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Berrien County state rep expecting talks on property tax reform this year

Could Michigan get property tax reform in 2026? State Representative Brad Paquette tells us the topic is on the agenda.

Paquette says Michigan residents are "all taxed out" and something should be done to give them a break. He says talks on that front are beginning soon.

"This next week, we're going to be having a caucus retreat where House Republicans will be meeting on just that issue to discuss what we can land on," Paquette said. "I've been in touch with a lot of constituents I know that were supportive of the Ax MI Tax initiative, which I love the energy around it, but I didn't think that it was the right approach. But it did spur on a lot of energy around getting some reform."

Paquette says they're going to look at what's feasible.

We also asked if some reforms could be made to the foreclosure process. Paquette said that's not part of the discussion yet, but he has been looking at some foreclosure practices close to home.

"Rep. (Joey) Andrews and I have two bills where we've been hearing of some predatory tactics that have been happening, specifically in Berrien County and around the state, where some vulnerable individuals have been, for lack of a better phrasing, fleeced out of their homes and with the equity that's coming back on that when the sale happens."

Paquette says he's been in touch with constituents and a state police trooper investigating a local situation. He's expecting to learn more in the coming days.

As for other priorities in Lansing moving into 2026, Paquette says he's hoping to help get more transparency into the budget process, noting the House Speaker has committed to getting a budget done by the traditional June deadline. That would help avoid a repeat of the near-shutdown Michigan experienced back in October when the budget was delayed.

**Berrien County Health  
Department urges testing for  
radon in the home**

The Berrien County Health Department is spreading awareness about the dangers of radon in the home as part of this Radon Action Month.

*Continued on page 4*

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**Marcy  
Simpson**  
**Executive  
Director,  
Visit Southwest Michigan**

### Fun and interesting things to do in Southwest Michigan

Happy New Year from **Visit Southwest Michigan** to all our neighbors, families, and friends. We wish everyone a year full of fresh optimism, renewed connection, and shared progress. This winter season and throughout the year, Southwest Michigan is ready to offer a wealth of experiences to match any interest or preference.

JLN Creative Art Studio in Stevensville invites the community to explore their wide range of art classes this January. Painting sessions are available for both children and adults, featuring fun and creative themes such as gnomes, abstract art, jellyfish, and more. Led by local artist Julie Nitz, the classes

*Continued on page 2*

### Inserts & Promotions

- Ace Hardware
- Dollar General
- Jets Pizza
- Martin's Super Markets
- Renewal by Andersen

*Inserts may vary by zip code*

**Simpson** *Continued from cover*

are well suited for individuals, friends, or groups looking for a creative experience. For schedules and additional details, visit [julienitz.com](http://julienitz.com).

Fernwood Botanical Garden and Nature Preserve will host The Art of Quilling on January 17 from 1 to 3 p.m. Participants will join artist Nicole Burnett of Shadow & Swirl to learn the intricate art of paper quilling. The class will explore the fractal shapes and patterns of snow crystals as attendees practice rolling, shaping, and gluing thin strips of paper into delicate designs. Each participant will create a quilled snowflake to take home. The workshop is open to teens and adults. Cost is \$25 to \$35 per person. Visit their website [fernwoodbotanical.org](http://fernwoodbotanical.org) to preregister by January 14.

The Box Factory for the Arts presents its Series 1 Exhibit featuring work by 14 regional artists displayed throughout all three floors of the historic building. A free opening reception will be held Sunday, January 18, from 1:30 to 3 p.m., with refreshments and a cash bar. Exhibits run January 16 through February 22, 2026. Winter hours are Thursday noon to 6:00 p.m. and Friday through Sunday noon to 4:00 p.m. Admission is free.

Go to [boxfactoryforthearts.org](http://boxfactoryforthearts.org) to learn more about this event and The Box Factory for the Arts.

Warm up winter on Friday, January 30, as downtown St. Joseph hosts its annual Chili Tour. Participating locations will serve their best chili recipes as guests sample and vote for their favorites. Chili Tour maps, which also serve as voting ballots, are \$5 and available at the St. Joe Today Welcome Center (301 State St.) from noon to 7:45 p.m. and at The

Market (301 Main St.) from 5 to 7:45 p.m. A portion of proceeds benefits the Benton Harbor Soup Kitchen. Votes must be submitted by noon on Saturday, January 31. Details at [stjoetoday.com](http://stjoetoday.com).

The annual Ice Fest, sponsored by Silver Beach Pizza, returns February 6-8 with professional ice carving, interactive sculptures, a scavenger hunt, and family-friendly winter fun throughout downtown St. Joseph. Highlights include individual and team carving competitions, a Fire & Ice Tower on Friday evening, and a Magic Tour featuring magician John Dudley on Saturday. Admission is free. For more information visit [stjoetoday.com](http://stjoetoday.com).

