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Moody on The Market

Pat
Moody

Magic Johnson encourages big dreams in LMC speech

Former NBA and Michigan State University basketball legend Earvin 'Magic' Johnson looked back on 65 years of success Friday night at Lake Michigan College. And he advised young people in the audience that if they allow themselves to dream, they have an opportunity to achieve what he has achieved. Johnson is a billionaire investor in multiple fields of business.

Johnson is one of the most honored basketball players of all time as an MSU Spartan and later a Los Angeles Laker. He told his LMC audience he approached his basketball career differently than most athletes. He used it as an entry point for his lifetime career of helping others be successful—and thereby becoming immensely successful himself.

Johnson acknowledged that he grew up 'poor' in Lansing. However, because his parents emphasized education and hard work, he said, he didn't have 'poor dreams.' When opportunities presented themselves through basketball, Johnson said he used those opportunities to learn about things other than sports, and particularly to meet and associate with people who were successful in business and who could mentor him.

He specifically mentioned Lansing businessman Joel Ferguson and then-Lakers owner Dr. Jerry Buss. Through those associations, Johnson said he became an entrepreneur and successful in business even while still playing NBA basketball. He cited owning 125 Starbucks Coffee locations and more than 30 Burger King restaurants early in his business career, then selling them at large profits to invest in other ventures, often facilitating inner city and urban development in the process.

Continued on page 6

MENDEL CENTER 24/25 SEASON

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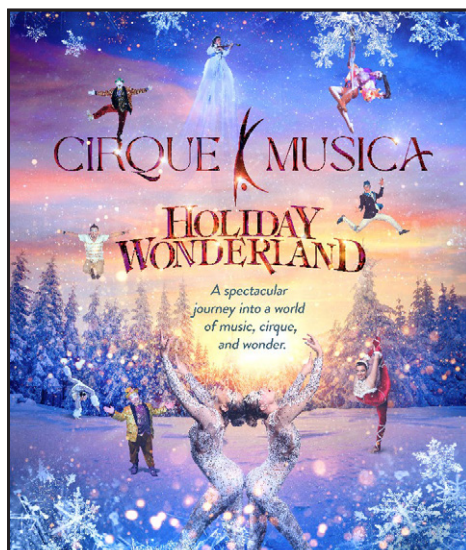
Tim Brown
Retired FDNY 9/11 Survivor
Monday, Sept. 23, 7:30 p.m.



Friday, Oct. 25, 8 p.m.



Lt. Col. Dan Rooney, USAF
Fighter Pilot, PGA Professional,
Philanthropist, and Author
Thursday, Nov. 7, 7:30 p.m.



Saturday, Dec. 7, 7:30 p.m.



Tuesday, April 8, 7:30 p.m.



Sunday, April 27, 2 & 6 p.m.



Buy tickets at TheMendelCenter.com/events

Lake Michigan College Mendel Center
2755 E. Napier Ave., Benton Harbor, MI 49022

Programs subject to change

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Marcy
Simpson

Executive
Director,
Southwestern Michigan
Tourist Council

Fun and interesting things to do in Southwest Michigan

Whether you're a local resident or a visitor exploring the area Southwest Michigan offers a variety of activities to suit every interest. From outdoor adventures to cultural experiences, there's always something to do.

Twin City Players announces the first production of its 2024-2025 92nd Mainstage Season, the hilarious musical, Mel Brooks'

Young Frankenstein (West End Version). Comedy genius, Mel Brooks, adapts his legendarily funny film into this monster musical comedy. Grandson of the infamous Victor Frankenstein, Frederick Frankenstein inherits his family's estate in Transylvania. With the help of a hunchbacked sidekick, Igor, and a

Continued on page 2

Inserts & Promotions

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Inserts may vary by zip code

Simpson *Continued from cover*

leggy lab assistant, Inga, Frederick finds himself in the mad scientist shoes of his ancestors. With memorable tunes such as "The Transylvania Mania," "He Vas My Boyfriend" and "Puttin' on the Ritz," this is scientifically proven, monstrously good entertainment! Performance dates are August 30 – September 22, Friday and Saturday at 7:30 p.m. and Sunday at 2:00 p.m.

Krasl Art Center Culture Club Happy Hour hosts an artist talk with Nick Collard on Thursday, September 5 from 5:30 p.m. to 6:30 p.m. Let's talk about creative communion with nature. Tour the new Lab exhibition Forest with photographer Nick Collard during this Culture Club artist talk. Enjoy drinks and lite bites, learn about the impetus behind Collard's work, and mingle with the artist.

Fernwood Botanical Gardens presents Poetry In the Garden, Featuring Youth Poet Marjane Searl on Saturday, September 7 from 12:00 p.m. to 2:00 p.m. The beauty of the natural world will forever be the muse of artists, writers, and poets alike. Try your hand at writing in verse with garden-inspired, experimental poetry activities. Plus, enjoy a special reading and book signing with Marjane Searl, youth poet and author of *The Change of Seasons*.

Citadel Dance & Music Center will celebrate the sounds of Sinatra in *Fly Me to the Moon*, A Tribute to Sinatra on Saturday, September 7 at the Mendel Center, Grand Upton Hall. It's their annual fundraiser with the Lake Effect Jazz Big Band, vocalists Andrew Fisher and Becky Selvidge, Citadel Dance Company & the Citadel Strings. Doors open at 7:00 p.m. Join them in a jazz club

atmosphere with two sets of live music.

BOSS Services invites you to climb, run, or walk alongside local first responders this September 11th.

The event will begin at St. Joseph High School Dickinson Stadium on Wednesday, September 11 at 8:46 a.m. You can also show your support by running or walking in the 5K or the one-mile event around the track. Every step taken honors the memory of our fallen 9/11 heroes. Join us as we come together as a community to remember, honor, and support those who serve and protect us every day. The BOSS Services Foundation will donate 100% of the event proceeds to Berrien County Fire and Public Safety Departments toward much-needed gear and equipment.

