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**Moody on
The Market**

*Pat
Moody*

Staples Closing Benton Township Store in January

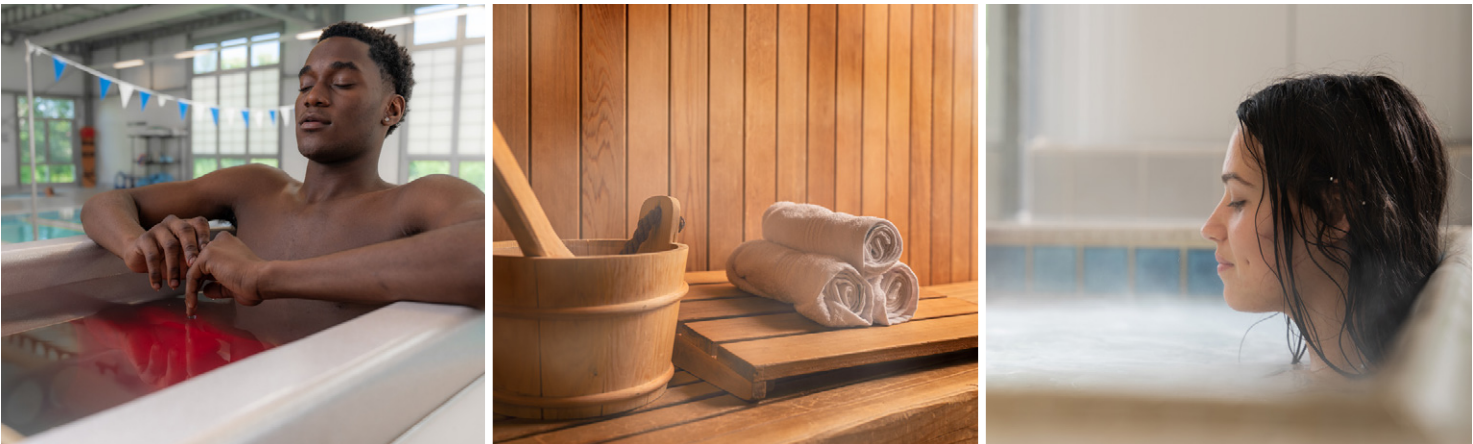
A few years ago, there were three nationally branded office stores in the Benton Township Shopping area... all within a few blocks of each other. By mid-January, there will be NONE.

Staples is closing its Benton Harbor store at 1485 Mall Drive, effective January 12, going the way of Office Max and Office Depot, who packed up shop locally in past years. The nearest Staples will now be in South Bend and Goshen.

While no formal announcement has been made, the closing has been confirmed by a Staples corporate message on social media, as well as local employees who called MoodyOnTheMarket.com to alert us to the situation. One employee said store leaders had made reference to a building lease ending. However, there was no indication of any immediate plans for a new business coming to the location.

Why would Staples leave, in the face of what appeared to be such a strong 'last man standing' market position? The answer, of course, is likely found online... the same challenge faced by so many local retailers in almost every business category. Consumers find it easier, more convenient and sometimes cheaper to have their products delivered from Amazon or a similar 'in the cloud' supplier. Staples.com, of course offers that option as well, so it hopes to keep many of its customers in the fold that way.

A knowledgeable source in the business products and office supply industry told us Staples existing business will likely be split a couple of ways. Occasional walk-in, on-demand business from small offices and individuals will go to stores like Walmart and Walgreens. Small and medium-sized businesses may look at returning to a specialty 'next day delivery' office supply house vs a retail location.



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Continued on page 18



**Sarah
Spoonholtz**

*Regional
Director,
SMR Chamber*

Bridgman's Holiday Village!

Hands down one of my favorite events of the holiday season happens to be Bridgman's annual Holiday Village, which is coming up in just a few days! Not only does it highlight the charm that Bridgman has to offer, but year after year it proves to be a true showing of community that just does something to this Grinch heart of mine.

The sights and sounds of the holidays will take over downtown Bridgman during Holiday

Village on Saturday, December 9th. The event, which is organized and orchestrated by the Greater Bridgman Area CGA, an affiliate of the Southwest Michigan Regional Chamber, is a holiday staple in the Bridgman community bringing visitors to the downtown for family fun each December.

