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Moody on The Market

*Pat
Moody*

Berrien Hills housing project moving forward

The St. Joseph Township Board of Trustees has approved a brownfield financing plan for a proposed residential and commercial development at the site of the former Berrien Hills Golf Club off Napier Avenue.

Speaking to trustees Monday, Berrien County Community Development Director Dan Fette presented the latest site plan for Berrien Hills at Rivers Edge, a 180-unit development intended to help alleviate the housing shortage in the area. Fette said the \$82 million project would include 120 apartments, 20 cottages, and 40 condos, with 60 of the rental units allocated specifically for the "Missing Middle" population. That means they'd be for those with incomes at or below 120% of the area median income, or about \$103,000 for a family of four. Fette said Berrien County needs that.

"When I talk about a family at 120% AMI, it's \$103,000 a year, good income," Fette said. "But these families are priced out of the housing market right now. There is just no place for them to go. So this project, it does start to fill a very critical gap in our housing supply. I mean, we need many, many more of these."

Fette said attracting younger families looking to establish themselves is precisely the thing that's been so difficult for Berrien County. The site would also include about 19,500-square feet of commercial space along Napier Avenue.

Trustees were being asked to approve tax increment financing plan for the site so tax dollars could be captured through the state's brownfield law to help reimburse the developers over the next 30 years. While this would mean no extra tax revenue from the site for the township during that time, Township Manager Denise Cook said the development has other benefits.

"You bring in people, it ups our population," Cook said. "Once we hit 10,000 and get back up to 10,000, we get more revenue shar-

Continued on page 6



*Marcy
Simpson*

*Executive
Director,
Visit Southwest Michigan*

Fun and interesting things to do in Southwest Michigan

You can enjoy Halloween-themed miniature train rides at the historic Eden Springs Park. The park will be decorated with spooky, yet kid-friendly, decorations. These special evening rides are available on October 11, 12, 18, 19, 25, and 26, running from 5:00 to 8:00 p.m. Admission costs \$5 per person, and children aged 3 and under ride for free. Please remember that only cash is accepted for

admission. It's a wonderful opportunity to bring the family and create new holiday traditions.

"Autumn's Natural Wonders Workshop" is scheduled for October 11, from 1:00 to 2:30 p.m. This workshop celebrates the autumn season at Fernwood, where the grounds are

Continued on page 2



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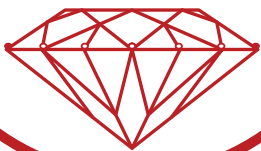
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Simpson *Continued from cover*

filled with vibrant changing colors and diverse textures. Participants will have the opportunity to use natural materials gathered from the gardens to construct festive autumn wreaths, ideal for decorating front doors to welcome family, friends, and trick-or-treaters. All necessary tools and materials will be supplied. The admission fee for this workshop is \$35, with a discounted rate of \$28 for members.

Twin City Players announces their fall production for the 2025-2026 93rd Mainstage Season, a comedy mystery titled "Ken Ludwig's Baskerville: A Sherlock Holmes Mystery." This fast-paced comedy, from the award-winning mastermind Ken Ludwig, transforms Sir Arthur Conan Doyle's classic "The Hound of the Baskervilles" into a murderously funny adventure. Holmes and Watson must navigate a dizzying web of clues, accents, disguises, and deceit to find an ingenious killer before a family curse dooms its newest heir. Actors will deftly portray more than forty characters in this production, which runs from October 17 to November 4. Admission is \$15-\$20.

Get into the fall spirit and join us for a gourd-geous afternoon of creativity at the Macrame Pumpkin Workshop on October 19 at 1:00 p.m. at The Sandpiper. You'll learn a couple of beginner-friendly macramé knots and make your very own 5" wire pumpkin, which will be the sweetest little touch for your autumn décor. You can pick your favorite color of recycled cotton cord, relax, and enjoy making something unique to take home. No experience is needed, as it's beginner-friendly. Reserve your spot via email at sandpiper4217@gmail.com and come early to explore The Sandpiper's eclectic collection of locally made natural yarns and fibers. All workshop participants receive 15% off shop

purchases that day. Let's knot pumpkins and make this fall a little more handmade.

Get ready for a spooktacular night at Chill Hill Winery on October 24 at 5:00 p.m. Their Chill Hill-O-Ween Party offers the perfect blend of Halloween fun, delicious drinks, and friendly competition. It promises a festive evening filled with costumes, music, and your favorite seasonal Chill Hill offerings. There will be a costume contest with prizes awarded for the most creative, funniest and best overall looks. You can purchase Chill Hill wines, hard ciders and special spooky-themed drinks. This event provides a lively and welcoming atmosphere to celebrate Halloween with friends. Whether you plan to dress to impress or simply join for the fun, Chill Hill-O-Ween is an essential event this fall. Put on your best costume, enjoy a seasonal drink, and make this Halloween truly memorable! Don't miss out—snag your tickets online before they disappear. Admission is \$5 per person.

A band dedicated to tributing Crosby, Stills, Nash and Young is unheard of due to the difficulty in replicating the 3- and 4-part vocal harmonies that made the group international superstars. Marrakesh Express excels at reproducing CSNY's complex songs and cascading, layered harmonies, and takes the audience back to the late 1960s with energetic musicians who bring an authentic hippie vibe and visuals to the stage. Admission is \$40-\$75 for the Marrakesh Express: Crosby, Stills, Nash and Young Tribute at The Acorn on November 8 at 8:00 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



A-Corny Little Worm

Photo by Tracy Hill

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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Janet Bontrager



Cass English

2026 Annual Enrollment starts Oct. 15th
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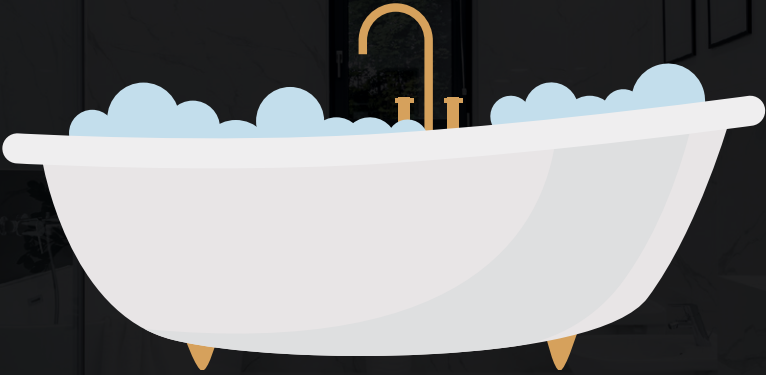
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Janet Bontrager - 269-998-6977 - janetb@myclearstrategy.com
Cass English - 269-808-6035 - insurancegal2024@gmail.com

Currently, we represent 8 organizations which offer 36 products in your area. You can always contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program for help with plan choices. Clear Strategy - Janet/Cass are not connected to the Federal Medicare Program. This is a solicitation for insurance.

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Tyler Allen

Comfort Advisor
Boss Services

Enhancing Bathroom Safety: Accessible Showers and Bathtubs Gain Popularity

In an era where aging populations and mobility challenges are increasingly common, accessible showers and bathtubs are transforming bathrooms into safer, more inclusive spaces. These fixtures prioritize ease of use, reducing the risk of slips and falls while promoting independence for individuals with limited mobility. Designed with universal principles in mind, they incorporate features that cater to a wide range of needs without sacrificing aesthetics or functionality.

Accessible showers, often referred to as barrier-free or roll-in models, eliminate traditional curbs or steps that can pose hazards. Instead, they feature a seamless entry with a gentle slope toward the drain, ensuring water flows away efficiently while maintaining a maximum incline that doesn't compromise stability. Key elements include grab bars strategically placed for support during entry, exit, and while standing. These bars are typically installed at heights that allow easy reach from both seated and standing positions. Built-in benches or fold-down seats provide a stable resting area, often paired with adjustable showerheads or handheld wands for convenient rinsing. Non-slip flooring is essential, using textured surfaces to prevent accidents in wet conditions. Additional enhancements like thermostatic controls prevent scalding, and wider doorways accommodate wheelchairs or walkers.