Join the crew from the Morton House Museum for fascinating stories about historic and famous figures buried in Benton Harbor's Crystal Spring Cemetery. This historic tour will take place Saturday, September 14 from 11:00 a.m. to 2:00 p.m. The rain date is Sunday, September 15.

Chill Hill Winery is calling all Chillbillies to kick off your shoes and join their "Purple Feet Fest" Grape Stomp! Get ankle-deep, down-n-dirty, this harvest with some small-town fun taking place during their last outdoor alley event on Saturday, September 14. The event begins at 5:00 p.m. with live music and a food truck and the Grape Stomp at 6:00 p.m.

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

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Photo of the Week



Confetti for Christ

Over 3,000 attended the TruDat Music Festival.

Photo by Russ Cavender

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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2nd Generation Nicholas Polaskey

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**Don
Stuart**

Humorist

One Honey of a Month

September is National Honey Month in the USA, dedicated to the promotion of the sweet sticky foodstuff, produced by bees, and beloved by Winnie the Pooh.

If you do even a few seconds of research on honey, which is several more seconds than I typically spend researching any column topic, you learn quite a number of mildly interesting honey factoids. For example:

Honey is a great moisturizer for your skin. Some "beauty experts" call it "liquid gold." One website advises "Put honey on your skin at least three times a week and you'll have skin that flourishes (in a good way) without the need for expensive moisturizers." This got me to wondering – can your skin flourish in a bad way?

Whatever, here's the recommended honey-moisturizer technique: "Wash your face. Slather honey on it. Wait 15 minutes (or as long as you want, really) and then rinse it off with warm water and a washcloth."

Besides looking as though you're re-enacting a classic scene from "Winnie the Pooh and the Honey Tree," apparently faces benefit from honey's "humectant properties" which draw moisture into your skin. The honey facial also delivers antimicrobial and antioxidant properties, and the website promises you'll have "the most soft, clean, and crunchy skin ever."

The "crunchy" reference may have something to do with the website's author, a woman who

goes by Crunchy Betty. But I think it's probably warning you about all the stuff that'll be stuck to your face after 15 minutes – or as long as you want really – walking around wearing a mask made of one of nature's stickiest and most adhesive materials.

However, it may come as a surprise that, Pooh and facials be darned, honey is NOT universally beloved. So sayeth Jeff Sanders, a speaker, author and "personal development junkie" (his description, not mine. He says he's most famous for "The 5 AM Miracle: Dominate Your Day Before Breakfast," which appears to be all about getting up waaaaay toooooo early to do stuff that will make you incredibly sweaty and self-righteous.)

Sanders is down on honey because he is vegan, and, according to him, honey is not. This is because of the whole "honey is bee vomit" thing. He elaborates on his website about the process, which boils down to this: bees collect nectar, store it inside their bodies, add a secret sauce of enzymes and proteins, and eventually regurgitate

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it. Therefore it is an animal product, and not vegan.

The "bee puke" controversy could be seen as a "how many angels can dance on the head of a pin?" argument. But that's before someone in an online discussion – someone who likes honey and doesn't mind the "production process" – complicated matters by saying honey is no different than "civet coffee."

Never heard of civet coffee? Me either, and I wish I never had, but now I'll NEVER unremember the description: "Coffee that includes part-digested coffee beans eaten and defecated by the Asian palm civet."

There's quite a story about this product – and its "production process" – and I may write about it in another column, once my stomach calms down. But there's one civet coffee secret worth revealing now: Jeff Sanders can't make it through the days when he's "dominated" before breakfast without several cups of the stuff.

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

Level: Advanced

WORD SEARCH

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

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

HEALTHY AGING WORD SEARCH

ACHES	EXAMINATION	PAINS
ACTION	EYESIGHT	PHYSICAL
AGING	FLEXIBILITY	PREVENTION
BODY	HEALTH	PROACTIVE
BONE	LONGEVITY	REFERRAL
CARDIOVASCULAR	MEMORY	STAMINA
COGNITIVE	MIND	VACCINE
DOCTOR	MOBILITY	WELLNESS

Answers can be found on Page 17

Public Welcome

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Melissa Kantor, PA-C

Aging is a Privilege

One thing that is universal with all living things is that from the moment of birth, we begin the process of aging. It starts with childhood, followed by all the “coming of age” life events that define adulthood. Then, one day, we look in the mirror and recognize that our reflection has changed and we are aging. Society has cast a negative light on aging and has pushed every product, treatment, and service at us to “fight” the hands of time. Terms like “forever young” and “anti-aging” have flooded every social media reel, television screen, and billboard, pressuring us to find the holy grail that can stop the hands of time and, better yet, reverse it.

The aesthetic industry has been widely seen as primarily focusing on a person’s exterior looks. It has been viewed as an industry focused on the “wealthy, famous, and privileged” of society. The person seeking treatment in aesthetics is viewed as one who is focused primarily on how they “look” rather than “who they are.”

My goal with this monthly editorial is to educate the public about options and treatments available, as well as dispute preconceived ideas about this fast-growing, science-based industry that is changing lives in ways that other areas of medicine have not been able to impact until now.

As a board-certified physician assistant with 26 years of experience in emergency medicine, primary care, and aesthetics, I, too, had my preconceived ideas about this industry ten years ago when I began. I believe that aging is a privilege that not all humans get to experience. I see this medical specialty as a way for patients to feel and look their best at any age. The goal isn’t to look “younger” but to look as vibrant on the outside as we feel on the inside. We take patients who may have skin conditions, evidence of prior trauma, and aesthetic concerns that have hijacked their confidence and find ways to bring that confidence back to live life to its fullest. We build relationships with patients and create a safe space to unpack some of life’s difficult moments to make the patient’s day better just because they came.

Each month, I will discuss a patient concern and how our treatments and modalities can make a meaningful, measurable, and visible difference. You can expect expert advice and education from our medical professionals on injectables, dermal fillers, laser resurfacing, IV therapy, weight loss, skin care, mental health, and so much more. We are so much more than ‘beauty medicine’.

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You’re invited! Thursday, September 26 at 4:30 pm marks our 2nd-anniversary where we will celebrate with a ribbon cutting ceremony. Enjoy food & drinks while you explore our facility in person. We promise you’ll be surprised at how affordable and accessible these services can be.