Continued on page 2

Inserts & Promotions

- ALDI • Ace Hardware
- Bridgman Holiday Village
- Dollar General • Family Fare
- Family Farm & Home
- Holly Jolly Savings
- Martin's Super Markets
- Rural King • SAVE Coupons

Inserts may vary by zip code

Spoonholtz *Continued from cover*

The full afternoon of fun starts at 1:00 p.m. with the wildly popular holiday pop-up market inside the gymnasium at Immanuel Lutheran Church and School. The market hours will run from 1:00 until 5:00 p.m. Vendors will feature homegrown, homemade, and hand-crafted items perfect for last minute stocking stuffers, gifts, or simply as treats for yourself.

Other activities include Brrr Barre at the Transient Artisan Ales parking lot with Lake Side Fit, the Polar Express playing at the Bridgman Public Library at 2:00 p.m., the wildly popular Pet Parade at 3:00 p.m. and free pet photos at Transient Artisan Ales from 12:00 until 8:00 p.m., Live Nativity at Immanuel Lutheran, the arrival of Santa (I know him!) and Mrs. Claus, and so much more!

Something new that will be done at this year's event is the announcement of the "Frostina the Snowman" Planter Contest winner! "Frostina" is being put on by the Bridgman Corridor Improvement Authority (CIA), transforms the planters down Lake Street from summer flowers to winter snowmen. The best part – YOU can have a say in who wins!

Voting runs through December 8th, with the winner being announced at the Bridgman Holiday Village Tree Lighting Ceremony at 6:15 p.m. on December 9th. Individuals can vote by scanning the QR Code on the planter, visiting the City's website at Bridgman.org, or stopping by City Hall for a paper ballot.

I've seen a few of them, and I can tell you the creativity with participating merchants is off the charts! They are having just as much fun decorating their planters as you'll having checking them out!

Full Schedule of Events and Participating Merchants:

- 12:00 – 6:00 p.m.: Christmas Ornament Painting at Rebecca's Ceramics
- 12:00 – 6:00 p.m.: Warm Spiced Wine at Lazy Ballerina Winery
- 12:00 – 8:00 p.m.: Free Pet Photos at Transient Artisan Ales

- 1:00 – 2:00 p.m.: Free Brrr... Barre class with Lake Side Fit at Transient Ales Parking Lot
- 1:00 – 5:00 p.m.: Holiday Pop-Up Market at Immanuel Lutheran Church & School
- 2:00 – 4:00 p.m.: Polar Express, popcorn, and candy canes at the Bridgman Public Library
- 2:00 – 5:00 p.m.: Living Nativity at Immanuel Lutheran Church Yard
- 3:00 p.m.: Pet Parade down Lake Street with Paws To Wash
- 3:00 – 6:00 p.m.: Downtown Merchant Activities including: Children's Face Painting at Lake Street Eats
- Cookies & Storytime with Mrs. Claus at The Sandpiper & Hoof-to-Hanger Fiber Mill
- Free Temporary Tattoos at Ink About It Tattooing
- Free Dog Treats at Paws To Wash
- Photos with Santa at Rising Kites (formerly Small Town Grounds)
- Christmas Caroling through the downtown
- 5:00 – 7:00 p.m.: Live music and Fire Dancing in the Bridgman Courtyard with Hot Cocoa from Biggby Coffee of Bridgman
- 6:00 p.m.: Tree Lighting Ceremony
- 6:15 p.m.: Winner of the "Frostina the Snowman" Planter Contest Announced

For more information on Holiday Village, including the most up-to-date list of activities and events, see page 9 or visit tinyurl.com/HolidayVillage23 or search @BridgmanArea and @SMRChamber on Facebook or @BridgmanCGA on Instagram.

An incredibly special thank you to event

sponsors: Greater Bridgman Area CGA, City of Bridgman, Classic Catering & Events, Honor Credit Union, Monogram Inn & Suites, Paws to Wash, Small Town Wedding & Floral, Southwest Michigan Regional Chamber, The Sandpiper/ Hoof-To-Hanger and United Federal Credit Union.

