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Moody on The Market

*Pat
Moody*

AEP announces Ferneau as Chief Nuclear Officer, other leadership updates

American Electric Power (AEP) this month announced several leadership and organizational changes. Included among those changes - Kelly Ferneau was named executive vice president and chief nuclear officer. In Ferneau's new role, she succeeds Shane Lies who is transitioning to a new role in Projects and Services. The changes are effective immediately.

AEP also announced an internal/external search for a president to lead the AEP Transmission business, the elimination of the regulatory and chief administrative officer role, and the retirement of the executive vice president of their Energy Services team.

"This new leadership and organizational structure is part of our effort to streamline the company, shift decision making and accountability closer to customers, and align our support organizations to ensure our businesses have the appropriate resources to enhance value for all of our stakeholders," said Bill Fehrman, AEP president and chief executive officer.

"These changes will allow us to be more responsive to the needs of our states and support growth in our local economies." - Fehrman

As part of the leadership and organizational changes, AEP announced:

- The company is launching a search for a president to lead the AEP Transmission business, which is a source of growth as AEP makes necessary investments to enhance reliability and meet customers' needs. The search will consider both internal and external candidates.

- It is eliminating the executive vice president of Regulatory and chief administrative officer role. As a result, Peggy Simmons is leaving the company.

- Chris Beam, executive vice president of Energy Services, plans to retire in February 2025 and will serve as executive vice president and senior advisor until that time.

- Shane Lies, executive vice president and chief nuclear officer, will move to a new role as executive vice president of Projects and Services. He will oversee generation shared services, environmental services, project solutions, distribution planning and performance, and strategic supplier management.

- Kelly Ferneau, site vice president at AEP's Donald C. Cook Nuclear Plant, succeeds

Continued on page 6

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*Marcy
Simpson*

*Executive
Director,
Southwestern Michigan
Tourist Council*

Fun and interesting things to do in Southwest Michigan

Veterans Day, one of the most important holidays in the United States is the perfect day to honor and thank all the military veterans who served the country in every war and every branch of service. In the United States, the annual occasion of Veterans Day is observed on November 11th. On this day, and every day, we humbly and respectfully

thank you for your service to our country and all the sacrifices you have made to keep us safe.

Barbott Farms and Greenhouse invites you to their 4th Annual 'Tis the Season Craft Show. Over 50 local vendors will offer handmade products, making it a perfect time to

Continued on page 2

Inserts & Promotions

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Simpson *Continued from cover*

do some holiday shopping. The event is Saturday, November 9th from 9:00 a.m. to 3:00 p.m.

Mark your calendars for Saturdays beginning November 16 and continuing through December 21st for the first annual Kindlemart at 19 North by Froehlich's. Beginning in the 16th century Christkindlmarket was a pre-Christmas celebration in Nuremberg Germany, it is now also a century-old tradition in Chicago. Christkindlmarket has been enjoyed by many families and artisans alike. Froehlich's is excited to bring such a rich tradition to the village of Three Oaks to begin anew. Create new memories that will last for generations.

The Unified Civic Monuments Project announces that Martin Luther King III, the eldest son of Dr. Martin Luther King Jr. and Coretta Scott King, will visit the Twin Cities community as the honored guest and speaker at a celebration of the double unveiling of monuments dedicated to his father. On Tuesday, November 19, the festivities will begin at 10:30 a.m. with an unveiling ceremony at the monument site in the Margaret B. Upton Arboretum in St. Joseph. At 11:00 a.m., all are invited to march to the Benton Harbor Dwight P. Mitchell City Center Park. The Benton Harbor unveiling ceremony begins there at 11:30 a.m. At 1:30 p.m., the Unified Civic Monuments Project and the Lake Michigan College Speaker Series will welcome the public to a free special engagement featuring Mr. King at the LMC Mendel Center Grand Upton Hall. During the event, "A Conversation with Martin Luther

King III," Mr. King will touch on a variety of topics including the importance of continuing the struggle for civil rights and the importance of individual action in making his father's dream a reality.

Award-winning musical artists Abbie Thomas & The Crazy Hearts are bringing their popular, high-energy show to a local stage. They will perform on Saturday, November 16, from 7:00 p.m. to 9 p.m., at the Box Factory for the Arts. Fresh off her 2023 JMA Artist of the Year award at The Grand Ole Opry, Abbie Thomas is a rising singer/songwriter who is gaining international attention for live performances, lyricism, and visual content.

Join River St. Joe for an Astronomy Night with the Michiana Astronomical Society. Friday, November 22 from 6:00 p.m. to 9:00 p.m. Take a deeper look at the stars, planets, and deep-sky objects in their high-powered telescopes and learn more about the MAS. Come early for dinner and drinks at the brewery.

The FIRST ANNUAL St. Joseph 5k "Turkey Trot" Run/Walk will be held on November 28 at 9:00 a.m. Starting and finishing at the Margaret B. Upton Arboretum, this will be a wonderful way for families to gather, friends to reunite, and the community to strengthen – not to mention a guilt-free way to begin a day famous for indulging.

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 by Caitlin Davis

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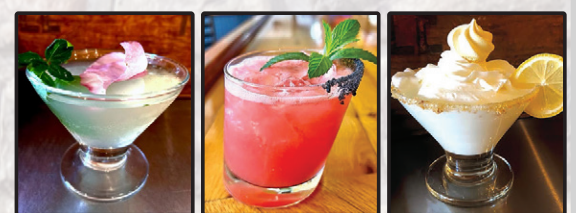
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**Don
Stuart**

Humorist

A Krakow-ling Good Time

Warsaw having been War-seen (War-see last week's column), we next visited Krakow. On the way we stopped at Jasna Gora monastery, home to an ancient and revered artwork called "The Black Madonna." There are an estimated several hundred depictions of the Black Madonna; this one's called "Our Lady of Częstochowa," which is the home of the monastery and also a word that will bring MailMax' spellcheck to its knees. Visiting the painting is a very popular pilgrimage. Thus, masses are held continuously during visiting hours - the sanctuary housing the Madonna is standing room only. For those not partaking of mass, there's a "path" that passes along one side of the sanctuary, then behind the altar, and then back out the other side. It's along the sides that one can best see this ancient artwork. It's a limited photo op, and lots of people were snapping pictures as they walked. Judging from what I've seen online, I snapped my shutter at the exact spot that hundreds of thousands of others did. Reaching Krakow, we had to find dinner on our own. We chose a restaurant called Ariel. It's in the Jewish Quarter of Krakow, in a building once known as "The Rabbi House." Signage outside the place touted air-conditioned rooms, unique atmosphere, and that "One of the numerous ARIEL's most famous visitors was Steven Spielberg."

