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Moody on The Market

Pat **Moody**

MOODY ON THE WALL

When you've spent decades in the public eye writing news and talking on the radio, people understandably do a double take when you try something new. That double take is what's happening right now with former WSJM morning host and Moody on the Market founder Pat Moody.

Retired from the radio station (and mostly from Moody on the Market), Moody has taken up the art of putting acrylics on canvas. His art has already been on public display twice. He's sold paintings through a local gallery and is currently working on at least two commissioned pieces.

For Moody, taking up painting is not a departure from his previous artistic pursuits. He said he just wanted to find another outlet that was a satisfying expression of his love for vibrant images.

"I have been a photographer for many years, so I love photography and I love brilliant colors and I love artists who create photorealistic art. I know I don't have that talent by a long shot, so I decided to go to YouTube and look for how to paint abstracts using palette knives instead of brushes. That gave me the inspiration to just figure out how to lay the paint down onto the canvas, and then what to do with it beyond that."

Moody started small, creating his works on canvas-covered hard cards. But he quickly developed a desire to paint on a larger scale. Currently, his paintings range in size up to 24-inch by 24-inch stretched canvas.

A gallery show

Some artists spend their entire life undiscovered, dreaming of (or avoiding) the day someone might see and appreciate their work. For Moody, he said he was at an art event at Tosi's when a friend of his mentioned Moody's art endeavors to the owner of Fusion Gallery in Bridgman.

"Those friends pushed the issue, saying, 'You should showcase Moody's art, you know, have a show down here.' And the owner agreed."

Continued on page 8





Sarah **Spoonholtz**

Regional Director, SMR Chamber

Give Thanks

There's a saying this time of year that is all over various social media platforms that simply says, "Give Thanks, with a grateful heart." With Thanksgiving and the season of giving upon us I thought I'd share a few ways you can give thanks that are both traditional and not.

Give Thanks for Small Businesses: By now we should all know about Small

Business Saturday, the day that is dedicated to supporting small businesses in our community. Falling on November 25th this year, this is an opportunity for you to show love to the businesses that make up the backbone of our community. With 99.7% of all businesses in the US being considered small businesses, the holiday season is a prime time to show

Continued on page 2

Inserts & Promotions

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 - Dollar General
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Inserts may vary by zip code

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Spoonholtz Continued from cover

them love, support, and help them grow and

While I'd be lying if I said that I didn't hope everyone was supporting them yearround, this time of year specifically is when they need love. As Black Friday and Cyber Monday deals seem to start earlier and earlier, it's easy to forget about our mom-and-pop shops, but I challenge you to give thanks to them again this year and shop small!

Small businesses are known for "giving thanks with a grateful heart" when it comes to supporting their community, statistically speaking on average they give over 250% more to nonprofits and community causes over other organizations. Not to mention, they make up over 60% of our employment base AND approximately 68 cents from every dollar spent stays in our community when you support them. That's a huge impact that our small businesses have on Southwest Michigan!

Give Thanks for Nonprofits: Speaking of nonprofits... there are still so many of them out there (the Chamber included) who are doing big things on a SMALL budget. It might sound silly, but every penny counts for both small businesses and the nonprofits that are positively impacting our community.

Many of you have likely thought of the Giving Tuesday movement that started over 10 years ago to help financially support nonprofits of all sizes. Now while that is greatly appreciated, you can give thanks to them in other ways, such as volunteering in an area that you enjoy. The best part, many nonprofit organizations are looking for a mix of individuals who are interested in recurring volunteer opportunities as well as single day/event ones. So, no matter how busy you are, you can give back to an organization that supports a

cause you care about AND fits into your

Give thanks & Gratitude: One of our members, **Eclectic Well-Being**, has dedicated the month of November to a 30-day gratitude challenge. What started off as a self-reflection time for Kathi Szabo, has morphed into a challenge that she invites the community to join in on as a way to look forward to the holiday season. As someone who is completely quilty of allowing the last-minute rush of work and the holiday season to ruin any boundaries I've set, but also burn me out - I can tell you I personally appreciate this time for reflection and realization of gratitude that I have.