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Melissa Kantor PA-C is a Board Certified physician assistant who has been in practice since 1998. For a complimentary consultation, call or text us at (269) 429-7368 or visit our website saintjoseph.theaestheticsloungeandspa.com
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Moody *Continued from cover*

While Johnson’s business interests are best known for his involvement with the Lakers, the baseball Dodgers and most recently the NFL Washington Commanders, he pointed out that his companies employ over 30,000 people and have become leaders in the redevelopment of America’s infrastructure, especially airports. Johnson cited recent major expansion projects at New York’s La Guardia and JFK airports and air cargo facilities in Los Angeles, totaling billions of dollars.

He pointed with pride to those projects emphasizing the use of suppliers, sub-contractors and vendors which are owned by veterans, minorities and women. Again, Johnson measures his success by how he helps such groups be more successful—as well as by traditional analysis of business: quality of work, profit and return on investment.

Johnson spent considerable time in his presentation focusing on young people in the audience, bringing several school children and teens to the stage to answer their questions and take photos with them. He proudly related that he and his wife have funded the college education of more than 10,000 students over the years.

Magic Johnson’s appearance was the first in this Fall’s LMC Speaker Series, which evolved from the former Economic Club speakers in prior decades. It was sponsored by Sturgis Bank and Michigan Pizza Hut.

Pizza Hut executive Bryan Joseph introduced Johnson and recalled their acquaintance of many years as Spartans, wearers of the green and white at MSU.

Rotary Club of St. Joseph-Benton Harbor highlights women in leadership

The Rotary Club of St. Joseph-Benton Harbor is highlighting the role of women in the organization. It says women have increasingly played a critical role in carrying out the Rotary’s mission. The Rotary told us more:

On July 8th, the Rotary Club of St. Joseph-Benton Harbor swore in Jennifer Cole of St. Joseph as its new president for the 2024-2025 year. Cole’s presidency ushers in another year of strong female leadership. Rotary of St. Joseph-Benton Harbor honored Cathy Kreter’s last day of presidency by collecting and donating stuffed animals for the Children’s Advocacy Center, a cause dear to her heart.

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Since Rotary's founding in 1905, strides have been made to include women in its membership, and usher in new opportunities for female leadership. Up until 1989, Rotary International did not permit women to become members. In 1989, the vote was cast by the Rotary International board to include women in the club, and Rotary has since continued to make strides towards diversity, equity, and inclusion.

The St. Joseph-Benton Harbor Rotary was chartered in 1918 and in 1995, and Donna Probasco became the first female president of the St. Joseph-Benton Harbor Rotary. Since then, the club has seen 10 more women complete their presidency, including Lynn Kellogg (1995), Char Wenham (2002), Christine VanLandingham (2005), Nanette Keiser (2008), Jackie Huie (2012), Maria Kibler (2014), Wendy Edwards (2018), Brandi Smith (2019), Lisa Cripps-Downey (2022), and Cathy Kreter (2023). With the ascension of Jennifer Cole into the presidency, Renee Borah became the President Elect to serve next year, and President Nominee Jennifer Zerrenner the year after, making five straight years of female leadership by 2026.

The St. Joseph-Benton Harbor club is proud to have produced its strong leadership, especially in Jackie Huie, past president who will become the first member from St. Joseph-Benton Harbor to serve as District Governor for District 6360 next year.

Meanwhile, the Benton Harbor Sunrise Rotary Club has also seen its share of female leadership and swore in Becky Foster as its president for this year.

Women have always been an integral part of the Benton Harbor Sunrise Rotary club. Established in 1991, the club has had eight women presidents, including the four previous presidents: Julie Webb, Felicia Smith, Cindy Kinney (for her second time), and Becky Foster. Previous women presidents are Alice Ford, Sarah Stocker, Patrice Grant and Fern Hollingshead. Every president at Rotary, including at the international level, are in office for one, busy year. Currently serving as Rotary International President, is Stephanie Urchick of Pennsylvania.

Pat Moody

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2024 FORD ESCAPE ST LINE ALL WHEEL DRIVE

Vapor Blue Metallic, Panoramic Vista Roof, Heated Steering Wheel, Remote Start, Heated Front Row Seats, Navigation, 13 Inch Touchscreen, Adaptive Cruise Control, Lane Centering Assist, and Much More! F24142

MSRP.....\$36,195
 SIEMANS DISCOUNT.....- 1,250
 TRADE-IN ASSISTANCE BONUS CASH** - 1,000
SALE PRICE FOR EVERYONE \$33,945
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$33,445
PLUS 0.0% FOR 36 MONTHS,
0.9% FOR 48 MONTHS, 1.9% FOR 60 MONTHS,
or 2.9% FOR 72 MONTHS

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
 (**MUST TRADE-IN QUALIFYING FORD VEHICLE/RESIDENCY RESTRICTIONS MAY APPLY) Based Upon Rebates Thru 09/03/2024



2024 FORD EDGE SEL ALL WHEEL DRIVE

Oxford White, Heated Front Seats, Heated Steering Wheel, Power Liftgate, Remote Start, Panoramic Vista Roof, 18 Inch Bright Machined Aluminum Wheels, Wireless Charging Pad, and Much More! F24033

MSRP.....\$44,750
 SIEMANS DISCOUNT.....- 1,755
 TRADE-IN ASSISTANCE BONUS CASH** - 750
SALE PRICE FOR EVERYONE \$42,245
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$41,745
PLUS 0.0% FOR 36 MONTHS

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
 (**MUST TRADE-IN QUALIFYING FORD VEHICLE/RESIDENCY RESTRICTIONS MAY APPLY) Based Upon Rebates Thru 09/03/2024



2024 FORD F-250 4X4 PICKUP

Oxford White, Cloth Seats, 6.8 V8 Engine, Snow Plow Prep Package, Power Windows and Locks, Locking Rear Axle, Platform Running Boards, Roof Clearance Lights, and Much More! F24038

