 2023 6:30 p.m., Lake Charter Township Hall, Bridgman, Michigan.

The meeting adjourned 7:33 p.m.

Lake Charter Township website:

www.lake-township.org

A complete set of minutes may be obtained from the Lake Charter Township Clerk.

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SUDOKU ANSWERS FROM PAGE 17

SUDOKU ANSWERS:

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

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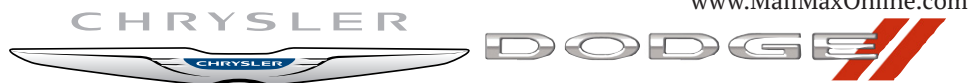
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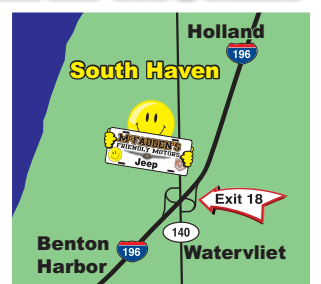
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1. Toyota vehicles and components are built using U.S. and globally sourced parts. 2. Based on manufacturer estimates. Source: Toyota. 3. New 2023 Corolla (excludes Hybrid, Corolla Cross & GR Corolla) and new 2023 Tacoma (includes TRD). 3.99% APR for 48 Months with \$22.57 per \$1,000 borrowed OR 4.99% APR for 60 Months with \$18.87 per \$1,000 borrowed OR 5.49% APR for 72 Months with \$16.33 per \$1,000 borrowed. Subject to approved credit thru TFS. Tier 1+ & 1 only. See participating dealer for details. 4. Based on manufacturers sales data from CY 2005-2022. 5. Depending on model. Before towing confirm your vehicle and trailer are compatible, hooked up and loaded properly and that you have any necessary additional equipment. Do not exceed any Weight Ratings and follow all instructions in your Owner's Manual. The maximum you can tow depends on base curb weight plus the total weight of any cargo, occupants, and added additional equipment. *Added vehicle equipment* includes additional standard/optional equipment and accessories added by the manufacturer, dealers and/or vehicle owners. The only way to be certain of your vehicle's exact curb weight is to weigh your vehicle without passengers or cargo. 6. Tundra Full-Size Pickup Class. Vehicle's projected resale value is specific to the 2023 model year. For more information, visit Kelley Blue Book's KBB.com. Kelley Blue Book is a registered trademark of Kelley Blue Book Co., Inc. 7. Qualified current, active-duty military personnel, inactive reserves, veterans honorably discharged within two years of service, retirees regardless of date of separation from active service, and household members of eligible qualifying military personnel are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit buyatoyota.com for complete details. 8. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 9. ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first, and 24-hour Roadside Assistance is included for two years, unlimited mileage (NOTE: i24K, Mirai, Prius and Prius Prime include enhanced ToyotaCare and/or Roadside Assistance). Roadside assistance limits towing distances and locations and does not include parts and fluids, except emergency fuel delivery for certain vehicles. Excludes rental company fleet sale vehicles. See your Toyota dealer for additional restrictions and exclusions. Valid only in the continental U.S. Must take retail delivery from new 2023 and new 2024 dealer stock while supply lasts between 10/04/23 and 10/31/23. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. **Supply limited.** See participating dealer for complete details. Individual dealer prices and document fees may vary. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 10/31/23.



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