As Kathi says in her intro email: Gratitude is being able to express our appreciation through our actions, developing a sense of connectedness to others and to a greater good. Gratitude also lowers our stress and anxiety levels by helping us be more resilient, expanding our ability to cope with adversity. Gratitude truly increases our well-being in every way.

I'll be sharing with you an opportunity that Kathi and her husband Mark have to make 2024 your best year yet in an upcoming

Until then, I give thanks with a grateful heart to each and every one of you who reads this column weekly, supports our businesses, loves Southwest Michigan, and ultimately helps make my job one that I love more and more every year. We have so many exciting things ahead, I can't wait to share them with you, better yet, I can't wait for you to join us on the journey!

To learn more about the Southwest Michigan Regional Chamber visit our website at smrchamber.com. Or reach out to me directly: sspoonholtz@smrchamber.com or 269-932-4040.



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MailMax is a publication of Far Ahead Advertising, Inc.

2202 Plaza Drive, Benton Harbor, MI 49022

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Photo of the Week



Fire in the Sky **Photo by Kim Wing**

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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Lucy **Kubash**

Pet Lover

The Pet Corner

We're gearing up for the busy holiday season, so let's get right to the events that are planned for our furry friends.

Animal Aid will hold their annual Open House on Saturday, December 2, from 12-3pm., at the St. Joseph Maude Palenske Public Library in the lower level. They will have a silent auction, stocking-stuffers, baked goods, and other gift items for sale, as well as a memory tree to remember our beloved pets who have passed. Come and visit with the pets up for adoption and do some shopping, too. Pets are welcome but please use the stairs. Stop by the Open House before you join the Reindog Parade!

Donations of baked goods and silent auction items are needed for the Open House. Baked goods may be dropped off at the library on Friday, December 1, from 1-5pm and Saturday from 9am to12pm. Silent auction items (new or vintage) are accepted now. For information on where to drop them off or questions about baked goods, please call volunteers Becky (269-926-4279) or Martha (269-519-7041).

The Reindog Parade will step off on Saturday, December 2, at 3pm, on State St. in St. Joseph. All parade participants must register at the St. Joseph Today Welcome Center before the parade. Judging of costumes takes place from 1-2:45 pm. Entry fees are \$5 for the first dog and \$3 for each additional. Prizes are

awarded after the parade and Santa will arrive then, too. This is a fun event for young and old alike, so come out and watch the parade!

A topic nobody wants to really talk about but that is very important is the one of cleaning up after our pets. Besides the fact that it's just the courteous and right thing to do when you're out walking your dog, it came to my attention recently that there is another very good reason to always carry a clean-up bag with you—keeping our waterways free of waste products.

A letter from the Department of Environment, Great Lakes, and Energy explains that storm sewers move ground water into our waterways, including the St. Joseph River and Lake Michigan. Pet waste washing into the storm sewers can lead to elevated levels of E. coli. Higher than permitted levels of E. coli can lead to illness in humans and beach closures. Whether you're walking in your neighborhood or in local parks and recreation areas, where pet waste collection bags are often provided, always be prepared and bring your own bag. For further information, you can view the letter on the St. Joseph Charter Township website. Let's all do what we can to keep our precious waterways clean.

Another public service announcement also protects our pets and our health as well. There were 51 confirmed cases of rabies in Michigan this year. Most of those were in wildlife such as skunks and bats, but a letter from our veterinarian told of a confirmed case of rabies in a dog in Michigan. While this case was in Oakland County, the alert reminds us to make sure our pets are up to date on their rabies vaccines. Even indoor cats, dogs, and ferrets should receive them. If you receive a reminder from your pet's vet that they are due for their vaccine, please don't ignore it. The health and safety of your family, pets, and the community rely on us all doing our part.





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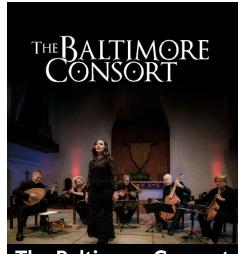
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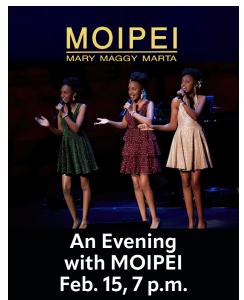


Laila Ali Jan. 18, 7 p.m.