For those who prefer soaking, accessible bathtubs offer similar safety-focused innovations. Walk-in tubs feature low-threshold doors that swing inward or outward, allowing users to step in easily without climbing over high sides. Once inside, fast-fill and drain systems minimize waiting time, while built-in seats and handrails provide secure positioning. Slip-resistant surfaces cover the floor and seat areas, and optional lifts assist with lowering and raising users who have difficulty bending or standing. Hydrotherapy jets can be integrated for therapeutic benefits, such as improved circulation, without complicating the design.

The benefits of these fixtures extend beyond immediate safety. They enable aging in place, allowing people to remain in their homes longer rather than relocating to assisted facilities. By minimizing fall risks—a leading cause of injury among older adults—they contribute to overall health and well-being. Moreover, these installations can increase property value, appealing to a broader market that values inclusivity.

Installation requires careful planning to ensure compliance with accessibility standards. For showers, converting an existing tub often involves removing the old tub, reinforcing walls for grab bars, and installing waterproof membranes or surrounds to prevent leaks. Bathtub installations may necessitate electrical upgrades for powered features like lifts or jets, along with reinforced framing to support added weight. Costs vary based on materials—acrylic or fiberglass for durability—but starting with a site evaluation helps tailor the project.

As technology advances, smart features like voice-activated controls and sensor-based lighting are being incorporated, further enhancing usability. Whether retrofitting an existing bathroom or designing a new one, accessible showers and bathtubs represent a practical investment in safety and comfort for all users.

If you are interested in upgrading your bathroom, call BOSS for a free consultation. 269-281-2230



Tyanna Essig,
CEO BCCS

Fright for the Fight Against Cancer with Berrien County Cancer Service

Get ready for a **Spooktacular** night of music, costumes, and community spirit—all for a cause that touches lives right here at home! On **Friday, October 24th**, the New Buffalo Knights of Columbus St. Mary of the Lake Council #14633 invite you to the Halloween Party Benefiting the Berrien County Cancer Service (BCCS), held at the **Four Winds Casino Silver Creek Event Center from 7 to 11 p.m.**

This is more than a party—it's a celebration of **community, compassion, and courage**. Every dollar raised from the event stays right here in Berrien County, helping local cancer survivors receive essential services at no cost. From in-home skilled nursing and nutritional support to wellness programs and free medical supplies, BCCS is dedicated to walking beside survivors through every step of their cancer journey

The Halloween Party is packed with energy and entertainment. Guests will enjoy **live performances** from the **Keith Scott Blues Band & Dart Board Compromise**, two local favorites sure to keep the dance floor full. The evening features door prizes, a costume contest, and opportunities to celebrate in style—while helping your neighbors. In keeping up with the times, no cash will be accepted at the event. All donations and payments will be made conveniently through Venmo, making it easier than ever to give generously.

Cancer doesn't wait for the right time or place—it changes lives in an instant. The **Berrien County Cancer Service** has stood beside local families for **77 years**, providing compassionate, **no-cost care** and emotional support when it's needed most. Our **mission** is to **create a community** of **STRENGTH, RESILIENCE** and **SOLACE** for local cancer survivors. By attending this event, you're helping BCCS continue to deliver dignity, strength, and comfort to locals facing cancer .

Cancer touches every family in some way, but events like this remind us that hope is stronger than fear. So grab your friends, pull out your costume, and let's make this a night where fun meets purpose. Together, we can turn music and laughter into hope and healing—because when we come together, we do more than celebrate. We create a community of care that shines even in the darkest moments.

For Every Survivor, For Every Journey, Tyanna Essig

Other Upcoming Free Activities



Featuring The Keith Scott Blues & Dart Board Compromise



Hosted by the Knights of Columbus St. Mary of the Lake Council 14633

Berrien County Cancer Service

Fright for the Fight Against Cancer

Silver Creek
EVENT CENTER
FOUR WINDS NEW BUFFALO
Friday, October 24, 2025
7:00-11:00

****Costume Contest**
Peoples Choice Award
Appetizers
Cash Bar
Tickets \$30 per person til 10/20/25
\$50 after 10/21/2025

**** Please check BCCS or casino website for costume regulations**

To Purchase Tickets:



269-429-3281

Berrien County Cancer Service

In Person Cancer Support Groups

Oct/Nov 2025

Join the Berrien County Cancer Service in the Family Room on the 2nd floor of the Marie Yeager Cancer Center, Entrance D of the Corewell Health Health Park on Hollywood Road

THURSDAY 10/16 11:30AM
TUESDAY 10/21 AT AT 4:00PM
TUESDAY 11/4 AT 3:00PM
TUESDAY 11/18 AT 3:00PM
THURSDAY 11/20 AT 11:30AM
TUESDAY 12/2 AT 3:00PM

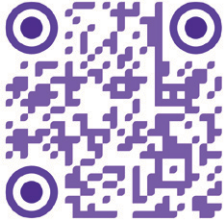


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BETTER SLEEP, FOCUS, AND HEALING WITH DR. SANDY MARTIN
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Marie Yeager Cancer Center
Entrance D 2nd Floor,
Ward/Kinney Conference Room
Learn easy and affordable ways to **think better, sleep deeper, and feel more relaxed.**

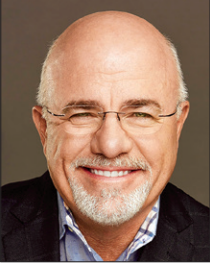


Healing Sound Session with Ann Campbell
Thursday October 23, 2025 at 1:00-2:00
FREE to Cancer Survivors or Caregivers
Hey, cancer warriors and trusty sidekicks, feeling the weight of the world? Join us and master the art of self-care, where relaxation is the name of the game!
Marie Yeager Cancer Center
Corewell Health Park Entrance D on Hollywood Rd
Kinney/Ward Conference Room
Please bring a yoga mat, rug or pillow.

Visit
bccancerservice.org



for more details or to donate & get tickets



Dave Ramsey
Financial Expert
The Ramsey Show

Dave Says
Big Inheritance Coming ...
Is a Prenup a Good Idea?

Dear Dave,
What are your thoughts on prenuptial agreements? I'm a divorced single mom with two boys, and I'm their primary caregiver. I'd like to get married again one day if the right man comes along. The reason I ask about prenups is that I'm expecting to receive an inheritance of about \$5 million sometime in the future. Would it be a good idea for someone in my situation?

Sarah
Dear Sarah,
In a situation like yours, I'd recommend a prenup. Full disclosure: Years ago, I used to be completely against them. I'd tell folks not to get married if they loved money and material stuff more than they loved the person they planned to marry. But after doing decades of financial coaching and even crisis counseling, I changed my tune. The reason I changed my mind is that I started to realize just how many weirdos are out there.

When a dramatic amount of money is involved, a prenup can actually help the married couple by adding an extra level of protection between you and the crazies. Let's say you marry a great guy, then his deadbeat cousin, a guy you're suddenly related to by marriage, shows up asking for \$10,000 to open a pizza place. Never mind that he can't even boil water. Your guy says, "Don't look at me. We've got a prenup." He looks

at you, and you smile, offer him a glass of water and send Cousin Eddie on his way.

Believe it or not, that kind of stuff actually happens. Sometimes it's the parents asking for a handout, sometimes it's the kids – it doesn't really matter. But it can drive a wedge between you and your spouse. Making and maintaining a good marriage is difficult. It's hard work. You don't need that kind of stuff creeping in and making things even harder.

Do you see what I'm saying? In my mind, the prenup is not to protect you from the guy you married. He's probably okay. Especially if you two are mature adults who took plenty of time getting to know each other before you walked down the aisle. And if you've been through a divorce, you probably feel that side of things a whole lot deeper than most folks.

Now, I still don't recommend prenups where small amounts of money are concerned. I remember one couple who each had normal finances and average net worths. The boyfriend wanted a prenup based on the fact he had a 1967 Ford Mustang. I flat out told her not to marry the guy because he loved a car more than he loved her. That's practically planning a divorce.

And Sarah, remember this: Wealth magnifies everything. The good and the bad. If someone who has a temper becomes wealthy, they become a bully. If they're compassionate and generous to start with, they become what we call philanthropists. Kindness and generosity become their personal brand. That's the kind of person you want to marry.

– Dave
* Dave Ramsey is a nine-time national best-selling author, personal finance expert and host of "The Ramsey Show." He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.