We can't wait to celebrate the holiday season with you all over Southwest Michigan! Visit our website for more events with holiday cheer at smrchamber.com! Want to chat? Reach out to me directly: sspoonholtz@smrchamber.com or 269-932-4040.



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Photo of the Week



Good Night, Deer

Photo by Nick Foxworthy

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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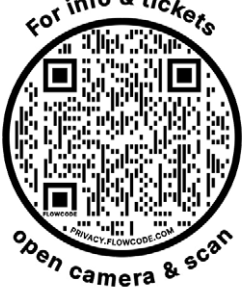


**Christmas in Killarney:
An Irish Christmas Celebration**
Friday, Dec. 8, 7:30 p.m. , Mainstage

Christmas in Killarney: An Irish Christmas Celebration is a spirited stage production steeped in world-class Irish dance and traditional Christmas music. You'll be swept away to Killarney, Ireland, in the late 1920s and hear seasonal favorites like "Joy to the World," "Hark the Herald Angels," "Oh, Holy Night," "Sleigh Ride," and many more. Bring the entire family for a Christmas celebration – the Celtic way! *This event is part of The Mendel Center's Discovery Series and is funded in part by the Gast Young People's Performance Endowment.*

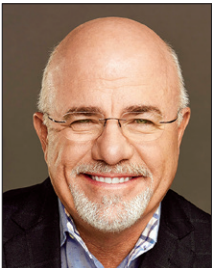


*This activity is supported by the
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BUY TICKETS
TheMendelCenter.com/events

Box office: 269-927-8700, option 1 | *Events subject to change.*
The Lake Michigan College Mendel Center
2755 E. Napier Ave., Benton Harbor, MI 49085



**Dave
Ramsey**
*Financial
Expert*
The Ramsey Show

**Dave Says
Pay Off Their
Student Loans?**

Dear Dave,
My wife and I are debt-free except for our mortgage and two Parent PLUS loans for our daughters' college educations. One of the loans totals \$18,078, and the other is for \$41,500. Both girls want to pay them off using the new extended plan being offered, but I'm 59 1/2, and I've got about \$500,000 in a 401(k) from a previous job along with \$125,000 from a job I started five years ago. We've been thinking about just paying the loans off for the girls, but we wanted to know your thoughts.
Mike
Dear Mike,
If I were in your shoes, I'd just go ahead and pay them off. Technically, you're liable for the loans. They are not.
The extended plan you're talking about is garbage. In reality, it means the loans are never paid back. The extended plan is 30 years of not even making the principal payment. No interest is paid, and they don't touch the principal. The whole thing works backward for 30 years, and it's the very definition of a stupid government program.
I really don't think you want your daughters to be part of something like this. But that

means you're going to be stuck with paying off these loans. You might as well just own it and pay them off now.
I want you to understand this, Mike. I don't advise people to dip into their savings every time a problem comes up prior to retirement. But you're 59 1/2, and at that point there's no penalty. Plus, you've got \$625,000 sitting there. You're going to pull less than \$60,000 out, plus a little in taxes, to make the problem go away. It's not as bad as it could be, but I'm afraid you're going to have to pay a little stupid tax on this one. I'm sure your girls didn't know all this, but it's a perfect example of what can happen when you put your faith in a stupid plan coming out of Washington, D.C.
I hate it for you guys—and everyone else in America who took out a bunch of student loans—because you're getting messed over by your own government. The first way they messed you over was to put a student loan program out there and then tell you the way to success was to borrow tens and hundreds of thousands of dollars for a degree in left-handed puppetry. And now, guess what? You're a barista! Then, they start shouting they're going to forgive it all. After that it's, "No, we're not. Yes, we are. No, we're not. Yes, we are."
The fact is, they don't intend to forgive it. It's the biggest scam in history—mathematically speaking—ever perpetrated on the American public by our government.
— 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 of Ramsey Solutions.*

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SIEMANS DISCOUNT.....	- 545
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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)(BASED ON REBATES THRU 11/30/2023)	