MSRP.....\$51,275
 SIEMANS DISCOUNT.....- 1,780
 RETAIL CUSTOMER CASH**.....- 2,000
SALE PRICE FOR EVERYONE \$47,495
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$46,995
REBATE OR 1.9% FOR 36 MONTHS,
2.9% FOR 48 MONTHS,
3.9% FOR 60 MONTHS,
or 4.9% FOR 72 MONTHS

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
 (**RESIDENCY RESTRICTIONS MAY APPLY) Based Upon Rebates Thru 09/03/2024



2023 FORD F-150 SUPERCREW 4X4 XLT HERITAGE EDITION

Antimatter Blue with Carbonized Gray Accent Color, Remote Start, 2.7 V6 Ecoboost Engine, Locking Rear Axle, Heated Front Seats, 20 Inch Six Spoke Dark Alloy Wheels, Interior Work Surface, and Much More! F23294

MSRP.....\$60,365
 SIEMANS DISCOUNT.....- 4,370
 RETAIL CUSTOMER CASH**.....- 5,000
SALE PRICE FOR EVERYONE \$50,995
 SILVERADO CONQUEST CASH*.....- 1,000
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$49,495
REBATE OR 1.9% FOR 72 MONTHS

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
 (**RESIDENCY RESTRICTIONS MAY APPLY) Based Upon Rebates Thru 09/03/2024



2024 FORD F-250 CREW CAB 4X4

Darkened Bronze, 7.3 V8 Engine, Black Appearance Package, Power Sliding Rear Window, Heated Front Seats, 360 Degree Camera Package, Remote Start, Reverse Sensing System, B&O Sound System, PowerScope Trailer Tow Mirrors, 20 Inch High Gloss Black Aluminum Wheels, Locking Rear Axle, and Much More! F24053

MSRP.....\$67,585
 SIEMANS DISCOUNT.....- 2,590
 RETAIL CUSTOMER CASH**.....- 2,000
SALE PRICE FOR EVERYONE \$62,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$62,495
REBATE OR 1.9% FOR 36 MONTHS,
2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS,
or 4.9% FOR 72 MONTHS

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
 (**RESIDENCY RESTRICTIONS MAY APPLY) Based Upon Rebates Thru 09/03/2024



2024 FORD E-350 SERVICE BODY CSV

Oxford White, 7.3 V8 Engine, Limited Slip Rear Axle, Power Windows and Locks, Rear View Camera, Trailer Tow Package, Power Mirrors, Remote Entry, READING Aluminum Service Body, and Much More! F24001

MSRP.....\$41,220
 ADD FOR READING SERVICE BODY +41,141
 SUBTOTAL.....\$82,361
 SIEMANS DISCOUNT.....- 7,366
SALE PRICE FOR EVERYONE \$74,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$74,495
 (*MUST QUALIFY)



2024 FORD BRONCO RAPTOR 4 DOOR 4X4

Oxford White, Onyx/Blue Leather with Suede Seats, Interior Carbon Fiber Package, Hardtop, Navigation, 360 Degree Camera, 12 Inch Touchscreen, Too Many Off Road Items to List! Sharp! F24105

MSRP.....\$96,650
 SIEMANS DISCOUNT.....- 2,655
AS LOW AS \$93,995



2024 FORD F-650 24 FOOT BOX TRUCK

Oxford White, 7.3 V8 Engine, Wabash Aluminum Box, 60 Gallon Fuel Tank, Power Windows and Locks, Remote Keyless Entry, and Much More! F24021

MSRP.....\$74,950
 ADD FOR WABASH ALUMINUM BOX +28,567
 SUBTOTAL.....\$103,517
 SIEMANS DISCOUNT.....- 3,522
SALE PRICE FOR EVERYONE \$99,995

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2024 JEEP COMPASS LATITUDE 4X4

Billet Silver, Blind Spot and Cross Path Detection, Front Collision Warning, Active Lane Management, 10 Inch Touchscreen Display, and Much More!
C24018

MSRP.....\$34,635
SIEMANS DISCOUNT.....- 840
NATIONAL RETAIL CONSUMER CASH - 500
GREAT LAKES SFS BONUS CASH ** - 500
RETAIL BONUS CASH.....- 2,000
SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$28,795
SFS LEASE LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$26,795
(*MUST QUALIFY/MUST FINANCE THROUGH STELLANTIS FINANCIAL SERVICES)(**RESIDENCY RESTRICTIONS MAY APPLY)
Based Upon Rebates Thru 09/03/2024



2023 DODGE HORNET GT ALL WHEEL DRIVE

Blue Bayou, Uconnect 5 With 10 Inch Screen, Blind Spot and Cross Path Detection, Full Speed Forward Collision Warning, Lane Keep Assist, Rear Park Assist, Adaptive Speed Control, and Much More!
C23237

MSRP.....\$32,825
SIEMANS DISCOUNT..- 5,830

AS LOW AS \$26,995



2023 DODGE CHARGER R/T DAYTONA

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

MSRP.....\$55,085
SIEMANS DISCOUNT.....- 5,890
NATIONAL POWER DOLLARS RETAIL BONUS CASH - 3,700
SALE PRICE FOR EVERYONE \$45,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$44,995
(*MUST QUALIFY)
Based Upon Rebates Thru 09/03/2024



2023 RAM PROMASTER BOXTRUCK

Bright White, Cloth Seats, Speed Control, Power Windows and Locks, Wide Power Heated Mirrors, Midway American Cargo Liberty II 15 Foot Box, Ramp, Bulkhead Door, Rear Camera, and Much More! C23158

MSRP.....\$45,295
ADD FOR LIBERTY II 15 FOOT BOX +12,925
SUBTOTAL.....\$58,220
SIEMANS DISCOUNT.....- 8,225
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT* - 1,000
BONUS CASH.....- 2,000

SALE PRICE FOR EVERYONE \$45,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$45,495
(*MUST QUALIFY/** BUSINESS OWNERS ONLY)
Based Upon Rebates Thru 09/03/2024