Ariel is a kosher restaurant. Perusing the menu for a libation, I noticed numerous choices of vodka. I asked our server which she'd recommend, and she said, "I like the clean vodka." Clean meaning kosher. I liked it too. And I wonder - perhaps I drank mine out of the same glass as Steven Spielberg?!

Even if so, my "Highlights of Krakow" is topped by the Wieliczka Salt Mines. (My wife didn't go on this tour----but that's NOT why it tops my highlight list!!! She stayed in Krakow because she's quite claustrophobic, and there are two HIGHLY CLAUSTROPHOBIC elevator rides, along with narrow passages and low ceilings. Not her thing.

Wieliczka is the oldest salt mine on earth, first excavated in the 1200s. Salt was a huge deal back then, mainly as a preservative and to mask the taste of food that, um, had no preservatives. The workers were paid in salt; the word "salary" evolved from that practice. And let me tell you, when you tell anyone who's visited the mine that you've been there, EVERY ONE OF THEM will share that tidbit.

Our tour guide pre-empted a lot of questions by telling us ahead of time, "Yes. People do lick Wieliczka's walls." I sure did! Surprisingly, the taste wasn't very strong. Could've used some salt.

There are dozens of remarkable salt-sculptures throughout the mine tour - really amazing works, including a bust of the ancient Polish King Casimir. Which was sculpted by an artist so claustrophobic that he carved the entire thing above-ground. He never saw its resting place.

Four hundred feet underground is a museum-like area, which among other things includes a HUGE diorama of the entire above-ground Wieliczka complex. A detail I especially loved was two figures in the woods, on the edge of the diorama, chugging from a bottle! It was labeled "Kosher Vodka"! And one figurine looked exactly like Steven Spielberg!

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Josh Bishop

Pastor

Greatness

It was the LORD's will to crush him and cause him to suffer. . . After he has suffered, he will see the light of life and be satisfied, by his knowledge my righteous servant will justify many, and he will bear their iniquities. Therefore I will give him a portion among the great. . . For he bore the sin of many, and made intercession for the transgressors.
~ Isaiah 53:10-12

How do you define greatness?
According to one dictionary, greatness is defined as "a person who has achieved importance or distinction in a field."

Would you define greatness with the name Felix Baumgartner? On October 14, Baumgartner set the record for successfully skydiving from a height of 24 miles above the earth. He also became the first person to break the speed of sound outside of a vehicle. That is pretty great. According to the world, greatness is often displayed through outward acts of glory.

God has a different definition of greatness. Through Isaiah, God defines true greatness with the name Christ Jesus. God's definition of greatness centers on humble service.

Our sinful flesh doesn't want to hear this. It screams to be first. But the Bible says, "Pride goes before destruction" (Proverbs 16:18). There is no place in the Christian life for selfish ambition. Selfish desire for greatness separates us from God and casts us under his judgment.

But God doesn't want anyone to suffer for sin. Instead, it was the Lord's will to crush Jesus under the weight of our sin and cause him to suffer for our guilt.

When it comes to greatness, no one has achieved greater importance or distinction than Jesus. Felix Baumgartner descended from 24 miles above the earth. Jesus came from heaven itself. Baumgartner broke the sound barrier. Jesus bore the sins of the world, breaking the sin barrier between us and God. Jesus is great, not because he performed signs and wonders, but because he provided our salvation.

Prayer: Jesus, you are the greatest! Help me achieve greatness through a life of humble service to you. Amen.

Submitted by Pastor Josh Bishop
Grace Evangelical Lutheran Church, St. Joseph
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Moody *Continued from cover*

Lies and has been promoted to executive vice president and chief nuclear officer, reporting to Fehrman.

- Scott Dailey, AEP's managing director of renewable generation and former plant manager at Cook Nuclear Plant, will succeed Ferneau as site vice president.

- AEP's other power plant managers will now report to the operating company presidents. In addition, the economic development function will be transitioning to the operating companies.

- Corporate regulatory services and procurement will be aligned under the chief financial officer.

The changes are somewhat surprising as it was just announced in late August that Simmons was appointed to the newly created executive role. Similarly, Lies was appointed to the role of chief nuclear officer in that same announcement. Company president and CEO Fehrman was appointed to his role with an announcement last June and the role becoming effective August 1.

Mackinac Policy Center announces to-do list for Michigan's incoming elected state lawmakers

The Mackinac Center for Public Policy describes itself as a nonpartisan research and educational institute dedicated to improving the quality of life for all Michigan residents by promoting sound solutions to economic policy questions. It has often been described

as Conservative, and generally believes less regulation of everyday life and of business is a good thing.

With that as a basis, the think tank is out with its 101 Recommendations to Revitalize Michigan. With a post-election posture, the Mackinac Center zeroes in on policy and regulation suggestions.

Readers hopeful the next Michigan Legislature might find a way to work together across the aisle might want to examine the recommendations for a possible 'To Do List' for their lawmakers.

Among the Center's key ideas:

1. Make Michigan a right-to-work state again.
2. Eliminate select subsidies, incentives, corporate welfare and industry-specific tax favors.
3. Pass education opportunity scholarships, where the full foundation allowance follows students to the school of their choice.
4. Create a competitive electricity market to drive down rates and boost reliability.
5. Require all significant rules and regulations proposed by state agencies be approved by the Legislature.
6. Pass a sustainable Michigan budget by capping spending increases at the rate of inflation plus population growth.
7. Cut the state income tax back below 4% and set it on a path to roll back to zero to match high-growth states like Tennessee, Texas, Florida and Washington.

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8. Eliminate pork spending by requiring all targeted spending to go through the normal legislative process and be independently evaluated.