2022 FORD F-250 SUPERCAB SERVICE BODY
Oxford White, Locking Rear Axle, Power Windows and Locks, Trailer Brake Controller, Rear Camera, Knapheide Service Body, and Much More! F22229

MSRP.....	\$46,420
ADD FOR SERVICE BODY.....	+12,295
SUBTOTAL.....	\$58,715
SIEMANS DISCOUNT.....	- 4,720
SALE PRICE FOR EVERYONE	\$53,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* -	500
AS LOW AS	\$53,495
(*MUST QUALIFY)	
(BASED ON REBATES THRU 11/30/2023)	



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



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.....	- 2,122
SALE PRICE FOR EVERYONE	\$72,995
MILITARY RECOGNITION EXCLUSIVE CASH* -	500
AS LOW AS	\$72,495
(*MUST QUALIFY)	
(BASED ON REBATES THRU 11/30/2023)	



2023 FORD EXPEDITION MAX LIMITED STEALTH 4X4
Dark Matter Gray Metallic, 22 Inch Black Painted Aluminum Wheels, 3rd Row PowerFold Seat, Stealth Edition Package, Power Running Boards, Leather Seats, 2nd Row Captain's Chairs, Heavy Duty Trailer Tow Package, ControlTrac with Electronic Limited Slip Differential, and Much More! F23153

MSRP.....	\$83,720
SIEMANS DISCOUNT.....	- 1,225
LOW APR RETAIL CUSTOMER CASH** -	500
HOLIDAY BONUS CASH.....	- 2,000
SALE PRICE FOR EVERYONE	\$79,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* -	500
AS LOW AS	\$79,495
PLUS 0.9% FOR 36 MONTHS, 1.9% FOR 48 MONTHS, or 2.9% FOR 60 MONTHS	
(WITH APPROVED CREDIT)	
(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)	
(BASED ON REBATES THRU 11/30/2023)	



2023 FORD F-250 4X4 CREW CAB LARIAT TREMOR
Oxford White, Black Leather, 6.7 HI Output Power Stroke DIESEL, Locking Rear Axle, Tow Technology Package, Tailgate Step, 35 Inch Off Road Tires, Power Moonroof, and Much More! F23218

MSRP.....	\$88,385
SIEMANS DISCOUNT.....	- 390
SALE PRICE FOR EVERYONE	\$87,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* -	500
AS LOW AS	\$87,495
(*MUST QUALIFY)	
(BASED ON REBATES THRU 11/30/2023)	



**2023 JEEP RENEGADE
LATITUDE 4X4**
Colorado Red, 17 Inch Aluminum Wheels, Navigation, Touchscreen, Lane Departure Warning Plus, Blind Spot and Cross Path Detection, and Much More! C23201

MSRP.....	\$30,040
SIEMANS DISCOUNT.....	- 141
NATIONAL STANDALONE 10% OFF MSRP -	3,004
SALE PRICE FOR EVERYONE	\$26,895
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS \$26,395	

(*MUST QUALIFY)
(BASED ON REBATES THRU 11/30/2023)



**2023 JEEP
COMPASS LIMITED 4X4**
Billet Silver Metallic, Leather Seats, (RED) Edition, Blind Spot and Cross Path Detection, Full Speed Forward Collision Warning, Active Lane Management, Adaptive Cruise Control, Remote Start, Rear Park Assist, Heated Front Seats, Power Seat, and Much More! C23111

MSRP.....	\$39,530
SIEMANS DISCOUNT.....	- 582
STANDALONE 10% OFF MSRP RETAIL BONUS CASH -	3,953
SALE PRICE FOR EVERYONE	\$34,995
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS \$34,495	

(*MUST QUALIFY)
(BASED ON REBATES THRU 11/30/2023)



**2023 RAM
1500 CREW CAB 4X4**
Bright White, Vinyl Seats, Anti-Spin Rear Axle, 3.6 V6 Engine, Trailer Hitch, Back-Up Camera, Touchscreen Radio, and Much More! C23110

MSRP.....	\$46,390
SIEMANS DISCOUNT.....	- 756
STANDALONE 15% OFF MSRP RETAIL BONUS CASH -	6,958
SALE PRICE FOR EVERYONE	\$38,676
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS \$38,176	