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**Sarah
Spoonholtz**

**Regional
Director,
SMR Chamber**

Member Spotlight: The Embers at Signal Point & SugarElla's Catering

I recently had the pleasure of visiting one of our members that is a hidden gem; nestled along the banks of the St. Joseph River in Niles, **The Embers at Signal Point** has transformed what was once a private nine-hole golf course clubhouse and pro shop into a refined event venue that blends natural beauty with modern charm.

Since opening its doors, The Embers has welcomed couples, families, and businesses seeking a setting that feels both scenic and sophisticated. Inside, expansive windows frame sweeping river views, while the venue's warm, contemporary design creates an inviting atmosphere for gatherings of all kinds. From intimate ceremonies to corporate dinners and milestone celebrations, The Embers offers a flexible, full-service experience that makes each event memorable. With seating for up to 100 guests, every gathering feels personal yet spacious.

Partnering exclusively with **SugarElla's Catering**, The Embers provides a full culinary experience with custom menus and bar service designed to fit each event's style and theme. In addition to private rentals, the venue also hosts its own public dining events throughout the year including themed dinners, **Supper Club** nights, **Breakfast Club** brunches, plus their **Fish Fry Fridays**, all of which allow the community to enjoy the property.

One of their more popular events is this month's **Hogwarts Express**, which transforms the dining hall into a scene straight from the pages of *Harry Potter*. Guests will "board the train" for an unforgettable evening of wizard-inspired dining; including a 7+ course dinner, themed cocktails & mocktails including butterbeer, pumpkin juice, and the moaning myrtle.

The experience runs **October 22nd through the 25th** with doors opening at 5:00 p.m., and dinner served promptly at 6:00 p.m. Tickets are \$100 per person, including all courses, drinks sold separately, and reservations require a non-refundable deposit of \$25, which is applied to your ticket at the end of the night. Costumes are encouraged, and guests are urged to "travel light," since once the train departs, the only thing on the itinerary is indulgence, laughter, and a touch of wizarding wonder. **Tickets are going fast, as of Wednesday, October 8th they only had FOUR tickets left!!** Purchase your tickets by visiting this link:

sugarellascatering.com/supper-club.html#/

For families and daytime adventurers, you may be more interested in their Breakfast Club's **Wizards, Wands & Waffles Brunch**, on **November 1st and 2nd** at 9:00 a.m. and 12:30 p.m. Guests can expect a themed buffet filled with sweet and savory favorites, along with golden waffles, magical pastries, and, of course, a few enchanting beverage options.

Once again, costumes are encouraged! Tickets are \$55 for adults and \$35 for children ten and under, with drinks available separately. Reservations require a \$20 deposit, and seating fills quickly! Purchase your tickets here: sugarellascatering.com/breakfast-club.html

For those of you feeling a little more creative and wanting to play, or should I say decorate your food, also in November, they're hosting a **Cake & Sip on Thursday, November 20th** from 6:00 to 9:00 p.m. Guests will get a 6-inch personal cake, for those 21+ a glass of prosecco,

and step-by-step instructions on how to do a buttercream palette painting on your cake! Cake flavors include their most popular white chocolate chunk raspberry, dark chocolate, vanilla bean, or almond. Tickets are \$55 and can be purchased here: sugarellascatering.com/cake--sip.html

Whether it's a date night, a morning of fun with the family, or a girls' night, The Embers' continues to prove that good food and imagination are a powerful combo in the best possible way! Each event they put on, either their own or a private one, showcases what makes them such a standout in the region by mixing elegance, storytelling, and hospitality into something truly extraordinary.

Learn more by visiting theembersatsignalpoint.com and sugarellascatering.com.

Have questions about the Chamber? Feel free to reach out to me directly at sspoonholtz@smrchamber.com or 269-932-4040.

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Sat, Oct 18 - That Homegrown Halloween Show
Sat, Oct 25 - Party Mouth
Fri, Oct 31 - Halloween Party featuring Raucous Leo
Sat, Nov 1 - The Van Dyke Revue
Sat, Nov 8 - Mysteria
Sat, Nov 15 - HIGH VIZZ
Sat, Nov 22 - SmartyPants
Wed, Nov 26 - Friendsgiving Party (Mark your calendar now! Details coming.)

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--	--

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Fall Features



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House-Made Buck Meatloaf
Freshly made tri-blend meatloaf served with house-made Yukon mashed potatoes, green beans and a horseradish demi-glaze. - \$23

Buck Meatloaf Sandwich
Thick cut slice of our Buck Meatloaf, served on sour dough bread house-made ketchup with crisp house-made chips and a pickle. - \$17
Add Cheese - \$2
Try **Patty Melt** style with American cheese, 1000 Island dressing, and grilled onions. - Add \$4



Nashville Hot Chicken
Crispy, hand-breaded chicken breast marinated in a house blend, fried to golden perfection. Tossed in our Nashville Hot Sauce and topped with melted provolone, crisp pickles and fresh red onion. Served with crisp house-made chips and a pickle. - \$18



1lb Beer-Steamed Shrimp
One pound of wild-caught Gulf shrimp, beer-steamed to order and served peel-and-eat style with our house-made cocktail sauce. - \$20



Italian Beef Sandwich
Slow-roasted, seasoned beef piled high with grilled onions, smothered with melted provolone cheese, and spicy giardiniera on a locally-sourced roll. Served with crisp house-made chips and a pickle spear. - \$18



Harvest Chicken Salad
A hearty mix of fresh greens topped with grilled chicken, goat cheese crumbles, broccoli, Brussels sprouts, crispy bacon, red onion, dried cranberries, and walnuts. Tossed in a creamy house-made dressing. - \$17



Steak Fajita Wrap
A warm tortilla loaded with State Street Meats' signature steak fajita mix, crisp lettuce, roasted peppers, sweet corn, fresh pico de gallo, and melted shredded cheese. Served with crisp house-made chips and a pickle spear. - \$16



Burger of the Month Basket
Every month, our chef crafts a one-of-a-kind gourmet burger with bold flavors and creative toppings. Ask your server about this month's irresistible creation and treat your taste buds to something extraordinary! - \$18

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Moody *Continued from cover*

ing. We're just under 10,000 right now. So that's also something to look at, when the next census is 2030."

This latest site plan has been changed from the original proposal due to updated FEMA flood maps that showed the lower part of the 86-acre site to be in a flood zone. Fette said the developers are now instead focusing on the upper part of the property with plans to create a Phase II for the rest of it later.

"One thing that has changed from this proposal to the prior iterations is that some of the commercial space has been removed to make room for more housing."

The commercial space could come later as part of that Phase Two. Fette said the flood maps are being appealed, and FEMA could make a decision in the spring.

With township approval of the brown-field proposal Monday, the matter now heads to the Berrien County Brownfield Authority and then to the Berrien County Board of Commissioners.

Fette noted that since a change was made to state law allowing for brownfield dollars to be used for residential developments, the county has seen a major jump in interest from developers.

www.MailMaxOnline.com

New director on board at SMR Regional Airport

There's a new director on the job at the Southwest Michigan Regional Airport.

The airport authority board voted to appoint Christopher Beckman to the position back in August, and he's now moved into the area with his wife and three young daughters. Beckman grew up in Jackson and tells us he served in the U.S. Air Force and Air National Guard, often overseeing airfields. He says that's how he developed a passion for aviation.

"Because I got to work on an airfield and see how airfields are run, it really just piqued my interest in learning how to design airfields, how the planes -- before they even take off -- all the steps that it takes just to get a plane off the ground was just amazing to me," Beckman said. "That's why I wanted to continue on the civilian side."

The airport says Beckman has experience with large-scale runway renovation projects, airfield construction, managing budgets, and coordinating with pilots, air traffic controllers, and contractors. Moving forward, he says goal number one will be to secure the renewal of the airport's operating millage next year. Beyond that, he wants the airport to be there for everyone.

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"Trying to grow some type of services here that can help people. Not just companies, not just private pilots, but that we can serve people, the community, get them to where they need to go in the future. That's one of the goals we have. I'm not quite sure how that looks yet, but that's definitely one of my biggest goals is to serve everyone, not just a select few."

Beckman says he also wants to promote the airport and engage the public so everyone knows it's there, what happens there, and how it can benefit them.