9. Regularly review the 180-plus occupational licensing laws and ensure jobs are licensed only when that regulation directly improves public health and safety.

10. Ditch Certificate of Need laws to allow medical facilities to open and expand their services and care.

11. Scrap the "three-tier" system for alcohol control, which severely limits competition for manufacturers, distributors and retailers.

12. Place guardrails on gubernatorial and administrative emergency powers by curtailing unilateral authority.

"Michigan has gone from one of the wealthiest states to one of stagnation. But it doesn't have to be that way – good or bad public policy is a choice," said Jarrett Skorup, Mackinac Center spokesman. "These recommendations cross the political and ideological spectrum and, regardless of who controls Michigan's governorship and legislative bodies, are sound public policy ideas for any lawmaker valuing individual freedom, economic fairness and competitiveness."

Kingfisher in downtown

St. Joseph announces pending closure

Downtown St. Joseph is losing one of its newer eateries after a three-year run. The Kingfisher by North Pier will close by the end of the year, according to a social media announcement. Kingfisher's menu focused on

specialty tacos at 210 State Street, downtown. It is owned by Jay Fettig, who also owns the North Pier Brewing Company and Hill District by North Pier. It opened in December 2021.

The Kingfisher announcement on Facebook noted, "We plan to stay open until the end of the year, or until our team finds new opportunities, whichever comes first."

"To any local restaurants looking to add any of our amazing team members, please reach out and we'd love to connect you to both front-of-house and back-of-house staff."

"Thank you again, and we hope to see you soon for a final meal as we close this chapter."

Pat Moody

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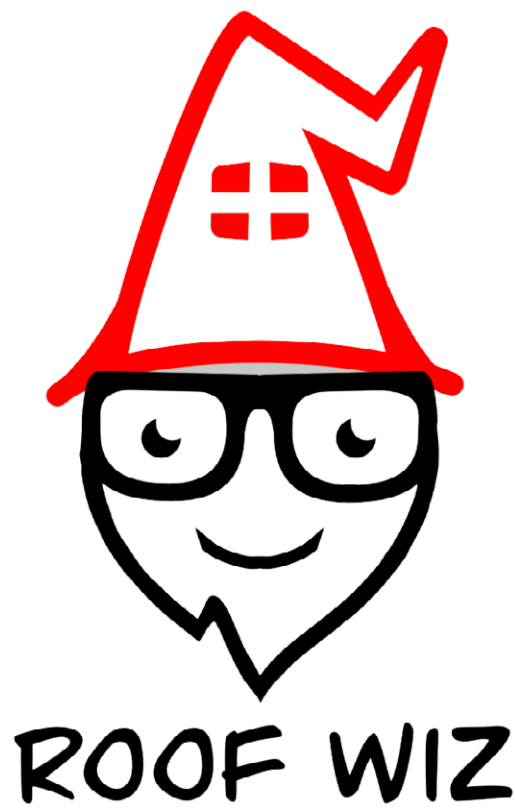
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 SIEMANS DISCOUNT.....- 4,020
 TRADE-IN ASSISTANCE BONUS CASH ** - 1,000
SALE PRICE FOR EVERYONE \$61,995
 TRUCK CONQUEST CASH*** - 2,000
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$59,495
PLUS 1.9% FOR 36 MONTHS, 2.9% 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/MUST TRADE-IN QUALIFYING FORD VEHICLE) (***)QUALIFYING TRUCKS: RAM, SILVERADO, SIERRA, TUNDRA, TITAN)



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.....- 3,090
 RETAIL CUSTOMER CASH**.....- 2,000
 COMMERCIAL VEHICLE SEASON RETAIL CUSTOMER CASH - 1,000
SALE PRICE FOR EVERYONE \$61,495
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$60,995
REBATES OR 3.9% FOR 36 MONTHS, 4.9% FOR 48 MONTHS, 5.9% FOR 60 MONTHS, or 6.9% FOR 72 MONTHS
 (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
 (**RESIDENCY RESTRICTIONS MAY APPLY)



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)



2023 FORD EXPEDITION PLATINUM 4X4

Blue Tinted, Carmelo Leather Seats, Stainless Running Boards, Panoramic Vista Roof, B&O Premium Sound System, Remote Start, Reverse Sensing System, First and Second Row Heated Seats, PowerFold Third Row Seat, Heavy Duty Trailer Tow Package, 22 Inch Wheels, 15 Inch Touchscreen, and Much More! F23222
 MSRP.....\$91,295
 SIEMANS DISCOUNT..- 9,300
AS LOW AS \$81,995



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.....- 6,655
 TRADE-IN ASSISTANCE BONUS CASH ** - 2,000
AS LOW AS \$87,995
 (** RESIDENCY RESTRICTIONS MAY APPLY/MUST TRADE-IN QUALIFYING FORD VEHICLE)



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.....- 5,522
SALE PRICE FOR EVERYONE \$97,995

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2024 DODGE HORNET R/T EAWD

Acapulco Gold, R/T Blacktop Package, 18 Inch Abyss Finish Wheels, Heated Steering Wheel, Heated Front Seats, Power Seat, Adaptive Speed Control, Parksense Rear Park Assist, Lane Keep Assist, Full Speed Forward Collision Warning, and Much More! C24094

MSRP.....\$45,185
 SIEMANS DISCOUNT.....- 690
 NATIONAL RETAIL CONSUMER CASH - 7,500
SALE PRICE FOR EVERYONE \$36,995
 SFS LEASE LOYALTY BONUS CASH* - 2,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$34,495
REBATES OR GREAT LAKES STAND ALONE APR 0.0% FOR 72 MONTHS
 (*MUST QUALIFY/ MUST FINANCE THRU CHRYSLER CAPITAL)



2024 JEEP GRAND CHEROKEE LAREDO 4X4 ALTITUDE

Silver Zynith, 20 Inch Black Wheels, Heated Front Seats, Heated Steering Wheel, Power Liftgate, Remote Start, Blind Spot and Cross Path Detection, Adaptive Cruise Control, Full Speed Collision Warning, and Much More! C24085