(*MUST QUALIFY)
(BASED ON REBATES THRU 11/30/2023)



**2023 JEEP
GRAND CHEROKEE L
LAREDO 4X4 DEMO**
Velvet Red Pearl, Trailer Tow Prep Group, Power Seat, 3rd Row Seating, 2nd Row Bucket Seats, Touchscreen Radio, Adaptive Cruise Control, Active Lane Management, Parksense Rear Park Assist, Blind Spot and Cross Path Detection, and Much More! C23023

MSRP.....	\$48,020
SIEMANS DEMO DISCOUNT.....	- 2,525
SELECT INVENTORY RETAIL BONUS CASH* -	1,500
BONUS CASH.....	- 2,000
SALE PRICE FOR EVERYONE	\$41,995
RETURNING LESSEE BONUS CASH* -	1,000
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS \$40,495	

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)
(BASED ON REBATES THRU 11/30/2023)



**2022 RAM 1500 CREW CAB
BIG HORN 4X4**
Patriot Blue Pearlcoat, Bucket Seats, Sport Appearance Package, Power Seat, Touchscreen Radio, Power Adjustable Pedals, Rear Power Sliding Windows, Anti-Spin Rear Axle, Navigation, Remote Start, 20 Inch Aluminum Chrome Clad Wheels, and Much More! C22230

MSRP.....	\$57,305
SIEMANS DISCOUNT..-	11,310
AS LOW AS \$45,995	

(BASED ON REBATES THRU 11/30/2023)



**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.....	- 10,367
2022 ON-THE-JOB SNOW PLOW UPFIT *** -	1,000
AS LOW AS \$51,003	

*** BUSINESS OWNERS ONLY
(BASED ON REBATES THRU 11/30/2023)



**2023 JEEP GLADIATOR
RUBICON 4X4**
Bright White, Leather Seats, Remote Start, Heated Front Seats, Heated Steering Wheel, Trailer Tow Package, Alpine Premium Auto System, Black 3-Piece Hardtop, Navigation, 33 Inch Tires, and Much More! C23218

MSRP.....	\$61,820
SIEMANS DISCOUNT.....	- 2,643
NATIONAL STANDALONE 10% OFF MSRP -	6,182
SALE PRICE FOR EVERYONE	\$52,995
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS \$52,495	

(*MUST QUALIFY)
(BASED ON REBATES THRU 11/30/2023)



**2023 RAM PROMASTER
15 FOOT BOX TRUCK**
Bright White, Cloth Seats, Speed Control, Power Heated Mirrors, American Cargo Liberty III 15 Foot Box with Pull-Out Ramp, and Much More! C23147

MSRP.....	\$45,295
ADD FOR 15 FOOT BOX.....	\$12,925
SUBTOTAL.....	\$58,220
SIEMANS DISCOUNT.....	- 2,225
SALE PRICE FOR EVERYONE	\$55,995
2022 ON-THE-JOB \$1000 COMMERCIAL EQUIPMENT UPFIT** -	1,000
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS \$54,495	

(*MUST QUALIFY/**BUSINESS OWNERS ONLY)
(BASED ON REBATES THRU 11/30/2023)

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WAS \$42,259



**2020 GMC SIERRA
ELEVATION CREW CAB 4X4**

NOW \$40,805

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

WAS \$50,824



**2022 FORD BRONCO
ADVANCED OUTER BANKS 4X4**

NOW \$49,323

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

Manage

WAS \$25,901



**2020 FORD
EXPLORER XLT 4X4**

NOW \$24,507

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

WAS \$40,902



**2016 FORD F-250
LARIAT CREW CAB 4X4**

NOW \$35,708

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

WAS \$28,793



**2015 FORD F-450 SUPER DUTY
DRW REGULAR CAB BOX TRUCK**

NOW \$27,500

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

WAS \$54,764



**2019 FORD F-150
CREW CAB**

NOW \$51,764

6.7 V8 DIESEL Power Stroke Engine, 60K Miles, Security Cover, Bedliner, Remote Keyless Entry System, FORD

WAS \$33,627



**2020 FORD RANGER
XLT SUPERCREW 4X4**

NOW \$30,342

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

WAS \$23,987



2019 CHEVY EQUINOX LT

NOW \$20,451

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 \$28,707



**2020 FORD
EXPLORER**

NOW \$27,707

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels 129K Miles, Heated Steering Wheel, 2nd Row Heated Seats, Twin Panel Moonroof, Climate Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Remote Keyless Entry System, Ag