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A Valentine Dinner Cabaret with MOIPEI Feb. 14, 6 p.m.









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Glenn **Rosenbaum**

Pastor

Which Son Are You?

[Jesus said] "There was a man who had two sons. He went to the first and said, 'Son, go and work today in the vineyard.' "I will not,' he answered, but later he changed his mind and went. "Then the father went to the other son and said the same thing. He answered, 'I will, sir,' but he did not go. "Which of the two did what his father wanted?"

Matthew 21:28-31

Jesus told this story to confront his listeners with the ugly truth that they were not as obedient to God as they thought they were. A father asked his sons to work in the vineyard. The first son said no but later changed his mind and went to work. The second son said yes but then never went to work.

Which of them did what his father wanted? The obvious answer is the first son because he eventually did what his father asked. The other son gave the right answer but did not do what he promised.

So, which son are you? Jesus' story forces you to examine yourself. Do you ever say no to what God tells you to do? Have you ever been quick to say yes to God's commands, only to continue in your sins as usual?

Jesus wants you to admit that you are like both sons. Neither of them really did what their father wanted them to do. Ideally, both sons would say and do the right thing right

That kind of son isn't in the story. He is telling the story. Jesus is the eternal Son of God who became one of us. This Son always said yes to his Father and always did his will. He lived perfectly as the substitute for all the other sons and daughters. He gave his perfect life on the cross for them as a gift. He did all the work in his Father's vineyard, and you received all the credit.

Whenever you are confronted with the ugly truth that you are not as obedient to God as you think you are and see the disobedience of both sons in your life, thank God for his perfect Son, Jesus, who takes away all your sin.

Prayer: Lord Jesus, thank you for being obedient in my place and punished for my sins.

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



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Moody Continued from cover

Because of the size of that gallery and the fact that he didn't have an over abundance of work ready for display, Moody said the idea quickly turned into a three-man show that would include Moody's acrylics on canvas, selected pieces from a multimedia artist, and a broad array of uniquely crafted wooden bow ties from an accomplished woodworking artist.

"A lot of friends came down in support. We had around 200 people come to the show on opening night," Moody said. "It was just weird to be there and have people saying, 'Wow, this is really cool."

The event ran for about a month and resulted in Moody selling at least two of his works – the pricing of which he said turned into an artform of its own.

"I struggled desperately with what to even charge," Moody said. "I actually went onto the internet and just typed in Google, 'How to price art' and I found several really good pieces for formulas and concepts on how to do it."

A studio of his own

Today you can find Moody's painting studio on the third floor of The Box Factory, in Studio 340. It's a modest, bright, windowed room with an artist's table, an easel, and a rolling cart for his paints, palette knives (his primary tool), brushes, and other creative artifacts.

On the walls are his recent works – some freshly back from the gallery showing and others seeing the public eye for the first time. Moody lives about 1.5 miles from his studio, making it convenient for times when he wants to create.

"I was trying to do things exclusively on the dining table, and there's just not a lot of



room to do that. I just wanted more space to be able to spread out and do my work, and Mrs. Moody was happy to have less 'in the way."

Staying connected

The studio space also affords him an opportunity to stay connected with people in the community.

"Anytime The Box Factory is open, people can come up here. Even if I'm not here, they'll be able to see much of my work through the window. If I'm here, they are more than welcome to come in and see both what I'm working on and what's on display and for sale."

Pat calls his new endeavor Moody on the Wall because in his 51 years in Southwest Michigan, he's hosted Moody in the Morning on WSJM, started Moody on the Market, launched the Moody on the Move video series, and now he's entered a period where he's focused on art – that primarily hangs on a wall.

"I guess I just wanted to create more. I have a bazillion photos, and I love taking photos. But it can be a lot more expensive in the long run to process those into prints. But



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you know, my new logo affords me the opportunity to do both because it's an image of bright colors in a frame, wherein the center represents an aperture, as from a lens. In the long run, I'll probably mix both original art and photography at the studio gallery."