MSRP.....\$48,675
 SIEMANS DISCOUNT.....- 1,380
 RETAIL BONUS CASH.....- 2,500
 GREAT LAKES BC REGIONAL BONUS CASH** - 500
SALE PRICE FOR EVERYONE \$44,295
 NATIONAL FORD CONQUEST BONUS CASH - 2,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$41,795
 (*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL/**RESIDENCY RESTRICTIONS MAY APPLY)



2024 CHRYSLER PACIFICA TOURING L

Bright White, S Appearance Package, Dual Panel Sunroof, 20 Inch Wheels, Power Liftgate, Power Sliding Doors, Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Lane Departure Warning, Parksense Rear Park Assist, Remote Start, 10 Inch Touchscreen, and Much More! C24122

MSRP.....\$48,485
 SIEMANS DISCOUNT.....- 800
 RETAIL BONUS CASH.....- 2,000
 BONUS CASH.....- 1,500
 NATIONAL SELECT INVENTORY BONUS CASH - 1,190
SALE PRICE FOR EVERYONE \$42,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$42,495
 (*MUST QUALIFY)



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
 DODGE BONUS CASH COUPONS..- 2,000
 NATIONAL POWER DOLLARS RETAIL BONUS CASH - 3,700
SALE PRICE FOR EVERYONE \$43,495
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$42,995
 (*MUST QUALIFY)



2024 JEEP WRANGLER RUBICON 4X4

Hydro Blue Pearl, 3.6 V6 Engine, Black 3 Piece Hardtop, Automatic Transmission, Heated Front Seats, Heated Steering Wheel, Remote Start, and Much More! C24089

MSRP.....\$56,475
 SIEMANS DISCOUNT.....- 2,980
 BONUS CASH.....- 3,000
SALE PRICE FOR EVERYONE \$50,495
 NATIONAL FORD CONQUEST BONUS CASH - 2,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$47,995
 (*MUST QUALIFY)



2024 RAM 1500 BIG HORN CREW CAB 4X4

Diamond Black, Sport Appearance Package, 20 Inch Aluminum Chrome-Clad Wheels, Anti-Spin Rear Axle, Navigation, Heated Front Seats, Heated Steering Wheel, Power Sliding Rear Window, 6.4 Foot Box, and Much More! C24063

MSRP.....\$62,250
 SIEMANS DISCOUNT.....- 3,918
 NATIONAL STANDALONE 15% BELOW MSRP - 9,337
SALE PRICE FOR EVERYONE \$48,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$48,495
 (*MUST QUALIFY)



2023 RAM 3500 PROMASTER HIGH ROOF EXTENDED VAN DEMO

Bright White, Cloth Seats, Power Windows and Locks, Speed Control, Convenience Group, Heated Power Folding Mirrors, Partition with Window, Shelving Units, Dual Drop Down Ladder Rack, and Much More! C23151

MSRP.....\$56,810
 ADD FOR KNAPHEIDE HIGH ROOF CARGO ±10,773
 SUBTOTAL.....\$67,583
 SIEMANS DISCOUNT.....- 8,587
 RAM COMMERCIAL PRODUCT BONUS CASH COUPONS - 2,000
 BONUS CASH.....- 5,000
 ON-THE-JOB \$1,000 COMMERCIAL EQUIPMENT/UPFIT - 1,000
SALE PRICE FOR EVERYONE \$50,996
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$50,496
 (*MUST QUALIFY)



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.....- 7,871
 RAM COMMERCIAL PRODUCT BONUS CASH COUPONS - 2,000
 ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT** - 1,000
 BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE \$96,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$96,495
 (*MUST QUALIFY/**BUSINESS OWNERS ONLY)

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WAS \$30,750



**2022 FORD
EDGE ST-LINE AWD**

NOW \$29,995

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Navigation, Power Leather and Suede Heated Front Seats, Panoramic Vista Roof, Auto Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U24125

WAS \$32,995



**2018 FORD F-150
XLT SUPERCREW 4X4**

NOW \$31,995

3.5 V6 EcoBoost Engine, 10 Speed Automatic, 83K Miles, Chrome Step Bars, XLT Chrome Appearance Package, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Power Side Rear Window, CD-Player, Back-Up Camera, Max Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ruby Red Metallic, S24002A

WAS \$22,964



**2020 HONDA
CIVIC EX HATCHBACK**

NOW \$22,490

1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 50K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Sonic Gray Pearl, C23132A

WAS \$42,995



**2024 MAZDA CX-90 TURBO
PREFERRED PLUS AWD**

NOW \$41,995

3.3 Engine, 8 Speed Automatic, Alloy Wheels, Less Than 6K Miles! Power Leather Heated Front Seats, 2nd Row Captain's Chairs, 3rd Row Seating, Auto Climate Control, Power Sunroof, Wireless Phone Charger, Blind Spot Monitor, Cross Traffic Alert, Lane Keep Assist, Lane Departure Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Mazda Certified! Rhodium White Premium, S24005

WAS \$35,567



**2020 TOYOTA
HIGHLANDER**

NOW \$33,995

3.5 V-6 Engine, 8 Speed Automatic, Aluminum Wheels, 65K Miles, Power Leather Heated Front Seats, Power Sunroof, Climate Control, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Power Liftgate, Remote Keyless Entry System, Blazing Blue Pearl, S24005

WAS \$27,923



**2021 SUBARU
OUTBACK LIMITED AWD**

NOW \$27,253

2.5 Engine, CVT 8 Speed Automatic, Aluminum Wheels, 44K Miles, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Crystal Black Silica, C23064A

MANAGER'S

**JUST A SHORT DRIVE TO BRIDGMAN
ENTIRE INVENTORY OF PRE-OWNED**

WAS \$30,766



**2021 HONDA
ACCORD SPORT SEDAN**

NOW \$28,559

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

WAS \$27,988



**2022 HONDA
ACCORD SPORT SEDAN**

NOW \$27,500

1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 25K Miles, Power Driver's Seat, Leather Seating, 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! San Marino Red, F24231A

WAS \$13,853



**2017 FORD
EXPLORER XLT 4X4**

NOW \$13,361

3.5 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 160K Miles, SYNC 3, Power Front Seats, CD-Player, Remote Keyless Entry System, Blue Jeans Metallic, C24107A

WAS \$36,379



**2021 FORD
EXPLORER LIMITED 4X4**

NOW \$33,918

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, Only 36K 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 \$35,995