The Acorn proudly presents Acorn Anywhere: A Winter Series – bringing original artistry to three unique stages in a celebration of connection through live music and community. Songwriters in the Round featuring Sadie-Gustafson-Zook, Kylee Phillips and Emily Barnes at Vickers Theatre. Three Acorn Singer-Songwriter Competition alumni come together for an intimate songwriter showcase. Sadie Gustafson-Zook (2024 Winner), Kylee Phillips (2025 Winner), and Emily Barnes (2024 Finalist) will take turns performing their original songs and sharing the stories behind them. Get your tickets now for this Saturday, January 31 show. For more information go [acornlive.org](http://acornlive.org).

We encourage you to explore, connect, and make the most of everything our vibrant community has to offer. If you would like more information on these and other events and activities in the area, please visit our website at [swmichigan.org](http://swmichigan.org).

# MailMax

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## Photo of the Week



**Christmas Fades into the Sunset**

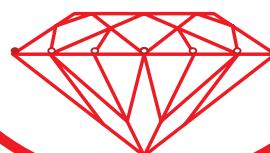
Photo by Judy Weeks

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Photos must be horizontal orientation to be considered for Photo of the Week.

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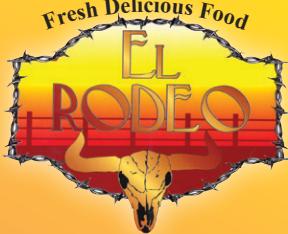
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Moody *Continued from cover*

Department environmental health supervisor Brian Murphy tells us radon is an odorless, invisible, and radioactive gas estimated to exist in elevated levels in one in four homes across the state.

"It's basically a breakdown of uranium, which is found in all types of soil, just to give you a history on that," Murphy said. "But it is a Class Two carcinogen. It's a gas that actually seeps through your basement or your foundation in your home."

Murphy says extended exposure to elevated levels of radon lead to real health problems.

"It's the number two cause of lung cancer behind smoking. So it is a huge public health risk. And in Michigan alone, it's been estimated by the state that there's about 5,000 related deaths from lung cancer type ailments from radon gas."

Because radon can't be easily observed, Murphy says it can be an especially insidious threat. That's why it's important to test the home.

"We get phone calls quite a bit from the public saying, 'Hey, I've got nausea, I've got headaches. Do I have radon in my home?' And the answer is no; that's not an indicator. You're not going to have any symptoms. And the only symptom is your increased risk of lung cancer."

As part of Radon Action Month, the Berrien County Health Department is giving out free radon testing kits for the home. Murphy says they're simple to use, just requiring a homeowner to leave the test sitting out for a few days before mailing it in for analysis. If elevated radon is detected in a home, there are ways to mitigate the problem.

"There's simple steps you can take, like caulking your cracks in your floors so the gas doesn't penetrate your basement floor, or sealants. Those are less aggressive techniques you can use, not always effective, but you really should, if you have elevated levels, really look into a more aggressive remediation, which requires some piping underneath your foundation and fans to Oh, just to release pressure in the soil so radon doesn't go into your home, rather it goes through the pipes and outside your home safely."

Free radon testing kits can be picked up all month at the Berrien County Health Department offices in Benton Harbor and Niles. Anyone looking for more information can call 269.927.5623.

## Michigan Black Summit announces new slate of guests

A slate of new guests has been announced for this year's Michigan Black Summit, set for February 6 and 7 in Benton Harbor.

Black Summit Chair Trenton Bowens tells us the event will welcome Lieutenant Governor Garlin Gilchrist, along with U.S. Senate candidates Abdul El-Sayed and Mallory McMorrow. Gilchrist attended last year's summit, but this will be the first appearance for El-Sayed and McMorrow.

Bowens says the addition of these guests shows the Black Summit is gaining statewide attention and is good for Southwest Michigan.

"It's promoting the area of Southwest Michigan as the place to be, grow," Bowens said. "We've got grit and determination in Berrien County and with the Michigan Black Summit, it's showcasing [that] to people. And my dream is to have business leaders come in and get to experience the love and generosity of Southwest Michigan."

The summit's theme this year is "A Fierce Urgency of Now," reflecting the growing need for decisive leadership and tangible outcomes for Black communities as they seek to overcome today's challenges. Bowens says in addition to the speeches and workgroups, a U.S. Senate Candidate Forum will be held as part of the summit.

"It will not be like a debate. It will be a question and answer, and they'll be able to interact with the audience. And it's probably going to be the first time Benton Harbor is at center stage and having this event with the Senate candidates."