**2020 CHEVY
EQUINOX LT AWD**

WAS \$27,500



NOW \$23,867

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

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2015 FORD F-150 XLT SRW CAB 4X4
NOW \$53,695

6 Speed Automatic, Aluminum Wheels, Running Boards, Remote Start, Power Window Sensing System, Back-Up Camera, Ford Certified! Agate Black, C23155B



2021 HYUNDAI PALISADE CALLIGRAPHY AWD
NOW \$44,995

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



2015 FORD F-150 LARIAT SPORT SUPERCREW 4X4
NOW \$24,975

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



2020 CHEVY EQUINOX LT AWD
NOW \$24,200

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



2022 HONDA CIVIC SPORT 4 DOOR SEDAN
NOW \$22,995

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



2019 FORD F-150 RAPTOR SUPERCREW 4X4
NOW \$60,995

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



FORD EXPLORER XLT 4X4
NOW \$23,500

Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Dark Blue Metallic, F23161A



2020 FORD ESCAPE SE AWD
NOW \$25,414

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



2017 MERCEDES GLE350 4MATIC AWD
NOW \$24,926

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

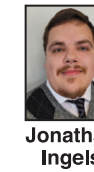
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2020 JEEP GRAND CHEROKEE LAREDO 4X4
NOW \$29,995

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

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2021 FORD EDGE SEL AWD
NOW \$28,559

2.0 Ecoboost EFI Engine, 8 Speed Automatic, Remote Start, Navigation, SYNC4, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System Ford Certified! Iconic Silver, U23162



2018 JEEP COMPASS ALTITUDE 4X4
NOW \$21,772

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Power Driver's Seat, Heated Steering Wheel, Front Seats, Panoramic Sunroof, Touchscreen Display, Blind Spot & Cross Path Detection, ParkSense Rear Park Assist System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Billet Silver Metallic, C23180A



2022 DODGE DURANGO GT PLUS AWD
NOW \$42,559

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, Blacktop Package, Performance Hood, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sunroof, Adaptive Cruise Control w/Stop, Blind Spot Monitor, Rear Collision Mitigation, Lane Departure Warning, Full Speed Forward Collision Warning, Back-Up Camera, Trailer Tow Group, Power Liftgate, Remote Keyless Entry System, Dodge Certified! DB Black Clearcoat, F23216B



2019 GMC YUKON DENALI 4X4
NOW \$49,995

6.2 V8 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 67K Miles, Remote Start, Navigation, Power Running Boards, Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sunroof, DVD Entertainment System, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Power Liftgate, Remote Keyless Entry System, Onyx Black, F23223A



2021 FORD ESCAPE SE AWD
NOW \$26,665

1.5 Ecoboost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 19K Miles, Remote Start, Navigation, SYNC 3, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Panoramic Roof, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Star White Metallic, U23154



2020 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$42,887

3.6 V6 Ecoboost, 10 Speed Automatic, Aluminum Wheels, 48K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Max Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, F23218A



2021 RAM 1500 LARAMIE CREW CAB 4X4
NOW \$46,555

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 31K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Panoramic Sunroof, Touchscreen Display, Blind Spot and Cross Path Detection, Front Collision Mitigation, Back-Up Camera, Remote Tailgate Release, Remote Keyless Entry System, Ram Certified! Ivory White Tri-Coat, C24023A



2020 FORD ESCAPE TITANIUM AWD
NOW \$29,998

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

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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 Sunroof, Climate Control, CD-Player, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Orca Black Metallic, F23224A



2021 FORD ESCAPE SE AWD
NOW \$26,704

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-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U23158