**2021 LINCOLN NAUTILUS
RESERVE AWD**

NOW \$33,736

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Vista Roof, Climate Control, Wireless Charging Pad, Blind Spot and Cross Traffic Monitor, Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Hands-Free Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Ceramic Pearl, U24101

WAS \$36,595



**2021 FORD F-150
XL SUPERCREW 4X4**

NOW \$33,884

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



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TOYOTA
TRAILER XLE AWD
NOW \$34,980

24K Miles! Remote Start, Navigation, Memory Power Windows, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Back-Up Camera, Power Balance of Factory Warranty! Blueprint, U24119

WAS \$36,443
2021 RAM 1500 BIG HORN QUAD CAB 4X4
NOW \$35,980

5.7 V8 HEMI Engine, 8 Speed Automatic, 20X9.0 Premium Paint/Polish Wheels, 35K Miles, Bedliner, Night Edition, Power Driver's Seat, Heated Deluxe Cloth Bucket Front Seats, Heated Steering Wheel, Touchscreen Display, Front and Rear Park Assist, Back-Up Camera, Anti-Spin Differential Rear Axle, Remote Keyless Entry System, Balance of Factory Warranty! Bright White, C24173A

WAS \$49,598
2021 FORD F-150 TREMOR SUPERCREW 4X4
NOW \$48,950

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Alloy Wheels, 31K Miles, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Auto Climate Control, B&O 8 Speaker Sound System, Lane Keeping System, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F24219A

WAS \$55,879
2021 FORD EXPEDITION MAX PLATINUM 4X4
NOW \$54,980

3.5 EcoBoost V6 Engine, 10 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Captain's Chairs, Panoramic Vista Roof, 360 Degree Camera System, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Reverse Sensing System, Hands-Free Liftgate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F25010A

WAS \$38,938
2021 FORD MUSTANG GT COUPE
NOW \$37,995

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

SPECIALS

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WAS \$34,832
2018 JEEP WRANGLER RUBICON 4X4
NOW \$32,746

3.6 V6 Engine, 6 Speed Manual Transmission, Less Than 8K Miles! Convertible Soft Top, Climate Control, Power Windows and Locks, Cruise Control, Back-Up Camera, Black Clearcoat, F24183A

WAS \$24,995
2021 HONDA CIVIC SPORT HATCHBACK
NOW \$23,500

1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 35K Miles, Power Windows and Locks, Climate Control, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Powertrain Warranty! Platinum White Pearl, M24040A

WAS \$37,865
2022 FORD EXPLORER XLT 4X4
NOW \$34,763

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 \$53,124
2023 JEEP WRANGLER UNLIMITED RUBICON 4X4
NOW \$47,443

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 \$23,353
2021 FORD BRONCO SPORT BIG BEND 4X4
NOW \$20,903

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 \$51,963
2022 FORD F-150 LARIAT SUPERCREW 4X4
NOW \$49,998

5.0 V8 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

WAS \$36,759
2021 RAM 1500 LARAMIE CREW CAB 4X4
NOW \$33,747

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 110K Miles, Security Cover, Bedliner, Running Boards, Sport Performance Hood, Remote Start, Navigation, Night Edition, Memory Power Leather Heated AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Dual Pane Sunroof, Heads-Up Touchscreen Display, Wireless Charging Pad, 19 Speaker Harman Kardon Sound, Adaptive Cruise Control, Surround-View Camera, Ram Box Cargo Management, Remote Tailgate Release, Remote Keyless Entry System, Granite Crystal Metallic, C24037A

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Dennis Varo



Greg Kantauskas



Jim McLean



Jon Weber



Tim Place



Bob Betker



Alisha Danneffel



Jonathan Ingels



Jeff Miller

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**2017 FORD FUSION
TITANIUM HYBRID**

NOW \$17,995

2.0 Engine, 1 Speed CVT Automatic, Aluminum Wheels, Only 66K Miles, Remote Start, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, CD Player, Back-Up Camera, Remote Keyless Entry System, Burgundy Velvet Metallic, M25001B



**2019 JEEP GRAND
CHEROKEE ALTITUDE 4X4**

NOW \$23,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Navigation, Power Driver's Seat, Leather-Suede Heated Front Seats, Heated Steering Wheel, Power Moonroof, Touchscreen Display, Remote Keyless Entry System, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Diamond Black Crystal Pearlcoat, C24191A



**2022 SUBARU
FORESTER LIMITED AWD**

NOW \$31,995

2.5 Engine, 7 Speed CVT Automatic, Aluminum Wheels, 28K Miles, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty, Cascade Green Silica, S24006



**2022 FORD F-150 RAPTOR
SUPERCREW 4X4**

NOW \$74,995

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, Only 11K Miles! Bedliner, Running Boards, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Iconic Silver Metallic, U24087B

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**2021 JEEP
RENEGADE LIMITED 4X4**

NOW \$23,500

1.3 Engine, 9 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Bikini Metallic, U24139



**2022 FORD F-150
XLT SUPERCREW 4X4**

NOW \$36,995

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 90K Miles, Security Cover, Bedliner Running Boards, Remote Start, Navigation, SYNC 4, Power Heated Front Seats, Power Adjust Pedals, Blind Spot and Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, MAX Trailer Tow Package, Remote Keyless Entry System, Agate Black Metallic, C24012A



**2021 JEEP GRAND CHEROKEE
LATITUDE PLUS 4X4**

NOW \$23,997

2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Spirit Orange, F24288A



**2022 CHRYSLER
PACIFICA LIMITE**

NOW \$35,999

3.6 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Vista Roof, Uconnect Family Theatre Group, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, 360 Degree Surround View Camera, Power Liftgate, Remote Keyless Entry System, Chrysler Certified! Bright White, U24137



**2023 FORD F-150 RAPTOR
SUPERCREW 4X4**

NOW \$77,995

3.5 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 21K Miles, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Front Collision Mitigation, Driver Monitoring, Rear Collision Mitigation, Blind Spot Monitor, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Avalanche, F23342A



**2017 CHEVY
TRAVERSE LT AWD**

NOW \$13,995

3.6 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 115K Miles, Power Driver's Seat, Heated Steering Wheel, Heated Front Seats, 3rd Row Seating, CD-Player, Back-Up Camera, Remote Keyless Entry System, Summit White, C24184A