You can find Moody on the Wall in Studio 340 on the third floor of The Box Factory for the Arts at 1101 Broad Street in St. Joseph. You can currently see some of Moody's works on display on the first floor of The Box Factory during their Annual Member Show.

Article written by Moody on the Market news director, Ken Lundberg.

Pat Moody Publisher, MoodyOnTheMarket.com moody@wsjm.com (269) 925-1111





















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



6.7 V8 Power Stroke DIESEL Engine, 6 Speed Automatic, 166K Miles, Power Windows and Locks, Trailer Brake Controller, Limited Slip Axle, Remote Keyless Entry System, Oxford White, F22271A



Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, C23157A



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



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



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 tgate, Remote Keyless Entry System, Balance of Factory Warranty! Pacific Blue Metallic, U2312



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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 arture Warning, Side Blind Zone Alert, Rear Cross Traffic Alert, Rear Park Assis Back-Up Camera, Remote Keyless Entry System, Mosaic Black Metallic, C23112B



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



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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 Keyle Entry System, Balance of Factory Warranty! Lunar Silver Metallic, M24006A



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 Slide 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



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, 2rd 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



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, F23161.



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



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Dennis

Jim







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, F23214/

O JEEP GRAND







3.5 EFI Engine, 7 Speed Automatic, Aluminum Wheels, 81K Miles, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Auto

imate Control, Power Sunroof, CD-Player, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Black, F23163A



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1.6 Ecoboost EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 78K Miles, Navigation, Power Driver's Seat, Panoramic Roof, CD-Player, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ruby Red Metallic, C23197A



2.0 Ecoboost EFI Erigine, 8 Speed Automatic, Aluminum Wheels, Only 15K Miles Remole Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Adaptive Cruise Control, Blind Spot Montro Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Erasive Steering Assist, Front Collision Mitigation, Back-Up Camera, Hands Free Liftgate, Remote Keyless Entry System, Ford Certified! Siar White Metallic, F22160A



1.5 Ecoboost EFI Engine, 8 Speed Automatic, Aluminum Wheels, Less than 15K Miles! Power Driver's Seat, Heated Front Seats, Power Moonroof, Wireless Charging Pad, Blind Spot Monitor, Joss-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Back Up Camera, Remote Keyless Entry System, Ford Certified! Carbonized Gray Metallic, F23252B



6.7 V8 Power Stroke DIESEL Engine, 10 Speed Automatic, Aluminum Wheels 19K Miles, Running Boards, Remote Start, Power Driver's Seat, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, F23138A



1.5 Ecoboost EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 16K Miles! Remote Start, Navigation, SYNC 3, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spot with Cross Path Detection, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Back-Uo Camera, Power Liftbate, Remote Keyless Entiry System. Ford Certified! Rapid Red Metallic, U23158



3.3 Turbo EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 3,000 Miles! Navigation, Power Leather Heated Front Seats, 3rd Row Seat, Paroramic Surnoof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffi Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Colision Mitigation, Back-Up Camera, Power Liftgale, Remote Keyless Entry System, Mazda Centified! Artisan Red Metallic, \$23013



2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 92K Miles, Power Driver's Seat, Panoramic Sunroof, CD-Player, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Oxford White, M24030A



1.3 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Navigation, Power Driver's Seat, Heated/AC Front Seats, Heated Steering Wheel, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Oasis Blue, U23153

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1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 138K Miles, Power Driver's Seat, Heated Front Seats, Panoramic Vista Roof, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Shadow Black, F23265B



2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 8K Miles! Navigation, SYNC 3 Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Moonroof, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Diamond White, F23207A



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 7K Milesl Security Cover, Running Boards, Remote Star Manigation, High Althuide Package, MOPAR Hardrob Headliner, Heated Leather Seats, Heated Steering Wheel, Climate Control, Alpine Pensium Audio System, Adaptive Cruise Control, Blind Sport & Cross Path Detection, Rear Park Assist, Back-Up Camera, Tailer Tow Package, Remote Keyless Entry System, Jeep Certified Black Decorat; 72192A