2023 RAM 2500 4X4 PLOW TRUCK

Bright White, Chrome Appearance Group, Power Windows and Locks, Rear Sliding Window, Remote Keyless Entry, Power Heated/Fold/Telescoping Mirrors, Touchscreen Radio, Trailer Brake Controller, Clearance Lamps, Western 8.5 MVP V-Plow, and Much More! C23100

MSRP.....\$56,535
ADD FOR WESTERN 8.5 MVP V-PLOW +10,022
SUBTOTAL.....\$66,557
SIEMANS DISCOUNT.....-13,562

SALE PRICE FOR EVERYONE \$52,995



2024 RAM 1500 CREW CAB 4X4 LIMITED

Bright White, 5.7 V8 HEMI Engine, Anti-Spin Rear Axle, Ventilated Seats, 20 Inch Aluminum Painted Polished Wheels, Heated Front and Second Row Seats, Heated Steering Wheel, Power Driver and Passenger Seats, 9 Amplified Speakers with Subwoofer, Navigation with 12 Inch Touchscreen, Blind Spot and Cross Path Detection, Power Liftgate Release, and Much More! C24012

MSRP.....\$70,650
SIEMANS DISCOUNT.....- 5,155
NATIONAL RETAIL CONSUMER CASH - 4,500
SALE PRICE FOR EVERYONE \$60,995
SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$58,495
(*MUST QUALIFY/MUST FINANCE THROUGH STELLANTIS FINANCIAL SERVICES) Based Upon Rebates Thru 09/03/2024



2023 JEEP WRANGLER UNLIMITED RUBICON 4XE

20th Anniversary Edition! Sting Gray, Nappa Leather Seats, Black 3 Piece Hardtop, Integrated Off Road Camera, Tru-Lok Front and Rear Axle, Navigation, Trailer Tow and Heavy-Duty Electrical Group, Mesh Sunbonnet Top, Cargo Tub Liner, and Much More! C23181

MSRP.....\$75,085
SIEMANS DISCOUNT - 11,590

AS LOW AS \$63,495



2024 RAM 5500 4X4 DUMP TRUCK

Flame Red, 6.7 Cummins DIESEL Engine, Heavy Duty Snow Plow Prep Package, Chrome Tubular Side Steps, MAX Tow Package, Chrome Appearance Group, Power Windows and Locks, VOTH Drop Side Dump Body, and Much More! C24081

MSRP.....\$78,020
ADD FOR VOTH DUMP BODY.....+30,846
SUBTOTAL.....\$108,866
SIEMANS DISCOUNT.....- 8,871
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT ** - 1,000

SALE PRICE FOR EVERYONE \$98,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$98,495
(* MUST QUALIFY/** BUSINESS OWNERS ONLY)

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WAS \$31,995



2020 FORD RANGER LARIAT 4X4

NOW \$30,795

2.3 Engine, 10 Speed Automatic, Aluminum Wheels, 57K Miles, Security Cover, Bedliner, Running Boards, FX4 Off-Road Package, Leather Power Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Shadow Black Balance of Factory Warranty, M24098A

WAS \$27,942



2021 BUICK ENVISION PREFERRED AWD

NOW \$26,628

2.0 Engine, 9 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Power Driver's Seat, Cloth Leather Trimmed Heated Seats, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Summit White, U24084

WAS \$37,865



2022 FORD EXPLORER XLT 4X4

NOW \$36,463

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Seats, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Evasive Steering Assist, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U24094

WAS \$36,379



2021 FORD EXPLORER LIMITED 4X4

NOW \$34,900

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, Only 35K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U24082

WAS \$30,766



2021 HONDA ACCORD SPORT SEDAN

NOW \$29,570

2.0 Engine, 10 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Platinum White Pearl, U24096

MANAGER'S

JUST A SHORT DRIVE TO BRIDGMAN INVENTORY OF PRE-OWNED VEHICLES

WAS \$18,727



2018 JEEP GRAND CHEROKEE/ALTITUDE 4X4

NOW \$17,412

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 133K Miles, Remote Start, Navigation, Power Driver's Seat, Leather/Suede Heated Front Seats, Heated Steering Wheel, Power Sunroof, Rear Parking Aid, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Bright White, U24079A

WAS \$34,820



2019 RAM 1500 LARAMIE CREW CAB 4X4

NOW \$29,884

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 76K Miles, Bedliner, Running Boards, Remote Start, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Diamond Black Crystal Pearlcoat, C24114A

WAS \$23,994



2021 JEEP COMPASS LIMITED 4X4

NOW \$22,795

2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! White Clearcoat, U24069

WAS \$34,648



2021 TOYOTA SR5 ACCESS

NOW \$33,448

2.7 Engine, 6 Speed Automatic, Aluminum Wheels, 25K Miles, Running Boards, Power Windows and Locks, Power Door Locks, Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Factory Warranty! Magnetic Gray Metallic, U24094

WAS \$38,620



2021 RAM 1500 BIG HORN CREW CAB 4X4

NOW \$33,743

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 36K Miles, Bedliner, Remote Start, Power Driver's Seat, Heated Front Seat, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Billet Silver Metallic, C24080A

WAS \$16,365



2018 CHEVY EQUINOX LS AWD

NOW \$14,953

1.5 Engine, 6 Speed Automatic, Aluminum Wheels, 86K Miles, Power Windows and Locks, Touchscreen Radio, Back-Up Camera, Remote Keyless Entry System, Storm Blue Metallic, U24030B

WAS \$20,771



2009 SATURN SKY RED LINE CONVERTIBLE

NOW \$17,837

2.0 Turbo Engine, 5 Speed Automatic, Chrome Wheels, Only 17K Miles! Leather Seats, CD-Player, Power Windows, Power Locks, Remote Keyless Entry System, Evening Blue, F24145A

WAS \$54,764



2019 FORD SRW CREW CAB

NOW \$53,564

6.7 V8 DIESEL Power Stroke Engine, 6 Speed Automatic, 36K Miles, Security Cover, Bedliner, Running Boards, Power Windows and Locks, Power Door Locks, Reverse Sensing System, Remote Keyless Entry System, FORD CERTIFIED! Race Red, U24094