**2022 CHEVY
EQUINOX LT AWD**

NOW \$25,799

1.5 Engine, 6 Speed Automatic, Aluminum Wheels, Only 23K Miles! Remote Start, Navigation, Power Driver's Seat, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Cherry Red Balance of Factory Warranty!, U24149



**2018 FORD F-350 XLT
DRW SUPERCAB 4X4**

NOW \$31,510

6.7 Power Stroke V8 DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, 159K Miles, Running Boards, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Power Adjust Pedals, Blind Spot Information System, Back-Up Camera, Remote Keyless Entry System, Magnetic, C24162A

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2021 JEEP RENEGADE LATITUDE 4X4
NOW \$22,995

2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 45K Miles, Jeep 80th Anniversary Edition, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Alpine White, F24165H



2022 FORD EXPLORER XLT 4X4
NOW \$34,526

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, Remote Start, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Iconic Silver, U24127



2021 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$41,980

2.7 V6 EcoBoost Engine, 10 Speed Automatic, 8 Spoke Gloss Black Wheels, 26K Miles, Bedliner, Running Boards, Remote Start, SYNC 4, Power Heated Front Seats, Twin Panel Moonroof, Power Sliding Rear Window, Lane Keeping System, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Velocity Blue Metallic, U24133



2019 RAM 1500 REBEL CREW CAB 4X4
NOW \$32,682

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 96K Miles, Bedliner, Remote Start, Navigation, Power Driver's Seat, Power Adjust Wheels, Heated Steering Wheel, Heated Front Seats, Touchscreen Display, CD-Player, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Diamond Black Crystal, C23219B



2019 JEEP WRANGLER UNLIMITED SPORT 4X4
NOW \$29,994

2.0 Turbo eTorque Engine, 8 Speed Automatic, Aluminum Wheels, 54K Miles, Remote Start, Black 3-Piece Hard Top, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Ocean Blue Metallic, C24186A

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2021 FORD EDGE TITANIUM AWD
NOW \$32,826

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Climate Control, Panoramic Vista Roof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Lithium Gray, U24134



2021 FORD F-150 XLT SUPERCREW 4X4
NOW \$36,930

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 72K Miles, Security Cover, Running Boards, Remote Start, Navigation, SYNC 4, Power Heated Front Seats, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, MAX Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F24163A



2020 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$24,749

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Power Sunroof, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Walnut Brown Metallic, C24131A



2020 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$31,995

5.0 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 74K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Power Sliding Rear Window, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Oxford White, U24146



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NOW \$29,809

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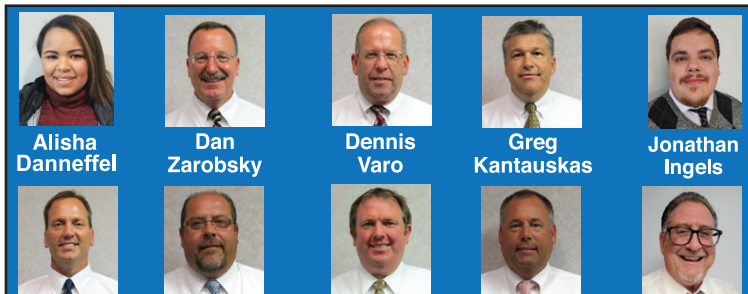


2017 RAM 1500 SPORT CREW CAB 4X4
NOW \$30,500

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, Only 59K Miles! Remote Start, Power Driver's Seat, Power Adjust Pedals, Heated Steering Wheel, Heated Front Seats, Climate Control, 9 Alpine Speakers, Back-Up Camera, Remote Keyless Entry System, Flame Red, F24218C



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Regional Director,
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Leadership & Bootcamps, Oh My!

If you missed the opportunity to be part of the last round of **Leadership Accelerator** or the **"Professional and Soft Skills Bootcamp"** with LMC, here is your chance to join or send one of your employees!

Based on the success of September's **"Professional and Soft Skills Bootcamp"** we're excited to announce we are partnering again with Lake Michigan College for this one-day session! You're invited to join us on **Monday, November 18th**, from **9 a.m. to 4 p.m. in the Todd Center, Room 1413, at the LMC campus.** Taught by industry professionals, this one-day, accelerated session will equip participants with key skills that make employers take notice when hiring or considering promotions. Topics include:

- Time management techniques for better organization and increased productivity
- Effective verbal and non-verbal communication strategies
- Positive interaction with co-workers, managers, and customers
- Strategies for successfully handling workplace conflicts
- Building a professional image
- Mastering the art of networking
- Creating an action plan for continued professional growth
- Understanding the role of mentoring in career advancement

Participants will also receive the book *The Hard Truth About Soft Skills*, enjoy a catered lunch, and have the opportunity to earn future college credit at Lake Michigan College. The cost for the course is \$185 for Chamber members and \$225 for non-members. Pre-registration is required, and space is limited. Go to tinyurl.com/LMCNovBootcamp.

Don't take my word for how amazing the training is, here's a few testimonials from the September session:

"There have been 5 employees who have voluntarily stopped in HR to tell us how good they thought this training was. One person even said that this was THE best training they have ever

attended, and since we invest a lot in training our employees, it is always appreciated to hear that the topic was impactful and appreciated." - HR Manager
 "The skills discussed in the course are usually earned over years of experience. The information was presented in a classroom setting with exercises allowing people to hit the ground running and start practicing right away." - Seminar attendee

Now if you're thinking that you or some of your staff would be better suited for a multi-session leadership program, you'll want to check out Southwest Michigan's premier leadership training program. **Leadership Accelerator**, a collaboration between **Lake Michigan College** and the **Southwest Michigan Regional Chamber of Commerce**, has opened applications for the 2025 cohort!

Leadership Accelerator is an intensive seven-month program designed to engage, empower, and develop the next generation of leaders in Southwest Michigan. Dozens of corporations, non-profits, and governmental organizations have benefited from the program.

The Leadership Accelerator Academy begins **January 23, 2025**, and features 12 instructional half day sessions on Thursdays twice a month and one full-day session at the state capitol in Lansing.