Beckman is already expecting to hold another Wings and Wheels Fall Fly-In next year after the inaugural event was held this past weekend.

Veterans Day concert planned for Nov. 9

The public is invited to a free patriotic concert honoring veterans and their families on Sunday, Nov. 9, at Lake Michigan College's Mendel Center.

The Southshore Concert Band, directed by Dale Reuss, will perform beginning at 2 p.m., with Jeff Whitaker serving as emcee. Presented by Lest We Forget, the annual Veterans Day concert features traditional patriotic music, salutes to the branches of service, and this year's theme, *On Wings Like Eagles*.

The 78-member ensemble will include instrumental, vocal, and visual selections paying tribute to the men and women who have served. A special remembrance will honor late members of Lest We Forget, with their photographs shown during the hymn "The Mansions of the Lord."

Veterans attending may have a complimentary photo taken from 1 to 1:45 p.m. before the performance. Copies will be mailed afterward.

The event will also include an announcement about next year's historical reenactment, along with Lest We Forget's "Books of Heroes" and T-shirts available for purchase.

For more information, contact 269-429-2098 or email 49wozniak@gmail.com.

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MSRP.....	\$38,175
SIEMANS DISCOUNT.....	- 1,180
TRADE-IN ASSISTANCE BONUS CASH**.....	- 5,000
SALE PRICE FOR EVERYONE \$31,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$31,495	

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2025 FORD MAVERICK XLT ALL WHEEL DRIVE
Oxford White, 2.0 Ecoboost Engine, Luxury Package, Power Moonroof, Power Seat, 4K Towing Package, Rear Parking Sensors, Black Appearance Package, 19 Inch Black Aluminum Wheels, and Much More! F25107

MSRP.....	\$37,870
SIEMANS DISCOUNT.....	- 375
RETAIL CUSTOMER CASH.....	- 1,000
SALE PRICE FOR EVERYONE \$36,495	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$35,995	

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2025 FORD BRONCO SPORT OUTER BANKS 4X4
Eruption Green, 18 Inch Aluminum Wheels, 13 Inch Touchscreen, Remote Start, Heated Front Seats, Power Driver and Passenger Seat, and Much More! F25158

MSRP.....	\$38,485
SIEMANS DISCOUNT.....	- 490
RETAIL BONUS CASH**.....	- 500
TRADE-IN ASSISTANCE BONUS CASH**.....	- 1,000
SALE PRICE FOR EVERYONE \$36,495	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$35,995	

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2025 FORD EXPLORER ACTIVE 4 WHEEL DRIVE
Carbonized Gray Metallic, 2ND Row Captain's Chairs, 20 Inch 10-Spoke Wheels, Remote Start, Heated Steering Wheel, Heated Front Seats, 8-Way Power Passenger Seat, Trailer Tow Package, Power Liftgate, 13 Inch Touchscreen, Trailer Tow Package, and Much More! F25175

MSRP.....	\$48,660
SIEMANS DISCOUNT.....	- 1,165
BONUS CUSTOMER CASH**.....	- 1,500
SALE PRICE FOR EVERYONE \$45,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$45,495	

**PLUS 0.9% FOR 36 MONTHS,
1.9% FOR 48 MONTHS, 2.9% FOR 60 MONTHS,
OR 3.9% FOR 72 MONTHS***

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**RESIDENCY RESTRICTIONS MAY APPLY



2025 FORD TRANSIT CARGO VAN
Oxford White, Limited Slip Rear Axle, Cloth Seats, Fixed Rear Door Glass, and Much More! F25087

MSRP.....	\$51,660
SIEMANS DISCOUNT.....	- 2,165
RETAIL CUSTOMER CASH**.....	- 3,000
SALE PRICE FOR EVERYONE \$46,495	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$45,995	

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**RESIDENCY RESTRICTIONS MAY APPLY



2025 FORD F-350 4X4
Oxford White, 7.3 V8 Engine, STX Appearance Package, Dual Battery, Remote Start, Snow Plow Prep Package, Roof Clearance Lights, Platform Running Boards, Blind Spot Information System, 18 Inch Ebony Black Aluminum Wheels, LED Box Lighting, 360 Degree Camera Package, and Much More! F25035

MSRP.....	\$57,745
SIEMANS DISCOUNT.....	- 2,750
RETAIL CUSTOMER CASH**.....	- 1,500
RETAIL CUSTOMER CASH.....	- 2,000
SALE PRICE FOR EVERYONE \$51,495	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$50,995	

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2025 FORD F-150 XLT SUPERCREW 4X4
Agate Black, Wireless Charging Pad, XLT Black Appearance Package, 3.5 Hydroboost Full Hybrid Engine, Heated Front Seats, Power Sliding Rear Window, and Much More! F25150

MSRP.....	\$62,160
SIEMANS DISCOUNT.....	- 2,165
RETAIL BONUS CASH**.....	- 1,000
SUBTOTAL.....	\$58,995
TRADE-IN ASSISTANCE BONUS CASH**.....	- 2,250
SALE PRICE FOR EVERYONE \$56,745	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$56,245	

**PLUS 1.9% FOR 36 MONTHS,
2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS,
OR 4.9% FOR 72 MONTHS***

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2024 FORD EXPEDITION MAX KING RANCH 4X4
Star White Metallic Tri-Coat, Java Del Rio Leather Seats, 3.5 Ecoboost V6 Engine, 10 Speed Automatic Transmission, Heavy Duty Trailer Tow Package, ControlTrac with 3.73 ELSD, Rear Seat Entertainment System, and Much More! F24129

MSRP.....	\$93,640
SIEMANS DISCOUNT.....	- 13,645
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MSRP.....\$46,370
SIEMANS DISCOUNT.....- 875
NATIONAL RETAIL BONUS CASH..- 3,500
NATIONAL JEEP MONOPOLY BONUS CASH - 500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$39,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$39,495

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2026 RAM PROMASTER
1500 CARGO VAN

Bright White, 3.6 V6 Engine, Storage Group, Power Windows and Locks, and Much More! C26002

MSRP.....\$47,350
SIEMANS DISCOUNT.....- 855
NATIONAL BONUS CASH.....- 1,500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
RAM DEALER CASH COUPON PROGRAM - 2,000
SALE PRICE FOR EVERYONE \$40,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$40,495

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2025 JEEP
GRAND CHEROKEE
LIMITED 4X4

Baltic Gray Metallic, 2ND Row Bench Seat, 7 Passenger Seating, Trailer Tow Package, 3 Zone Temperature Control, Heated Front and Second Row Seats, Heated Steering Wheel, Navigation, Touchscreen Radio, Blind Spot and Cross Path Detection, Remote Start, Power Liftgate, Adaptive Cruise Control, and Much More! C25091

MSRP.....\$51,240
SIEMANS DISCOUNT.....- 745
NATIONAL RETAIL BONUS CASH..- 2,000
NATIONAL JEEP MONOPOLY BONUS CASH - 500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$45,995
NATIONAL GRAND CHEROKEE LOYALTY RETAIL BONUS CASH* - 1,000
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
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2025 JEEP
GRAND CHEROKEE
LIMITED 4X4

Diamond Black Crystal, Trailer Tow Package, Black Appearance Package, 2ND Row Bench Seat, 20 Inch Black Chrome Wheels, 7 Passenger Seating, Heated Steering Wheel, Heated First and Second Row Seats, Power Liftgate, Adaptive Cruise Control, Navigation, and Much More! C25087

MSRP.....\$53,965
SIEMANS DISCOUNT.....- 970
MIDWEST BC BONUS CASH**.....- 2,000
NATIONAL RETAIL BONUS CASH..- 2,000
NATIONAL JEEP MONOPOLY BONUS CASH - 500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$46,495
NATIONAL GRAND CHEROKEE LOYALTY RETAIL BONUS CASH* - 1,000
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$42,995

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**RESIDENCY RESTRICTIONS MAY APPLY



2025 RAM 1500 BIG HORN
CREW CAB 4X4

Bright White, Night Package, 20 Inch Wheels, Anti-Spin Rear Axle, Heated Front Seats, Heated Steering Wheel, Power Tailgate Release, Rear Power Sliding Window, Navigation with 12 Inch Screen, Power Seat, Power Adjustable Pedals, and Much More! C25053