6.2 VB EFI Engine, 8 Speed Automatic, Aluminum Wheels, 112K Miles, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Heated Steering Wheel, 2™ Row Heated Seats, Power Moonroof, DVID Entertainment System, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Front Collision Warning, Power Liftgate, Remote Køyless Entry System, Midnight Amethyst Metalinc, U23147A



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

2015 FORD F-150 LARIAT SPORT SUPERCREW/4X4

5. V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 120K Miles, Sec. lover, Bedliner, Rhunning Boards, Remote Start, Memory Power Leather Heated/AC Fr Seats, Power Agils, Pedias, Blind Spot Information System, Reverse Sensing Seath Back-Up Camera, Remote Keyless Entry System, Magnetic Metallic, F23181A

2020 RAM 1500 BIG HORN CAB 4X4 NIGHT EDITION CREW

7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 38K Miles, Bedline Running Boards, Remote Start, Navigation, Power Driver's Seat, Power Adjust veddas, Heated Front Seats, Heated Steering Winel, Touchseren Display Bed-amera, Remote Keyless Entry System, Ram Certifiedt Billet Silver Metallic, U2314



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 lonitor, 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 RAM 1500 HORN CREW CAB 4X4

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



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



 2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 77K Miles, Navigation, Memo 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, F23224



023 KIA SORENTO K-LINE PRESTIGE AWD

2.5 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only SK Miles, Navigation, Memory Power Leath HeaterAld Front Seats, 2º Road Heated Seats, Paronamic Surroot, Adagtive Croise Control, Bland Sport Monitor, Cross-Taffic A

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3.6 V6 Ecoboost, 10 Speed Automatic, Aluminum Wheels, 48K Miles, Security Cover, Bedline Running Boards, Remote Sart, Navigation, SYNOS, 3 Power Heated Front Seats, Power Adjuile Pedals, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Max Trailer Yow Package, Remote Keyless Entry System, Ford Certified Rapid Reid Metallic, P2231BA



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



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Page 16 November 18, 2023 MailMax



Dave Ramsey

Financial Expert The Ramsey Show

Dave Says

Don't Buy a House Together **Before You're Married**

Dear Dave,

My fiancée and I plan to get married in May, and we are preparing to buy a house. We both work in sales, and combined we bring home about \$7,400 a month before commissions. Our average commissions usually boost that to \$12,000 a month. I'm worried that the house we're looking at doesn't fit our budget, though. The home costs \$350,000, and we're looking at monthly payments of \$2,840 with taxes and insurance figured in. Do you think this scenario will work for us?

LT. Dear J.T.,

Are you doing this on a 15-year fixed-rate mortgage? If you're not, you need to change that right away. That's the only kind of mortgage loan I recommend. With the numbers you've given me, you two can afford that on the shorter terms I mentioned.

Now, let's move on to the next thing. You're speaking about buying a home as if you're already married, and you're not. I will not advise you to buy a house with someone to whom you're not married. You're talking to a guy who's been doing this for 35 years, and I've heard all the horror stories that go along with, "We bought the house together, but we

didn't make it to the altar together." Talk about an ugly breakup!

You two have a bad case of house fever right now. Believe it or not, you aren't required by law to run out and buy a home just because you're planning to get married. Please, wait until after the wedding to buy a home. And even then, wait another year or so. Buying a home is the biggest-and most expensivelife decision most people ever make. Take some time to just enjoy being married and getting to know each other even better for a while.

Listen, if you've already jumped the gun, if you already have this house under contract or anything like that, I would not close the deal. I'd talk to the sellers and tell them they can keep my earnest money, but I'm walking away. And get ready, because if you do this, your fiancée is liable to look at you like you've got snakes coming out of your ears. Make sure to communicate with her about where you're coming from and why you're doing it. It's the best, and smartest, thing you can do in the long run, J.T.

I'm not predicting you two are going to break up or anything. I hope with all my heart nothing like that happens. But I'm begging you, buddy. Don't buy a home with someone you're not legally married to. The potential downside is just too great.