Program sessions are taught by a diverse group of local and state leaders and held at LMC's Benton Harbor campus. Each session centers on a distinct leadership skill. Program topics include critical thinking, inclusion, collaborative decision making, emotional intelligence, community awareness and engagement, politics, and leadership, and more.

Ideal candidates for Leadership Accelerator are individuals with high-impact roles and have been identified as emerging or current leaders seeking to increase their capacity to lead. The cost of the program is \$1,500. Participants receive a certificate upon completion.

To apply for the 2025 Leadership Accelerator class, visit lakemichigancollege.edu/community/leadership. **All applications must be received by December 6, 2024. Acceptance notifications will be sent out by December 13, 2024.**

One of my favorite parts about Leadership Accelerator is how each cohort finds a way to connect with each other, which has created new business ventures, career path opportunities, and most importantly lasting friendships, mentorships, and support systems.

For more information about Leadership Accelerator, contact **Pam McVay, Director, President's Office and Culture and Talent Success** at 269-927-8861 or mcvay@lakemichigancollege.edu or feel free to reach out to me directly on either program at 269-932-4040 or sspoonholtz@smrchamber.com.

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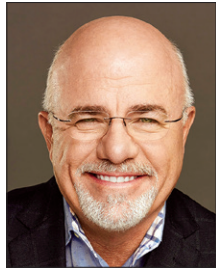
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Dave Ramsey
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The Ramsey Show

Dave Says
Can They Handle It?

Dear Dave,
My husband and I began your plan a few months ago. We love the process of living on a budget, and how it has helped us gain control of our finances. Our kids are 14 and 13 now. Do you think it's a good idea to include teenagers in budget meetings and financial discussions?
Paula

Dear Paula,
This is a great question! As long as you're not in an extreme situation, like you're looking at foreclosure or bankruptcy, or you're on the opposite end of the spectrum sitting on a pile of wealth, I think it's a wonderful idea. Teaching kids about money with a standard, regular, monthly budget is one thing. But as a parent, you don't want to put your kids into situations they aren't emotionally equipped to handle.

As long as mom and dad are having a discussion and making decisions—not fighting—it's good for kids to hear the give and take where handling money is concerned. Parents who never let their kids handle money, and never teach them proper money management techniques, run a high risk of turning financially irresponsible adults loose in the world. And that's not good for anyone.

But walking through a typical, normal budget will show them how much money is coming in and how much things cost. They'll see on paper exactly how much groceries or the electric bill costs. Then, when it's right there in front of their eyes, they'll

begin to realize why mom and dad always tell them not to waste food, and to turn off the lights when they leave a room!

— Dave

Hang Around for Benefits?

Dear Dave,

I am currently serving in the military, and I'm not sure I like the life, or what I'm doing, as much as I did a few years ago. Recently, I was approached with some exciting opportunities outside the military in a different field. I'm not sure what to do. Do you think I should make plans to take advantage of these new opportunities, or should I stick with the military and receive full benefits when I'm eligible to retire in 10 years?

William

Dear William,

There are people who absolutely love the military. It makes a great career for some folks, and I think that's awesome. God bless them—and you—for serving their country that way. But whether you're in

November 9, 2024 MailMax Page 15
the military or a civilian, I think you should do what you love doing.

If you were just a few months away from retirement, I'd probably tell you to bear down and tough it out. That way, it wouldn't be too long before you could explore the new opportunities and have a nice pension coming in. But 10 years is a long time to do anything when your heart's not in it.

Long story short? If you love it, stay. If you don't, get out. Serving in the armed forces is voluntary, and in a sense, that makes it a little like other jobs. Regardless, hanging around for a decade in a job where you're miserable just to collect benefits? That's not a good plan.

— 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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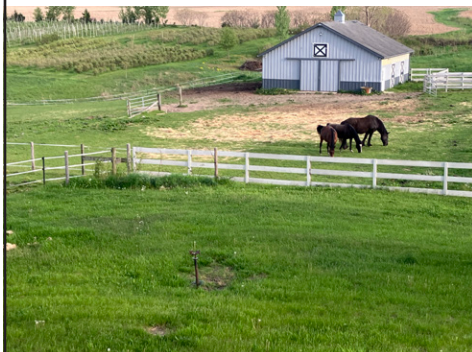


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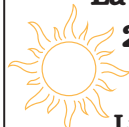
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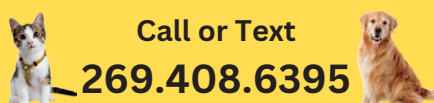
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 Lifetime powertrain Warranty! 3 rows of leather, 1st & 2nd row buckets, Full stop & go, power seat, sliding side doors and Liftgate, 360 camera,
NOW \$39,984



NEW 2025 RAM 1500 CREW CAB BIG HORN 4X4
 Lifetime powertrain warranty, Big Horn Level II pkg, Heated seats, heated steering wheel, Night Edition, 3.0L Hurricane engine, side steps, 20" wheels, Was \$62,895
NOW \$52,984

All rebates and incentives to dealer with qualified credit, payments are based on a 10% of MSRP down plus tax and titling, Incentives end 10/31/24.

2020 Nissan Rogue SV AWD

NOW \$15,000 or \$226mo
 Power heated front seats, large infotainment touch screen, dual climate control, power liftgate, keyless enter and go, remote start, warranty!

2019 Jeep Renegade Latitude

NOW \$14,000 or \$208mo
 dual climate control, 7" infotainment touch screen, aluminum wheels, dark sunscreen glass, is a CARFAX One-Owner, sold with warranty!

2018 Chrysler 300S AWD

NOW \$16,500 or \$245mo
 Panoramic sunroof, 8.4" touch screen, Navigation, blind spot monitoring, front & rear park assist, keyless enter and go, remote start, 19" wheels, 300HP V-6, Warranty!

2018 Chevy Colorado Ext Cab 4x4

NOW \$16,000 or \$239mo
 Large touch screen, power windows, locks, air, automatic transmission, 4 doors, warranty!

2020 Chevy Equinox LS

NOW \$17,500 or \$266mo
 Features a drivers side power seat, forward collision alert, land keep, auto high beam lamps, tinted glass, 17" aluminum wheels, warranty!