MSRP.....\$59,090
SIEMANS DISCOUNT.....- 3,186
NATIONAL 10% BELOW MSRP.....- 5,909
MIDWEST BC SFS BONUS CASH* ** - 1,250
MIDWEST BC REGIONAL BONUS CASH** - 750
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$45,995
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$43,495

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**RESIDENCY RESTRICTIONS MAY APPLY



2026 DODGE
DURANGO GT BLACKTOP
ALL WHEEL DRIVE

Destroyer Gray, Blacktop Package, 20 Inch Black Noise Wheels, Performance Hood, Adaptive Cruise Control, Power Sunroof, Leather Seats, Blind Spot Monitoring, Navigation, Heated Front Seats, Heated Steering Wheel, Power Liftgate, Heated Second Row Seats, Lane Departure Warning, and Much More! C26008

MSRP.....\$49,630
SIEMANS DISCOUNT.....- 835
MIDWEST BC BONUS CASH**.....- 1,000
NATIONAL ENGINE RETAIL BONUS CASH - 1,000
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$44,795
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$44,295

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**RESIDENCY RESTRICTIONS MAY APPLY



2025 RAM 1500 CREW CAB
4X4 REBEL

Diamond Black Crystal, Leather Seats, 3.0 Hurricane Twin Turbo Engine, Dual-Pane Panoramic Sunroof, 4-Corner Air Suspension, Heated Seats, Navigation, 14 Inch Touchscreen, Spray-In Bedliner, Heads Up Display, Power Adjustable Pedals, 19 Speaker Harman Kardon Premium Sound, Dual Wireless Charging Pad, Front Passenger Interactive Display, and Much More! C25101

MSRP.....\$76,105
SIEMANS DISCOUNT.....- 4,000
NATIONAL 10% BELOW MSRP.....- 7,610
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$62,495
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$59,995

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2025 RAM 3500 LIMITED
MEGA CAB 4X4

Diamond Black Crystal, 6.7 Cummins High Output DIESEL, Tow Technology Plus Group, 5TH Wheel/ Gooseneck Towing Prep Group, 20 Inch Wheels, Ultra-Premium Leather Seats, Surround View Camera System, Spray-In Bedliner, Power Deployable Running Boards, Trailer Reverse Guidance, Power Sunroof, Transfer Case Shield, Active Lane Management System, Heated Seats, Heated Steering Wheel, Ventilated Front Seats, Navigation, 14 Inch Touchscreen, Ram Box Cargo Management System, and Much More! C25064

MSRP.....\$102,335
SIEMANS DISCOUNT.....- 6,340
NATIONAL BONUS CASH.....- 2,000
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$91,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
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3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal Pearlcoat, U25071

WAS \$49,636



2024 FORD F-150 XLT SUPERCREW 4X4

NOW \$48,376

2.7 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 600 Miles! Bedliner, Running Boards, Remote Start, Navigation, SYNC4, Power Heated Front Seats, Power Slide Rear Window, 36 Gallon Fuel Tank, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Aerial View Display System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Carbonized Gray Metallic, C25096A

WAS \$48,995



2022 GMC SIERRA 1500 DENALI CREW CAB 4X4

NOW \$47,957

5.3 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 58K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Warning and Mitigation, Front and Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Summit White, F24260A

MANAGER'S SPECIALS

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2022 RAM 3500 TRADESMAN CREW CAB 4X4

NOW \$45,822

6.7 Cummins DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, Only 24K Miles! Bedliner, Running Boards, Power Windows and Locks, Touchscreen, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Bright White, C24196A

WAS \$46,500



2021 FORD F-150 LARIAT SUPERCREW 4X4

NOW \$42,796

3.5 PowerBoost Hybrid Engine, 10 Speed Automatic, Alloy Wheels, 59K Miles, Power Running Boards, FX4 Off-Road Package, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Moonroof, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Iconic Silver Metallic, Balance of factory warranty! F25165A

WAS \$69,409



2021 FORD F-150 RAPTOR SUPERCREW 4X4

NOW \$65,323

3.5 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 40K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, 360 Degree Camera Package, Tow Technology Package, Remote Keyless Entry System, Balance of Factory Warranty! Code Orange Metallic, F24175A

WAS \$65,561



2025 FORD BRONCO BADLANDS 4-DOOR 4X4

NOW \$60,309

2.7 Ecoboost V6 Engine, 10 Speed Automatic, Less 2,000 Miles! Remote Start, Navigation, Raptor-Style Running Boards, Soft Convertible Top and 2-Piece Black Hardtop, Black Appearance Package, Climate Control, Adaptive Cruise Control, Front Collision Mitigation, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Marsh Gray, C24120A

WAS \$27,996



2021 RAM PROMASTER CITY TRADESMAN CARGO VAN

NOW \$23,341

2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 42K Miles, Power Windows and Door Locks, Rear Cargo Door Window Insert Panel with Window Grate, Back-Up Camera, Remote Keyless Entry System, BALANCE OF FACTORY WARRANTY! Bright White, U25060

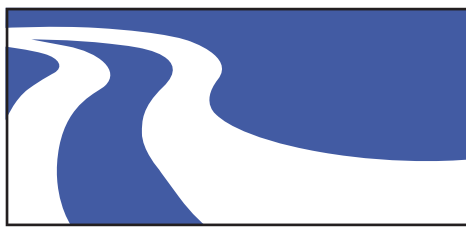
WAS \$46,737



2022 RAM 2500 CREW CAB

NOW \$

6.4 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, Power Running Boards, Off-Road Package, Power Driver's Seat, Heated Front Seats, Remote Keyless Entry System, Balance of



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**2022 FORD
ESCAPE TITANIUM AWD**

NOW \$26,985

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 31K Miles! Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Power Liftgate, Class II Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Stone Blue Metallic, U25058

WAS \$34,749



**2022 FORD
EXPLORER XLT AWD**

NOW \$33,185

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, SYNC3, Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasive Steering Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Atlas Blue Metallic, F25202A

WAS \$29,995



**2022 FORD
EXPLORER XLT AWD**

NOW \$28,995

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Class IV Trailer Tow Package, Remote Keyless Entry System, Carbonized Gray Metallic, M25040A

MANAGER'S SPECIALS

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WAS \$28,500



2022 FORD EDGE SEL AWD

NOW \$26,788

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 38K Miles, Remote Start, SYNC 4, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Forged Green, U25048

WAS \$28,901



2022 FORD EDGE SEL AWD

NOW \$27,973

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, SYNC 4, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Wireless Charging Pad, Universal Garage Door Opener, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Oxford White, U25056

WAS \$82,467



**2023 JEEP WRANGLER
RUBICON 392 4X4**

NOW \$71,497

6.4 V8 SRT HEMI Engine, 8 Speed Automatic, Aluminum Wheels, Only 18K Miles! Sky One-Touch Power Top, Running Boards, Remote Start, Navigation, Leather Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Jeep Certified! Hydro Blue Pearlcoat, F23222A



**2022 RAM 1500 BIG HORN
CREW CAB 4X4**

NOW \$41,118

Aluminum Wheels, 37K Miles, Spray-In Bedliner, Sport Appearance Package, Remote Start, Heated Steering Wheel, Back-Up Camera, Factory Warranty, Bright White, F24234A

WAS \$15,995



2008 DODGE CHARGER SRT8

NOW \$14,600

6.1 V8 SRT HEMI Engine, 5 Speed Automatic, Aluminum Wheels, 145K Miles, Super Bee Special Edition SRT8, Remote Start, Navigation, Power Leather-Trimmed Heated Front Seats, Power Sunroof, Harman Kardon 13 Speaker Kicker SRT High Performance Audio Group, Remote Keyless Entry System, Blue Pearlcoat, C23185B

WAS \$37,513



**2022 RAM 1500 BIG HORN
CREW CAB 4X4**

NOW \$34,700

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Navigation, Power Driver's Seat, Power Adjust Pedals, Heated Steering Wheel, Heated Front Seats, Front and Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Flame Red Clearcoat, C25105A

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Dennis Varo



Greg Kantauskas



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**2015 BMW
2 SERIES M23i COUPE**
NOW \$22,994