– 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 Solu-



Michelle Foster-Evans

Michelle's passion for community is what motivates her to bring people together. She has always gone above and beyond to serve and help make a difference in the lives of others at community events like the Easter Egg Extravaganza, National Night Out, Wonderland Toy Store, the men's shelter's Father's Day celebration and serving food there as well!





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Don Stuart

Humorist

Giving Berlin a Lot More Shrift

Last week, I suppose I gave short shrift to many fascinating aspects of my Baltic cruise stop in Berlin, Germany. To rectify that, this column explores a couple other Berlin attractions, which I'll give more shrift.

We got around Berlin via a hop-on-hop-off bus. Fortunately, you're not actually required to hop; this was a blessing for our tour group, which

included many people who've lost all the pop in their hop

Item: The most popular hop-off stop was Checkpoint Charlie, a famous crossover point between West and East Berlin during the years they were split by the Berlin Wall. We only had a few hours in Berlin, and the bus only paused at this site for 10 minutes. And we unfortunately spent half of it waiting for a young woman to vacate the guardhouse, which surely has the most-photographed replica sandbags on Earth. This lady posed for photos, and posed, and posed for long interminable minutes, as if she'd rented the space for the day. We wanted a photo that, y'know, didn't include her! But we couldn't wait any longer, so she's in our Checkpoint Charlie moment, plus other tourists who got fed up waiting for her. In our photo, she's giving a guy wearing a Pittsburgh Steelers cap a very nasty

Item: During one hop-off stroll, I noticed a museum honoring Carlo Pedersoli. Well, maybe you know him better by the name on the Museum because I learned via web-surfing that "Everyone

knows his alter ego - Bud Spencer."

Alas, we had no time to visit the Bud Spencer Museum, and find out who the heck he was! But herewith are the things I learned while web-surf-

Bud Spencer was a hulking and hairy "beloved Italian actor"; his biggest hits were cult films such as "They Call Me Trinity," "Watch Out, We're Mad!," and "God Forgives...I Don't."

Carlo became Bud in 1959, when filming a Spaghetti Western called "Hannibal." The director thought Carlo Pedersoli was too "Italian-sounding" for a Western. Carlo fashioned his new name to honor two American legends: "Spencer" for film legend Spencer Tracy, and "Bud" for Budweiser beer.

Bud's museum contains exhibits of props and film memorabilia, life-size replicas of his characters, personal items, and regalia from his other ventures as an inventor, singer/composer, pilot and, from his time on Italy's Olympic swim team, his "original bathrobe," with some of his ample body hair still

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Item: At one point, our bus cruised through a roundabout encircling an eye-catching statue: Two automobiles, encased in concrete. Its name in English is "Two Concrete Cadillacs in the Form of Naked Maya by Goya" (perhaps Goya's most famous painting; if you have no idea what "Naked Maya" looks like, think Rose Bukater posing in the altogether for Jack Dawson in the movie "Titanic.")

The piece was installed in 1987 to commemorate the 750th anniversary of Berlin. Which, historians recently discovered, was built over a graveyard of wrecked Cadillacs.

The sculpture was initially very controversial. It was situated in East Berlin, where Cadillacs were emblematic of decadent Westernism, so it stoked a lot of protests, including a "citizens' initiative against modern art."

It turns out citizens were mainly grumpy that the monument looked nothing like the Naked Maya, or even Rose Bukater, instead most closely resembling naked Bud Spencer.







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The farm consists of approximately 442 total acres m/l and features multiple varieties of blueberry plantings. There are currently 337.50 FSA cropland acres m/l of blueberries planted on the farms with a mix of drip and overhead irrigation installed. There was a lease in place through October 31st, 2023. The farm is open for the 2024 cropping season. Located less than 5 miles from Lake Michigan.



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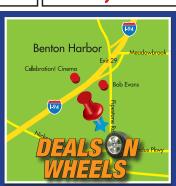
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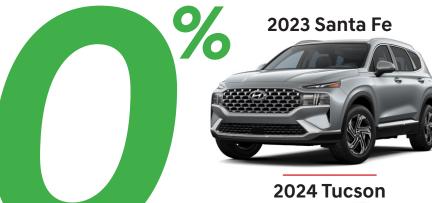
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