2018 Ram 1500 Quad Cab 4x4

NOW \$17,500 or \$256mo
 Rear park assist, tow pkg, seating for 6, 40/20/40 front split bench, anti-spin axle, warranty!

2020 Jeep Cherokee Latitude Plus 4x4

NOW \$18,500 or \$275mo
 Power seat, heated front bucket seats, heated steering wheel, remote start, warranty!

2018 Kia Sedona SX Limited

NOW \$18,500 or \$277mo
 Dual power heated/ventilated front bucket seats, 3 rows of leather, 8 infinity sound w/nav, 3 zone, climate, forward collision warning, blind spot monitoring, hands free liftgate, remote start, 19" wheel V6 warranty!

2021 Volkswagen Tiguan 2.0T SE

NOW \$20,500 or \$263mo
 3 rows leather seatings, power heated front bucket seats, panoramic power sunroof, dual climate control, warranty!

2019 Ram 1500 Classic Express 4x4

NOW \$21,000 or \$318mo
 20" wheels, tow package, 8spd automatic, power windows, locks and mirrors, cruise, air conditioning, 5" touch screen, warranty!

2019 Jeep Cherokee Trailhawk 4x4

NOW \$21,000 or \$318mo
 dual heated power seats, navigation, heated steering wheel, remote start, 8.4" touch screen, keyless enter and go, blind spot monitoring/cross path detection, rear park assist, dual zone climate, power lift gate, tow pkg with classll receiver and wiring, warranty!

2018 Ford F150 Extended Cab 4x4

NOW \$22,000 or \$335mo
 8' bed, 5.0L V-8 engine, contractor cap, power windows, locks and mirrors, cruise, air conditioning, warranty!

2021 Dodge Durango SXT Plus

NOW \$28,000 or \$424mo
 Lifetime Powertrain Warranty!, Blacktop package with 20" black out wheels, 8.4" infotainment screen, Alpine speaker group, keyless enter and go, tow package with integrated trailer brake controller, rear load leveling, 3 rows of seating, 3 zone climate control

2019 Ram 1500 Big Horn Crew Cab 4x4

NOW \$28,500 or \$433mo
 5.7L V8, auto, night edition, big horn level II, power heated front buckets seats, remote start, front 7 rear park assist, 8.4" touch screen with nav, 20" wheels, tow pkg, warranty

2022 Chrysler 300S Touring L AWD

NOW \$29,000 or \$437mo
 Sold with Lifetime Powertrain Warranty! dual power heated and ventilated leather bucket seats, heated steering wheel, power tilt/telescope steering, navigation, Alpine sound group, front & rear park assist, blind spot monitoring, remote start, proximity sensing, dual climate!

2020 Ford F150 Supercrew 4x4 XLT

NOW \$30,000 or \$447mo
 5.0L V8, seating for 6, chrome pkg, tow pkg, tonneau cover, bedliner, side steps, warranty!

2021 Cadillac XT5 AWD

NOW \$30,000 or \$447mo
 Sold with lifetime powertrain warranty panoramic roof, 14 speaker Bose infotainment with large touch screen, adaptive cruise, blind spot monitoring, land sense, dual power heated seats, keyless enter and go, remote start

2023 Jeep Gladiator Overland 4x4

NOW \$32,000 or \$482mo
 Color matching 3 piece removable hardtop, 8spd auto, V6 leather, heated seats & steering wheel, remote start, tow pkg, sidesteps, spray in bedliner, large touch screen, warranty!

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Super nice for a low price!

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Just in! Fully serviced ready to go

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Get here QUICK!

\$13,900



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Super low miles!

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Be Happy

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Mint condition, all the toys, low miles too!

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Luxury for less!

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Just in! It'll energize your dinger!

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Custom made with 350 V8, 37 inch tires, lifted

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Limited orange edition

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1. Tundra - Full-size Pickup Class. Vehicle's projected resale value is specific to the 2024 model year. For more information, visit Kelley Blue Book's KBB.com. Kelley Blue Book is a registered trademark of Kelley Blue Book Co., Inc. 2. New 2024 Tundra SR5 CrewMax 4x4 Gas Model 8361. Lease based on net cap cost of \$46,909. Lease end purchase option \$35,228.* 3. Toyota vehicles and components are built using U.S. and globally sourced parts. 4. Remaining new 2024 and new 2025 Tundra Gas and Hybrid models (Excludes TRD Pro). 1.99% APR for 48 Months with \$21.69 per \$1,000 borrowed OR 2.99% APR for 60 Months with \$17.96 borrowed OR 2.99% APR for 72 Months with \$15.19 per \$1,000 borrowed.** 5. Remaining new 2024 and new 2025 Tundra Gas and Hybrid models (Excludes TRD Pro). Customer Cash direct from Toyota Motor Sales, USA, Inc. May not be combined with APR or lease offers. 6. Based on manufacturer's sales data from CY 2017-2023. 7. New 2024 RAV4 LE Front Wheel Drive Gas Model 4430. Lease based on net cap cost of \$26,725. Lease end purchase option \$18,835.* 8. Remaining new 2024 and new 2025 RAV4 Gas and Hybrid models (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.** 9. Based on manufacturers' sales data from 2005-2023. 10. New 2024 Tacoma SR5 Double Cab 4x4 Gas Model 7540. Lease based on net cap cost of \$37,825. Lease end purchase option \$32,872.* 11. New 2024 Tacoma Gas and Hybrid models (Excludes TRD Pro). 3.99% APR for 48 Months with \$22.57 per \$1,000 borrowed OR 4.99% APR for 60 Months with \$18.87 per \$1,000 borrowed OR 4.99% APR for 72 Months with \$16.10 per \$1,000 borrowed.** 12. 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 personnel (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. 13. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. 14. 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 I 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 22,500 miles at the rate of \$0.15 per mile (10K low mileage leases). \$350 Disposition Fee is due at lease termination. ** Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. 2, 4, 5, 7, 8, 10, 11, 12, & 13: Must take retail delivery from remaining new and new 2025 models in dealer stock while supply lasts between 11/5/24 and 12/2/24. 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 12/2/24.

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-or- **3.99% APR for 48 Mos.**

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