3.0 Engine, 6 Speed Manual Transmission, Aluminum Wheels, Only 52K Miles! Navigation, Memory Power Leather Heated Front Seats, Power Sunroof, Back-Up Camera, Remote Keyless Entry System, Estoril Blue Metallic, F25216H



**2022 CHEVROLET
EQUINOX RS AWD**
NOW \$27,843

1.5 Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Warning, Front Collision Mitigation, Bag Sensor, Telematics, Requires Subscription, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty, Iron Gray Metallic, U25077



**2024 FORD MAVERICK
LARIAT SUPERCREW/AWD**
NOW \$37,500

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, Less than 4,000 Miles! Security Cover, Bedliner, Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Driver Monitoring, Evasion Assist, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Hot Pepper Red Metallic, U25080



**2021 JEEP GRAND
CHEROKEE LIMITED 4X4**
NOW \$29,935

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 26K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sun Roof, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Walnut Brown Metallic, C25036A

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**2021 JEEP CHEROKEE
LATITUDE LUX 4X4**
NOW \$25,995

3.2 V6 Engine, 9 Speed Automatic, Aluminum Wheels, Only 37K Miles! Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Sting-Gray Clearcoat, U25079



**2021 CHEVROLET
EQUINOX LT AWD**
NOW \$23,699

1.5 Turbo Charged Engine, 6 Speed Automatic, Aluminum Wheels, Only 37K Miles! Power Driver's Seat, Heated Front Seats, Lane Change Alert with Side Blind Zone Alert Rear Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Warning with Mitigation, Power Liftgate, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Midnight Blue Metallic, F25235A



**2023 DODGE DURANGO GT
PREMIUM AWD**
NOW \$33,985

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 41K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Captain's Chairs, 3rd Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Dodge Certified! DB Black, C25117A



**2020 TOYOTA
RAV4 LE AWD**
NOW \$24,879

2.5 Engine, 8 Speed Automatic, Styled Steel Wheels, 48K Miles, Power Windows and Locks, CD-Player, Adaptive Cruise Control, Back-Up Camera, Remote Keyless Entry System, Ruby Flare Pearl, Very Nice! F25190A



**2020 FORD
EXPLORER ST 4WD**
NOW \$25,885

3.0 V6 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 116K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row Heated Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Atlas Blue Metallic, F25216A



**2019 DODGE
DURANGO GT PLUS AWD**
NOW \$27,964

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 46K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sunroof, 3rd Row Seating, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Destroyer Gray, C26010A



**2023 FORD F-150 LARIAT
SUPERCREW 4X4**
NOW \$54,761

3.5 PowerBoost Full Hybrid Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 11K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC4, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Max Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Star White Metallic, C26016A



**2023 JEEP
GLADIATOR MOJAVE 4X4**
NOW \$45,389

3.6 V6 Engine, 6 Speed Manual Transmission, Aluminum Wheels, Less Than 10,000 Miles! Pickup Bed Cap, Bedliner with Pelican Cargo Box, Lift Kit, Navigation, Leather Seats, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Sarge Green, Lots of Uprifts! Very Nice! C25147A



**2021 FORD
EDGE TITANIUM AWD**
NOW \$27,210

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, Only 38K Miles, Remote Start, Navigation, SYNC4, Memory Power Leather Heated/VC Front Seats, 2nd Row Heated Seats, Wireless Charging Pad, Adaptive Cruise 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! Agate Black Metallic, F25232B



**2013 FORD F-150
XLT SUPERCREW 4X4**
NOW \$14,995

3.5 V6 EcoBoost Engine, 6 Speed Automatic, Chrome-Clad Wheels, 134K Miles, Bedliner, Running Boards, XLT Convenience Package, Power Driver's Seat, Power Adjust Pedals, CD-Player, SYNC, Trailer Tow Package, Remote Keyless Entry System, Blue Flame Metallic, F25227B



**2022 FORD
EXPLORER XLT 4X4**
NOW \$33,220

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Navigation, SYNC3, Power Leather Heated Front Seats, Heated Steering Wheel, 3rd Row Seating, Twin Panel Moonroof, 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, Ford Certified! Star White Metallic, F25263A



**2023 JEEP GRAND
CHEROKEE LAREDO 4X4**
NOW \$32,724

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Touchscreen Display, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Baltic Grey Metallic, U25076



**2021 CHEVROLET COLORADO
LT EXTENDED CAB**
NOW \$20,991

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 62K Miles, Security Cover, Running Boards, Power Driver's Seat, Leather Heated Front Seats, Back-Up Camera, Remote Keyless Entry System, Cherry Red, F25196A

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**2022 RAM 1500 BIG HORN
QUAD CAB 4X4**
NOW \$34,995

5.7 V6 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 57K Miles, Remote Start, Night Edition, Power Driver's Seat, Heated Front Seats, Cloth Bucket Seat, Heated Steering Wheel, Power Adjust Pedals, Touchscreen Display, Power Side Rear Window, Front and Reverse Park Assist, Back-Up Camera, Trailer Tow Hitch, Remote Keyless Entry System, Ram Certified! Billet Silver Metallic, C25052A



**2021 AUDI Q7 PREMIUM
PLUS QUATTRO**
NOW \$32,995

3.0 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 69K Miles, Navigation, Memory Power Leather Heated Front Seats, 3rd Row Seating, Climate Control, Panoramic Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Samurai Gray Metallic, M25084A



**2023 JEEP
COMPASS LIMITED 4X4**
NOW \$26,995

2.0 Turbo Engine, 8 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Climate Control, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Billet Silver Metallic, Jeep Certified! C24094A



**2022 FORD
EXPLORER LIMITED 4WD**
NOW \$32,995

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated/VC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Wireless Charging Pad, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Erson Assist, Back-Up Camera, Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Balance of Factory Powertrain Warranty, Jewel Red Metallic, M25083



**2017 JEEP WRANGLER
UNLIMITED SAHARA 4X4**
NOW \$23,822

3.6 V6 Engine, 5 Speed Automatic, Aluminum Wheels, Only 67K Miles! Remote Start, Black 3-Piece Hardtop, Heated Front Seats, Alpine 9-Speakers with All Weather Subwoofer, CD-Player, Trailer Tow Group, Remote Keyless Entry System, Granite Crystal Metallic, U25072



**2022 RAM 1500 BIG HORN
SPORT CREW CAB 4X4**
NOW \$38,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, ONLY 13,000 MILES! Security Cover, Running Boards, Remote Start, Navigation, Sport Appearance Package, Power Driver's Seat, Power Adjust Pedals, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Bright White Clearcoat, F25116A



**2021 JEEP GRAND
CHEROKEE L LIMITED 4X4**
NOW \$25,892

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 104K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 7 Passenger Seating! Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Velvet Red Pearlcoat, C25033A



**2019 TOYOTA RAV4
XLE PREMIUM AWD**
NOW \$26,995

2.5 Engine, 8 Speed Automatic, Aluminum Wheels, 76K Miles, Power Leather Driver's Seat, Power Sunroof, 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, Super White, F25152B



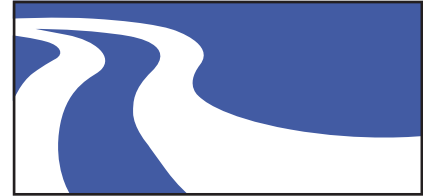
**2020 FORD F-150
XLT SUPERCREW 4X4**
NOW \$32,542

2.7 V6 EcoBoost, 10 Speed Automatic, Chrome-Like PVD Wheels, 67K Miles, Running Boards, Navigation, SYNC3, Power Heated Front Seats, Power Adjust Pedals, Power Side Rear Windows, Front Collision Mitigation, Back-Up Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Magnetic, F25200A



**2021 JEEP WRANGLER
UNLIMITED SAHARA 4X4**
NOW \$35,827

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, 32K Miles, Remote Start, Navigation, Heated Front Seats, Heated Steering Wheel, Leather Premium McKinley Trimmed Seats, Sky One-Touch Power Top, Touchscreen Display, Safety Group, Blind Spot and Cross Path Detection, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Bright White, F25213A



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Josh
Bishop
Pastor

Praise for Problems

It is easy to complain. “My food isn’t hot enough.” “That person is too slow.” “I’m not paid enough.” “Why am I always stuck doing that?” “This broke again.” Life can be unpleasant, and complaining does not bring satisfaction. There’s something that happens in my heart when I am filled with complaints.