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WAS \$19,985



2018 FORD EDGE SEL AWD
NOW \$19,436

2.0 EcoBoost, 6 Speed Automatic, Aluminum Wheels, 51K Miles, Power Seats, Auto Climate Control, CD Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Blue Metallic, F24173A

WAS \$23,353



2021 FORD BRONCO SPORT BIG BEND 4X4
NOW \$22,348

1.5 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 90K Miles, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Carbonized Gray Metallic, U24061B

WAS \$33,857



2022 HYUNDAI SANTA FE CALLIGRAPHY AWD
NOW \$33,346

2.5 Engine, 8 Speed Automatic, Aluminum Wheels, 21K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Panoramic Roof, Adaptive Cruise 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, Hampton Gray, Balance of Factory Warranty! F23306A

SPECIALS

FOR GREAT DEALS SEE OUR ENTIRE VEHICLES AT WWW.SIEMANS.NET

WAS \$25,446



2022 FORD ESCAPE SEL AWD
NOW \$24,539

1.5 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 34K Miles! Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U24087

WAS \$36,595



2021 FORD F-150 XL SUPERCREW 4X4
NOW \$35,244

2.7 V6 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 51K Miles, Bedliner, Running Boards, Navigation, STX Appearance Package, SYNC 4, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, U24098



TACOMA
SS CAB 4X4
NOW \$31,435

Aluminum Wheels, Only 30K Miles! Bedliner, Locks, Lane Departure Warning, Front Remote Keyless Entry System, Balance of Factory Warranty! Agate Black, U24059

WAS \$23,562



2021 HYUNDAI SANTA FE SEL AWD
NOW \$21,301

2.5 Engine, 8 Speed Automatic, Aluminum Wheels, 66K Miles, Power Driver's Seat, Heated Front Seats, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Quartz White, C24001A

WAS \$30,935



2021 CHEVY SILVERADO 1500 LT CREW CAB 4X4
NOW \$27,887

2.7 Engine, 8 Speed Automatic, Aluminum Wheels, 91K Miles, Remote Start, Security Cover, Running Boards, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Climate Control, Trailer Tow Package, Back-Up Camera, Remote Keyless Entry System, Satin Steel Metallic, F24117A

WAS \$38,897



2021 JEEP WRANGLER UNLIMITED WILLYS 4X4
NOW \$36,239

2.0 Engine, 8 Speed Automatic, Moab Black Aluminum Wheels, Only 22K Miles! Remote Start, Heated Front Seats, Heated Steering Wheel, Black 3-Piece Hard Top, Touchscreen Display, Security Alarm, Anti-Spin Rear Axle, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Hellayella Clearcoat, U24067



F-350 XLT
W CAB 4X4
NOW \$45,957

6.7L Power Stroke Diesel, 10 Speed Automatic, Aluminum Wheels, 60K Miles, Running Boards, Remote Start, Power Driver's Seat, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, C23155B

WAS \$53,124



2023 JEEP WRANGLER UNLIMITED RUBICON 4X4
NOW \$48,731

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 7K Miles! Remote Start, Navigation, Black 3-Piece Hard Top, Power Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Jeep Certified! Sting-Gray, C24132A

WAS \$57,155



2020 RAM 2500 LARAMIE MEGA CAB 4X4
NOW \$47,993

6.7 Cummins Turbo Diesel Engine, 6 Speed Automatic, Aluminum Wheels, 95K Miles, Bedliner, Remote Start, Navigation, Power Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, 17 Speaker Harman Kardon Premium Sound, Adaptive Cruise Control, Blind Spot Monitor, Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Granite Crystal Metallic, C23219A

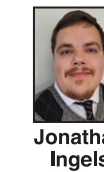
WAS \$46,995



2023 JEEP WRANGLER WILLYS 4XE
NOW \$39,784

2.0 Turbo PHEV Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 7K Miles! Premium Black Sunrider Soft Top, Remote Start, Touchscreen Display, Alpine Premium Audio System, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Sarge Green, F23223B

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**2015 DODGE JOURNEY SXT
NOW \$11,871**

3.6 V6 Engine, 6 Speed Automatic, Aluminum Wheels, Only 81K Miles! Power Driver's Seat, Touchscreen Display, 3rd Row 50/50 Fold/Recline Seats, CD-Player, Power Windows and Locks, Remote Keyless Entry System, Redline 2 Coat Pearl, C23111A



**2021 FORD EXPLORER
KING RANCH 4X4
NOW \$42,500**

3.0 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, PowerFold 3rd Row Seats, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Evasion Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U24106



**2022 FORD F-150 LARIAT
SUPERCREW 4X4
NOW \$51,963**

5.0 V-8 Engine, 10 Speed Automatic, 20" Chrome-Like PVD Wheels, 30K Miles, Security Cover, Running Boards, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Moonroof, Dual Climate Control, B&O Sound System, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Ford Certified! Iconic Silver Metallic, U24111



**2020 TOYOTA
HIGHLANDER XLE AWD
NOW \$35,567**

3.5 V-6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 24K Miles! Remote Start, Navigation, Memory Power Leather Heated Front Seats, Power Sunroof, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Blueprint, U24119

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**2021 LINCOLN
CORSAIR AWD
NOW \$30,500**

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Vista Roof, Dual Zone Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Infinite Black, U24109



**2021 FORD
MUSTANG GT COUPE
NOW \$38,938**

5.0 V8 Engine, 10 Speed Automatic, Ebony Black Painted Aluminum Wheels, Less Than 10K Miles! Remote Start, Black Accent Package, Power Front Seats, Blind Spot Monitor, Lane Keeping Assist, Front Collision Mitigation, Reverse Park Assist, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, U24075A



**2024 MAZDA CX-90 TURBO
PREFERRED PLUS AWD
NOW \$42,995**

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Sarah Spoonholtz

Regional Director,
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Pickleball in Southwest Michigan

Pickleball is not only one of the fastest growing sports in the world, but it's one of the fastest growing in Southwest Michigan with multiple local connections. After a handful of requests on Pickleball information locally, I thought I'd take the opportunity to dedicate this week's column to this loveable and equally competitive sport.