2024 MAZDA CX-90 PREMIUM AWD
NOW \$44,870

3.3 Turbo EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 3,000 Miles! Navigation, Power Leather Heated Front Seats, 3rd Row Seat, Panoramic Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Mazda Certified! Artisan Red Metallic, S23013



2022 FORD BRONCO SPORT BIG BEND 4X4
NOW \$32,500

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, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Carbonized Gray Metallic, F23252B

2022 FORD F-350 XLT SUPER
CUTY SRW CREW CAB 4X4

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



NOW \$69,995

2015 GMC
YUKON DENALI 4X4

6.2 V8 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, 2nd Row Heated Seats, Power Moonroof, DVD Entertainment System, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Front Collision Warning, Power Liftgate, Remote Keyless Entry System, Midnight Amethyst Metallic, U23147A



NOW \$28,484

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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 Wheel, Climate Control, Power Moonroof, CD-Player, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black Silica, U23117A



2022 JEEP
GLADIATOR OVERLAND 4X4

NOW \$46,995

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 7K Miles! Security Cover, Running Boards, Remote Start, Navigation, High Altitude Package, MOPAR Hardtop Headliner, Heated Leather Seats, Heated Steering Wheel, Climate Control, Alpine Premium Audio System, Adaptive Cruise Control, Blind Spot & Cross Path Detection, Rear Park Assist, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Jeep Certified! Black Clearcoat, F23192A



2022 FORD
ECOSPORT SES 4X4

NOW \$25,500

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



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



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



2023 KIA SORENTO
X-LINE PRESTIGE AWD

NOW \$45,301

2.5 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 5K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, 2nd Row Heated Seats, Panoramic Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Gravity Gray, C2322A



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



2018 JEEP GRAND
CHEROKEE LAREDO 4X4

NOW \$25,559

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Bruce Molineaux


Bruce sure does know how to throw a pancake fundraiser! For about the last decade or so, he's led the charge for Saint Joseph - Benton Harbor Kiwanis Club's biannual fundraiser and gives of so much time and energy to make sure it's a success! Pictured are Kiwanis members Tom Nelson and Bruce!


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Glenn Rosenbaum

Pastor

Don't Get Caught Up in the Calendar

Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus. Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things. Whatever you have learned or received or heard from me, or seen in me—put it into practice. And the God of peace will be with you.

Philippians 4:6-9

Well, here we are—after Thanksgiving! Maybe you're extra full of food. Or you're reminiscing about the days of midnight shopping on what sometimes appears to be the American holiday: Black Friday.

Maybe you're looking ahead to Christmas. The alarm bells of anxiety are going off—probably more than you want them to.

You just looked at the calendar, and there's no free time in the month until Christmas Eve.

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You just looked at your bank account, and it is not what you hoped for heading into Christmas.

You see those beautiful scenes of family gatherings in holiday advertisements and movies, and this Thanksgiving once again proved that you don't have that. And Christmas promises nothing better.


Your heart and mind are convinced, "I guess it'll be another Christmas and New Year that I'll just try to make it through."

Or not. Listen again to these promises in our Bible reading for today: "The God of peace will be with you." And "the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus."

Through all of it—whatever happened yesterday and whatever comes between now and Christmas and beyond—the peace of God is guarding your heart, and he's using Jesus to do it. Right now, you possess peace even amidst all these things; your heart is whole because the God of peace is with you.

Prayer: God of peace, help me embrace the peace you promise. Give me the strength to offload my anxiety to you. I can't carry it, but you promise you can, and you invite me to present my requests to you, in every situation, by prayer and petition, with thanksgiving. Amen.

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



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Don
Stuart

Humorist

Tellin’ Tallinn Tales

The fourth port-of-call on our Baltic Sea cruise was Tallinn, Estonia.

One of the first things to learn about Tallinn is how it’s pronounced. It’s TAH-lin. Unless it’s TALL-inn. Unless it’s Tuh-LINN. Unless these are ALL wrong, and it’s pronounced the way I say it: Tah-LEEN. I feel strongly about this because that’s the way it was pronounced by our cruise director Karl-ijn. Which is pronounced KAR-lynn. Unless it’s CARE-

lynn. Unless it’s Kar-LYNN. Unless these are all wrong, and it’s pronounced the way I say it: Kar-LEEN. Because that’s the way she pronounces it.