The complaint could be 100% valid, and perhaps feedback is needed to correct what is wrong. But complaining both feeds off my selfish nature and fuels it at the same time. I become more self-centered when I complain because it’s all about me. This mix can be a recipe for more hardship.

What if there were a better way to handle problems instead of complaining? Have you considered a thankful heart as the missing ingredient in life?

“Glorious and majestic is his work, and his righteousness stands forever.” (Psalm 111:3)

Praise of gratitude is a posture of the heart that can transform my responses.

The author of this psalm acknowledges that God’s work is glorious. There are many things we could list as God’s glorious work. But what is God’s *most* glorious work? Jesus gave us a hint when he asked his Father to glorify him (John 17).

It was at a moment when it would have been very easy for Jesus to complain. He was

about to be crucified. He would endure an unfair trial where people lied about his character just because they wanted him dead. He would be unjustly tortured. He would be executed naked and alone.

This was a time when he could have launched a barrage of complaints—at the local authorities for their abuse of power, at his friends who abandoned him, and at Father God who allowed it all to happen. But instead, he told his Father to “bring on the glory.” The glorious work was making it so the worst would never happen to you.

The worst would be separation from God in hell. But Satan can’t drag you down because Jesus has lifted you up. Jesus has saved you from the worst by enduring the worst. Glorious and majestic is his work.

Acknowledge God’s glorious work and try to complain at the same time—it doesn’t work. Be thankful for God eternally saving you and try to whine about the temporary troubles of this life—it doesn’t fit. Praise God in the problems. It doesn’t make the problems disappear, but it does help my heart to calm down.

Instead of a complaint box, put a praise box somewhere you can see it—and fill it. As it fills up, what effect do you notice on your mood?

Prayer: Lord, fill my life with thanksgiving instead of complaints. Drive my heart back to see your glorious work in loving me. Open me up to praise you and let that take root inside me. Amen.

Submitted by Pastor Josh Bishop
Grace Evangelical Lutheran Church, St. Joseph





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On Thursday, November 13, thousands of volunteers across Berrien, Cass, and Van Buren counties will come together to help local seniors by raking leaves, bagging them, and cleaning gutters. Rake A Difference is a day dedicated to serving seniors age 60 and older who are physically unable to do their own yard work and cannot afford paid services.

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rakeadifference.com

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SILVER COINS	GOLD COINS	SILVER COINS																																																															
GOLD COINS One of our buyers paid \$260,000 for 18 gold coins Pay up to for the following rare gold: <table><tr><th>United States</th><th>Used</th><th>New</th></tr><tr><td>\$1.00 1842 to 1889</td><td>up to.....\$1,000.....</td><td>\$10,000</td></tr><tr><td>\$2.50 1798 to 1834</td><td>up to.....\$5,500.....</td><td>\$7,500</td></tr><tr><td>\$2.50 1840 to 1929</td><td>up to.....\$1,000.....</td><td>\$5,000</td></tr><tr><td>\$3.00 1854 10 1888</td><td>up to.....\$3,000.....</td><td>\$10,000</td></tr><tr><td>\$5.00 179510 1833</td><td>up to.....\$10,000.....</td><td>\$50,000</td></tr><tr><td>\$5.00 1834 10 1838</td><td>up to.....\$1,000.....</td><td>\$10,000</td></tr><tr><td>\$5.00 1839 10 1908</td><td>up to.....\$1,500.....</td><td>\$6,000</td></tr><tr><td>\$5.00 1908101929</td><td>up to.....\$1,500.....</td><td>\$6,000</td></tr><tr><td>\$10.00 1795 to 1804</td><td>up to.....\$9,000.....</td><td>\$29,000</td></tr><tr><td>\$10.00 1839 to 1932</td><td>up to.....\$1,000.....</td><td>\$7,500</td></tr><tr><td>\$20.00 1850 to 1933</td><td>up to.....\$1,500.....</td><td>\$10,000</td></tr><tr><td>\$50.00 1851 to 1852</td><td>up to.....\$5,000.....</td><td>\$15,000</td></tr><tr><td>\$50.00 1915 Pan-Pec</td><td>up to.....\$7,500.....</td><td>\$25,000</td></tr></table>	United States	Used	New	\$1.00 1842 to 1889	up to.....\$1,000.....	\$10,000	\$2.50 1798 to 1834	up to.....\$5,500.....	\$7,500	\$2.50 1840 to 1929	up to.....\$1,000.....	\$5,000	\$3.00 1854 10 1888	up to.....\$3,000.....	\$10,000	\$5.00 179510 1833	up to.....\$10,000.....	\$50,000	\$5.00 1834 10 1838	up to.....\$1,000.....	\$10,000	\$5.00 1839 10 1908	up to.....\$1,500.....	\$6,000	\$5.00 1908101929	up to.....\$1,500.....	\$6,000	\$10.00 1795 to 1804	up to.....\$9,000.....	\$29,000	\$10.00 1839 to 1932	up to.....\$1,000.....	\$7,500	\$20.00 1850 to 1933	up to.....\$1,500.....	\$10,000	\$50.00 1851 to 1852	up to.....\$5,000.....	\$15,000	\$50.00 1915 Pan-Pec	up to.....\$7,500.....	\$25,000	SILVER DOLLARS One of our buyers paid \$90,000 for 1 silver coin Pay up to for the following rare dollars: <table><tr><th>United States</th><th>Used</th><th>New</th></tr><tr><td>1794 to 1803.....</td><td>up to.....\$2,000.....</td><td>\$50,000</td></tr><tr><td>1836 to 1838.....</td><td>up to.....\$1,000.....</td><td>\$5,000</td></tr><tr><td>1840 to 1873.....</td><td>up to.....\$500.....</td><td>\$5,000</td></tr><tr><td>Trade Dollars.....</td><td>up to.....\$100.....</td><td>\$2,500</td></tr><tr><td>1878 to 1904.....</td><td>up to.....\$1,500.....</td><td>\$12,500</td></tr><tr><td>1921 to 1935.....</td><td>up to.....\$50.....</td><td>\$5,000</td></tr></table> All prices in ad are based on rarity and condition.	United States	Used	New	1794 to 1803.....	up to.....\$2,000.....	\$50,000	1836 to 1838.....	up to.....\$1,000.....	\$5,000	1840 to 1873.....	up to.....\$500.....	\$5,000	Trade Dollars.....	up to.....\$100.....	\$2,500	1878 to 1904.....	up to.....\$1,500.....	\$12,500	1921 to 1935.....	up to.....\$50.....	\$5,000	SILVER COINS We pay up to 1200% On Silver Coins Up to 1200% Of face value on Silver coins 1964 & older
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1836 to 1838.....	up to.....\$1,000.....	\$5,000																																																															
1840 to 1873.....	up to.....\$500.....	\$5,000																																																															
Trade Dollars.....	up to.....\$100.....	\$2,500																																																															
1878 to 1904.....	up to.....\$1,500.....	\$12,500																																																															
1921 to 1935.....	up to.....\$50.....	\$5,000																																																															
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**Zeb
Deitrich**

*Investment
Officer*

Why Dollar Cost Averaging Is One of the Smartest Moves an Investor Can Make

When it comes to investing for the long term, timing the market often feels like trying to catch lightning in a bottle. Prices go up, prices go down — and even the pros don't always get it right. That's where **Dollar Cost Averaging (DCA)** comes in: a simple, disciplined strategy that removes emotion from the equation and helps investors build wealth over time — no crystal ball required.

What is Dollar Cost Averaging?

Dollar Cost Averaging is the practice of investing a fixed amount of money at regular intervals, regardless of what the market is doing. Instead of trying to guess when to buy low, you invest consistently — whether the market is up, down, or sideways.

Over time, this strategy can lower your average cost per share, reduce the impact of volatility, and keep your investment plan on track — even when headlines scream panic.

Let's look at an example:

Imagine you invest \$500 on the same day every month. In some months, prices are high and you buy fewer shares; in others, prices are lower and you buy more. Over time, this averaging effect can lead to a lower overall cost per share than if you had tried to invest a lump sum all at once — especially during volatile markets.