To be completely transparent, much of the information below came from the following individuals: **Sarah Lancaster** from **South Shore Health & Racquet Club**, **Mike Goodrich**, **Sheriff Chuck Heit**, and the majority from **Kathleen Wolf** - who I'm thinking is an unofficial Pickleball Queen!

Kathleen Wolf shared: Pickleball is the fastest growing sport in the world. It's an inclusive sport that is open to men and women, young and old, athletes, former athletes and those who just want to be more active. Unlike other sports, Pickleball doesn't require a lot of up-front investment in equipment either. If you are interested in trying out Pickleball, show up at one of the open

courts with a good pair of athletic shoes and more than likely, one of the nice players would loan you an extra paddle so you can try before you buy.

If someone is curious about Pickleball and wants to learn more, they can reference the latest Pickleball Rule Book from USA Pickleball at usapickleball.org.

If someone would like to get lessons, they can find a coach online at Teachme.to or reach out to one of the local facilities.

Thinking about tying Pickleball to business, I (Kathleen) have made two connections that have turned into work for my business while playing Pickleball, so in addition to a great work-out, it's wonderful for networking as well!

Sheriff Chuck Heit shared: If you enjoy pickleball, **Redbud Fitness Center in Buchanan** should be on the list. Also, a great app for people wanting to play is **TeamReach**, it's available on all smart phones and lets you know when pickleball is being played.

Mike Goodrich shares: My favorite place to play is at the **St Joseph High School Tennis/Pickleball courts**. There are 12 pickleball courts on 6 tennis courts. Interested persons can find out our schedule on the app "TeamReach" with code 2521.

Sarah Lancaster shares: **South Shore** saw the increase in popularity and will be opening its new pickleball center with 8 dedicated pickleball courts this September. This will allow members and guests to have a fun local place to play indoors once the weather turns.

Interesting local stats about Pickleball:

- **Lincoln Township** has 2 dedicated courts and two additional courts marked for temporary nets with 2 additional courts coming soon.
- There are several courts marked for pickleball play at the **St. Joseph High School** tennis courts.
- **New Buffalo** has 6 dedicated courts for pickleball.
- **Plym Park in Niles** has 10 dedicated courts and **Fireman's Park** has 6 dedicated courts. Both parks have leagues that run periodically.
- **Coloma High School's** tennis courts are lined for pickleball play but they do not have dedicated courts.
- There is also indoor play available at the **Benton Harbor/St. Joseph YMCA**.
- **Niles** is home to pickleball paddle manufacturer, **Paddletek**, which happens to sponsor the #1 rated professional female pickleball player, 17-year-old Anna Leigh Waters.
- **Buchanan** is home to a smaller pickleball paddle manufacturer, **TMPR** (pronounced Temper).

- Although it's not yet recognized as an official sport by the NCAA, colleges are starting to form pickleball teams and are offering scholarships.
 - Those looking to play in the **South Haven** area have multiple destinations to pick from including **South Haven High School, South Haven Senior Center, and Lake Arvesta** which has 9 outdoor courts and 3 indoor courts.
- Mark your calendars for the **Chamber's NextGen Young Professionals Pickleball Tournament** on **October 16th** at **South Shore Health & Racquet Club** with **Whirlpool's Young Professionals!** This will be open to young professionals and Pickleball lovers of all ages!
- I hope you enjoyed learning more about Pickleball and where to play it locally! You'll likely see one of our contributors out there! To get more information about all things happening at YOUR Chamber visit us at smrchamber.com. You can also connect with me directly at sspoonholtz@smrchamber.com or 269-932-4040.

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Josh Bishop

Pastor

Where Is Your Focus?

Immediately he spoke to them and said, "Take courage! It is I. Don't be afraid."

Mark 6:50

The disciples must have been exhausted. Digging deep into the waters of the Sea of Galilee and making slow progress with their wooden oars tired them out. It was now much

closer to the sunrise of a new day than the sunset when they set out on this journey. And all they could see was that they were stuck in the water.

Until "It is I" appeared.

Jesus came to them, and what did they see? They thought they saw a ghost. How could they miss the One who was there to help? Their focus was wrong.

Jesus comes to us in his Word with stacks of blessings. He commands the universe. All things have been placed under his feet. He rules all things for the good of his people.

And yet, how often doesn't life leave us with faces that are white as a ghost? We worry about how we will pay the bills. We fear for the safety of our families and our children. We are scared about what the doctor told us. We stress about how we will get everything done that we need to do.

How will we get through this? "It is I," says Jesus. And when he tells us to "Take courage!" and "Don't be afraid," he means it. He's not some well-intentioned friend who pats us on the back and tells us everything will be okay but can do nothing about it. Jesus is the one with the power to help.

This doesn't mean that we will stop facing troubles, just the opposite. Jesus once promised, "In this world you will have trouble." (John 16:33) But he doesn't leave us to stew in it. He also promises, "But take heart, for I have overcome the world!" (John 16:33)

In the midst of our problems, Jesus comes to us, too. "It is I," he promises. It is I who loves you. It is I who has redeemed you. It is I who will remove all your fears one day in the glory of heaven.

Focus on Jesus, not your fears. Keep your eyes on the "I."

Prayer: *Lord Jesus, overcome my fears with your promises. Amen.*

Submitted by Pastor Josh Bishop
Grace Evangelical Lutheran Church, St. Joseph
Originated by: www.WhatAboutJesus.com

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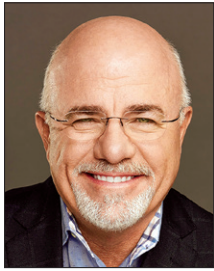
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Dave Ramsey
Financial Expert
The Ramsey Show

Dave Says

What's Best for Me?

Dear Dave,
I was talking to some friends the other day about wills and trusts. They seemed to have a variety of opinions, so can you straighten things out for me? I don't have a will or a trust, and my financial situation is pretty simple. I just want to make sure I do the right thing.

William
Dear William,
This is a great question. I'm sure your friends are smart folks, but I'm glad you're looking for more answers. I'm not a lawyer, so I'm just going to give you a few simple things to think about. Also, I'd strongly suggest you talk to an experienced will and trust lawyer, one with the heart of a teacher, who will give you all the facts and put your best interests first.