Tallinn boasts a beautiful Old Town, full of medieval atmosphere, castle towers, grand churches, and rococo architecture. Or maybe that should be rococoa architecture, because one place with lots of lovely filigree served us some tasty hot chocolate.

The structures have some fun names, such as Fat Margaret Tower, so named for the thickness of its walls, and Long Leg Gate and Short Leg Gate, so named for the roads they led to. I joshed my wife over whether she, at only 5’2”, should be allowed through the Long Leg Gate. A short kick to my long shin quashed that josh.

One of the grandest edifices – with high stone walls and four towers – houses multiple attractions, the main ones being the museum exhibits in the Kiek in de Kok Tower.

Most of the museum is dedicated to military armaments, but on top floor of the tower was an

exhibition about café culture in Tallinn, which has flourished in the city for well over 100 years. The exhibit was called “Lõputu kafujoomine,” Latvian for “endless coffee drinking.” It featured scores of photos of old and new coffee houses, antique coffee paraphernalia, coffee-house furnishings, coffee-making equipment, and explanations of how cafes were viewed with paranoid suspicion during Soviet rule.

I couldn’t help but notice two chairs that came from a fast-food restaurant called Hesburger’s. The museum card read that these chairs were from that bygone era when “paper cup coffee culture” became fashionable. There were even a couple replica paper cups placed next to the chairs. With the customer names misspelled.

Another tidbit about the Kiek in de Kok tower. The first time this gigantic addition to the skyline is ever mentioned in the Tallinn Town Council Registers, in the 1480s, it’s described as “the new tower behind Boleman’s bath.”

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Boleman’s bath-house was a public sauna that satisfied the rich and poor alike for centuries. A museum card explained how THE most vital cog in a satisfying Boleman’s experience was the attendant, who “carried water, heated the stoves, assisted people in washing, trimmed hair and beards, and even performed simple surgical procedures like cupping, tending to wounds and boils, and giving enemas.”

It goes on to say, “These services were popular, but attendants were still treated with disrespect. One reason was that they were known to run round the town in their working garb, i.e. half-clothed.” Not to mention that this half-clothing likely carried the, ummm, remnants, shall we say, of beards, wounds, boils and enemas.

Post-script -- A belated translation, in case you’ve been wondering: Kiek in de Kok is Low German for “Peep into the Kitchen.” See, the height of the tower allowed occupants to peer down into the kitchens of neighboring houses. JUST the kitchens, I hope.

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LEGALS

LAKE CHARTER TOWNSHIP BOARD MEETING MINUTES

November 21, 2023

Meeting called to order at 7:00 p.m.

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

Motion to approve October 18, 2023 meeting minutes. All ayes, motion carried.

Motion to approve October 2023 bills of \$688,431.79. All ayes, motion carried.

Motion to approve the 2024 Board of Trustee Meeting schedule. All ayes, motion carried.

Motion to approve the first reading of a zoning amendment Ordinance #23-1121.

All ayes, motion carried.

Motion to approve a mutual agreement with Chikaming Township. All ayes, motion carried. Motion to approve the following members to the Brownfield Authority Board: Zach Carson, Bob Clark, Mike Essig, Jennifer Adams, Bill Boyd Jr.

All ayes, motion carried.

Motion to approve the bid from Decker Agency for Liability Insurance for the cost of \$60,639.40.

All ayes, motion carried.

ANNOUNCEMENTS:

Lake Charter Township Office will be closed November 23& 24, 2023 for Thanksgiving.

Lake Charter Township Planning Commission Meeting- December 4, 2023 at 7:00 p.m.

Lake Charter Township Budget Meeting- December 12, 2023 at 12:00.

Lake Charter Township Zoning Board of Appeals Meeting- December 14, 2023 at 6:30 p.m.

Lake Charter Township Board of Trustees Meeting- December 19, 2023 at 7:00 p.m.

Special announcement and congratulations to Zach Carson, Wesley Koza and Dan Birochak on graduating the Fire Academy and passing their State Certification. Thank you for your hard work and dedication to our community!

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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