The emotional advantage

One of the greatest benefits of Dollar Cost Averaging isn't mathematical — it's behavioral. Fear and greed are powerful forces in investing. DCA helps you avoid the temptation to chase hot stocks or sell during downturns. You stick to the plan, stay invested, and let time and compounding do the heavy lifting.

Accessibility and flexibility

DCA is also a great fit for investors at all stages. Whether you're just starting with \$100 a month or investing thousands as part of a more complex portfolio, this strategy brings structure and predictability to your investing routine. Plus, many retirement plans and brokerage accounts allow for automatic contributions, making the process virtually hands-off.

Want proof this works?

While no strategy guarantees success, historical data shows that long-term investors who used DCA through various market cycles have often come out ahead — especially when staying disciplined during downturns.

In fact, one of the best times to dollar-cost average is **during market volatility**. Buying when others are fearful can enhance your long-term returns — and DCA makes that process automatic.

Build a plan for long-term success

Dollar Cost Averaging isn't flashy. It doesn't promise overnight riches. But it's a time-tested strategy used by some of the most consistent investors — including many high-net-worth individuals who value discipline and sustainability over hype.

As a financial advisor with LPL Financial, I help clients integrate DCA into a broader, personalized investment strategy that reflects their goals, risk tolerance, and time horizon.

Let's take the guesswork out of investing — and put your money to work, one step at a time.

Zeb Deitrich, Financial Advisor
LPL Financial
500 Renaissance Drive, Suite 102-C
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269-2982-2100



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Dividend payments are not guaranteed and may be reduced or eliminated at any time by the company.
Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs and does not ensure a profit or protect against a loss.
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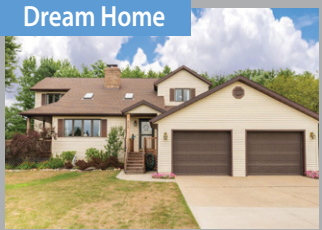
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**Don
Stuart**

Humorist

In a Pickle After Garage Kondo-ing

Today I helped my wife with more of her retirement hobby, “Marie Kondo-ing,” this time our garage. I made a point of helping because my wife made a point of me helping.

I didn’t mind, because it enabled me to monitor her often-overenthusiastic tidying.

Right off the bat, significant keep-or-toss decisions arose regarding sports equipment piled up in one garage corner. This led to the

“discovery” of a ginormous number of tennis balls and two tennis rackets.

This tennis gear spurs the following anecdotes, which will lead into the actual topic of this column. Eventually. I hope.

Tennis Anecdote 1: About a century ago, for reasons I can’t recall, I agreed to play some tennis with a fellow I knew, Steve Shaw. I knew he was good at tennis and played quite a bit. I also knew that I wasn’t good at tennis and played nearly never. After warming up, he said, “Wanna play a game?” I hoped he actually meant “game,” and not an entire set.

And that’s how it played out. I lost, whatever-to-Love. I hit the ball thrice. One service fault, and two weak serves. As I recall, he said, “Well, that’s a game, right? You don’t wanna play a set – do you?” (Unspoken meaning: “I rather not waste time like this.”)

Tennis Anecdote 2: I never once saw my wife handle her tennis racket. And I never will,

because it’s joining all the other tennis and badminton gear on a journey to GoodWill.

However, my wife is not done with racket sports. (Here’s the actual topic of this column, BTW.) Three, possibly even four, birthdays ago, she got everything on her wish list, including. . .you know what’s coming right? . . .a pickleball set. Two paddles, half-a dozen balls. We rediscovered these while Kondo-ing the garage.

I’m pretty sure a fair number of you play and enjoy pickleball. Well, two or three birthdays on, my wife has broken the seal on her pickleball set, and WE’RE gonna play and enjoy pickleball too. If it kills us.

We had a lesson two weeks ago, at our local recreation center. We hoped our instructors, who I’ll call Bob and Randy, since those are their names, would teach us the basics. Then we’d see if we could manage to get the ball over (rather than into) the net. The results were decidedly mixed. Apart from lack of ability, other crucial

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factors in play included: we don’t have “court” shoes, which may have limited our nimbleness; perhaps our paddles are the wrong size and thickness for our “skill” level; and our fellow students, Naomi and Evan (their real names), claimed they were neophytes, but seemed to learn awful doggone fast, and were firing bazookas back at us! When all we hoped to do was manage to get the ball over the net. Their excuse: they “didn’t know how to put “touch” on their swings.”

I thought maybe all this would combine to quickly end our pickleball experiment, but no, my wife wants to keep giving it a try. During a dinner with friends (all the gals play pickleball, all the guys don’t) I learned the baseline reason: the ladies gather weekly to play. And enjoy, ummm, refreshments. The clear deduction: My wife wants to join a drinking club with a pickleball problem!



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NOTICE OF PUBLIC ACCURACY TEST OF VOTING EQUIPMENT

To the qualified electors of the City of Bridgman, Berrien County, State of Michigan: Notice is hereby given that a meeting of the City of Bridgman Election Commission has been scheduled for Friday, Oct 17, 2025, at 9:30 a.m. EST, at Bridgman City Hall, 9765 Maple Street, Bridgman, Michigan to conduct the Public Accuracy Test. The Public Accuracy Test is conducted to demonstrate that the computer programming used to tabulate the votes cast at the election meets the requirements of law.

This notice is posted in compliance with Open Meeting Act, Public Act 267 of 1976, MCL 15.261, et seq., and the Americans with Disabilities Act. Individuals with disabilities requiring auxiliary aid should contact the City Clerk by writing or calling the following: Christine Fisher, City Clerk (269) 465-5144, 9765 Maple Street, Bridgman, MI 49106.

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APR Financing Mos.⁷

-or-

5.75% APR for 72 Mos.⁷

Expanded Toyota
Military Rebate Program¹⁰
For
MILITARY
PERSONNEL
& THEIR FAMILIES

\$500
OVER & ABOVE
ALL OTHER
INCENTIVES!

Ask
about
the

\$500

COLLEGE
REBATE PROGRAM¹¹

OVER & ABOVE ALL OTHER INCENTIVES!

Every New Toyota Comes With ToyotaCare.¹²
2-Year No Cost Maintenance Plan.

1. Based on manufacturers' sales data for mid-size truck (Tacoma), small SUVs (RAV4) and mid-size passenger cars (Camry), CY 2024. 2. New 2025 Tacoma SR5 Double Cab 4x4 Model 7540. Lease based on net cap cost of \$37,093. Lease end purchase option \$32,482. * 3. New 2025 Tacoma (includes Hybrid, but excludes TRD Pro & Trailhunter). 2.99% APR financing for 48 months with \$22.13 per \$1,000 borrowed OR 3.99% APR financing for 60 months with \$18.41 per \$1,000 borrowed OR 4.99% APR for 72 months with \$16.10 per \$1,000 borrowed. * 4. \$500 TFS Standard APR Cash on new 2025 Tacoma SR & SR5 Models only. Subject to approved credit when financed through Toyota Financial Services. APR Cash must be applied to deal. Not all customers will qualify - see dealer for details. 5. New 2025 RAV4 LE FWD Model 4430. Lease based on net cap cost of \$27,528. Lease end purchase option \$21,304. * 6. Toyota vehicles and components are built using U.S. and globally sourced parts. 7. New 2025 RAV4 Gas (excludes Hybrid & RAV4 PHEV), and new 2025 Camry. 4.75% APR financing for 60 months with \$18.76 per \$1,000 OR 5.75% APR financing for 72 months with \$16.46 per \$1,000 borrowed. * 8. New 2025 RAV4 Hybrid (excludes Gas Model & RAV4 PHEV) 5.75 % APR financing for 60 months with \$19.22 per \$1,000 borrowed. * 9. New 2026 Camry LE FWD Model 2559. Lease based on net cap cost of \$26,040. Lease end purchase option \$21,055. * 10. 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. 11. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. 12. 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). A \$350 Disposition Fee is due at lease termination. ** Subject to approved credit through Toyota Financial Services. Tier 1+ & only. See participating dealer for details. 2, 3, 4, 5, 7, 8, 9, 10 & 11: Must take retail delivery from new 2025 and new 2026 models in dealer stock while supply lasts between 10/1/25 and 11/3/25. Offers may vary by region. 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 11/3/25.

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