Basically, a will is a legal document that explains what you want to happen with your stuff when you die and puts it all in writing. There are many different types of wills, but for most people a simple will is all you need to establish a solid estate plan that protects your family if something happens to you.

Trusts tend to be geared toward people with more assets and unique or complex estate issues. They also come in lots of different forms like, living trusts, revocable and irrevocable trusts and special needs trusts, just to name a few. In my mind, if you have less than \$1 million in assets—and your financial world is

pretty simple and straightforward—a will gets the job done just fine.

One of the most important differences between wills and trusts is the ability to name a guardian for your minor children. You can name a legal guardian in your will, but you can't in a trust. So, even if you have a trust, you'll still need a will to make sure your kids are taken care of after you die.

Another important distinction between the two is that a trust lets you skip probate court—a will doesn't. Probate court cases can drag on forever. Plus, they can be expensive. If your estate gets mixed up in probate court because someone challenges the will, it could mean your family has to spend months in court while grieving. No one wants to go through that. While we're on the subject of probate court, let's talk about another sticky subject.

There's a little bit of crazy in every family. You probably know who they are in your family, but if you don't, it might be you. Seriously, though, we all know some families that seem to have more than their fair share of crazy and drama, and wills are best for families that struggle with these issues and tension between family members. Probate court can resolve those problems. On the other hand, families who can handle healthy conflict, and who trust each other, are better off with a trust, since they don't need a probate court to babysit them.

And if you're wondering if you can have both a trust and a will, the answer is yes. In fact, most people who have a trust have a will, too.

I hope this little bit helps!
—Dave

** Dave Ramsey is a national best-selling author, personal finance expert and host of The Ramsey Show, heard by more than 20 million listeners each week. He has appeared on Good Morning America, CBS Mornings, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for the company, Ramsey Solutions.*

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Guns: Winchester 1400 12 ga & Model 12—12ga * Springfield 67F 20ga Pump* Marlin 81 22 * Glenfield 80 22 LR* Mauser 8-5 78 Double Trigger* 45 Cal Black Powder *Pellet Rifle * **Coins:** \$5,000 Face Value Vintage Silver Coins * **Knives & Swords:** Knife Collection Hunting, Ninja, Swords * **Tools:** Tool Box* Dayton Job Box* Wrenches* Sockets* Grinders * Various Hand Tools* Electric & Battery Power Tools* Paslode Nailers* Scroll Saw* Router* Belt & Disk Sander* **Misc:** Schwinn Bicycles* Large Gas Grill* Patio Set* Record Albums* Liquid Cooled Gaming Computers* Guitar* Movie Camera* Christmas Décor* Survival Food* Roto Tiller* Lawn & Garden Tools* Many unlisted Items * Check Website for details * BigBearAuctionCompany.Com* Jerry & Aimee Glassman* 269-501-9732.

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Local News. Local Deals!

SUDOKU ANSWERS FROM PAGE 5

SUDOKU ANSWERS:

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

WORD SEARCH ANSWERS:



FOR SALE

FOR SALE MUST SELL!
Many Remington die cast metal collectors' replicas in original box with serial numbers. Many other race fan collectibles in boxes. American muscle, Rusty Wallace, etc. miniature toy box cars along with Rusty Wallace collectible items. All in perfect condition and too much more to mention. Must see to appreciate all of it! Must sell all together. Please make us a respectable offer. Call 269-757-3845 or 269-757-4286.

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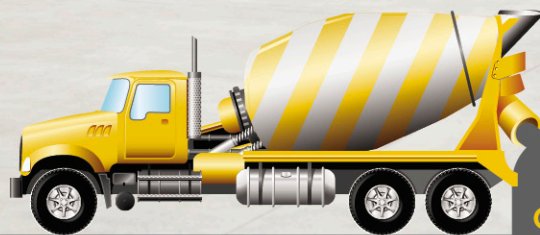


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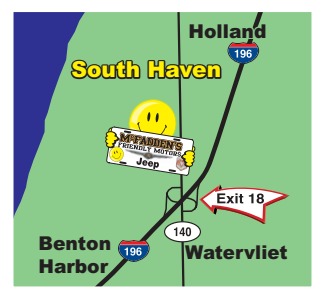
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Excludes TRD PRO

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1. New 2024 RAV4 & RAV4 Hybrid (excludes Prime). 4.99% APR for 60 Months with \$18.87 per \$1,000 borrowed OR 5.99% APR for 72 Months with \$16.57 per \$1,000 borrowed. Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. 2. New 2024 RAV4 LE Gas Model 4430. Lease based on net cap cost of \$26,709. Lease end purchase option \$19,110.* 3. Based on manufacturers' estimates CY 2023 new vehicle registrations. 4. New 2024 Tacoma Double Cab SR V4 Model 7594. Lease based on net cap cost of \$34,785. Lease end purchase option \$29,028.* 5. New 2024 Tundra Gas & Tundra i-Force Max (excludes TRD Pro) 1.99% APR for 48 Months with \$21.69 per \$1,000 borrowed OR 3.99% APR for 60 with \$18.41 per \$1,000 borrowed OR 4.99% APR for 72 Months with \$16.10 per \$1,000 borrowed. Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. 6. New 2024 Tundra Gas & Hybrid Models (Excludes TRD Pro). Customer Cash direct from Toyota Motor Sales, USA, Inc. May not be combined with APR or lease offers. 7. Qualified current, active-duty U. S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U. S. Military veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U. S. military personal (including Gold Star Family Members) 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 toyota.com for complete details. 8. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.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: b24X, 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. * NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier 1 PLUS customers ONLY. Excludes state and local taxes, license, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 miles at the rate of \$0.15 per mile (10K low mileage leases). \$350 Disposition Fee is due at lease termination. 1, 2, 4, 5, 6, 7 & 8: Must take retail delivery from new 2024 models in dealer stock while supply lasts between 8/1/24 and 9/3/24. 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 9/3/24.

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