Bowens says the summit has also invited candidate Haley Stevens to take part.

The keynote address at this year's summit will be delivered by Minnesota Attorney General Keith Ellison, a Detroit native known for his work in civil rights. Throughout the two-day summit, Bowens says a variety of issues will be discussed.

Bowens says the summit will also include a town hall hosted by the chair of the Michigan Senate Appropriations Committee and a gala on that Saturday night. He's expecting 200 to 250 people to attend.

Tickets to the summit and the gala are available now.

Pat Moody

Publisher, [MoodyOnTheMarket.com](http://MoodyOnTheMarket.com)  
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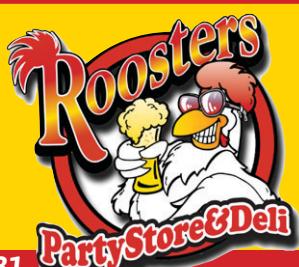
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### Spoiler alert!

I can remember when the ending of a mind-bending thriller movie was ruined for me. I was crushed. I knew the plot twist, so the whole experience of the great reveal at the end of the film was ruined.

Some of you want to know the ending right away. You can't stand waiting, so you flip to the last chapter of the book and read it first before the rest. You don't like surprises, and you want to know now.

Not all giveaways spoil the ending. I am about to give you the greatest one. Spoiler alert! God's grace is for you. It doesn't matter who you are. You need God's grace, and you also get God's grace. It is for you.

Paul, one of the writers of the New Testament in the Bible, calls God's grace a mystery. He calls it that not because God wants to keep anything from us, but because we need it revealed to us. We need to be shown the ending. We need to be told, or else we wouldn't know about it.

Spoiler alert! Here's the mystery revealed: *"This mystery is that in Christ Jesus the Gentiles are fellow heirs, members of the same body, and people who also share in the promise through the gospel"* (Ephesians 3:6).

The Bible uses the term "Gentiles" in reference to everyone who isn't ethnically Jewish. In other words, God's grace is for everyone, including you. Spoiler alert. Mystery revealed.

All people need this gospel message—that Jesus won forgiveness for us by his death on the cross—because all of us are imperfect. If you are brave enough, ask the person you are closest to if you have any flaws. Many of us don't want to ask because we don't want to hear the answer. We don't want to hear the answer because we already know the answer.

These flaws aren't just bad habits that you can kick after intensive training. No resolution will make you a perfect person. Some of these flaws are part of who you are.

If our flaws are part of who we are and we can't just behavior-manage them away, then we need a solution. Spoiler alert! Jesus Christ is that solution. With faith in Jesus as your Savior, you are made a member of God's family. You become an heir of heaven. You share the promise of the gospel—namely, that God loves you through the merits of Jesus Christ—with all other believers in Jesus.

What would life look like if you never knew that God loved you? How does that change today now that you know?

**Prayer:** Dear Holy Spirit, thank you for not keeping the mystery of Christ a secret. You want me to know that the Father loves me and sent Jesus for me. Help me grasp just how great that is for me. Amen.

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



**Sarah  
Spoonholtz**  
*Regional  
Director,  
SMR Chamber*

### Lazer Graphics 50th Anniversary

One of Southwest Michigan's long standing family-owned businesses is celebrating a milestone anniversary in 2026, which means a year of celebrations and special savings for you!

**Lazer Graphics**, a leader in custom apparel and promotions, is proud to announce their **50th anniversary**, marking a significant milestone in their history of dedication, innovation, and unwavering commitment to their customers and community.

Founded in 1976 by **Dennis and Debbie Barker in Stevensville**, Lazer Graphics began as a small operation with a bold vision to provide an artistic and reliable resource for businesses, teams, schools, and more to go to for their decorated apparel and promotional product needs. Over the past five decades, the company has transformed from a humble startup into a regionally recognized organization with a strong presence in southwest Michigan and northern Indiana.

"Our 50th anniversary is more than just a celebration of time; it's a tribute to the hard work of our employees, the loyalty of our customers, and the support of our partners," said **Wes Barker, president of Lazer Graphics**. "From our earliest days, we have strived to push the boundaries of design work, customer service, and speed in this industry, and I am incredibly proud of the legacy we've built together. We are leveraging new technologies in automation and software to set the stage for the next fifty years".

To thank the community for 50 years of business, Lazer Graphics will be rolling out special promotions all year long! Be sure to follow us on social media, check your emails for exclusive promotions, and reach out to your rep for details.

- **January through March:** Special \$19.76 pricing on select items + loyalty discounts.
- **April 9th:** Southwest Michigan Regional Chamber Business After Hours with door prizes and giveaways.

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• **July through September:** Customer Appreciation - free gifts with every bulk order!

• **October through December:** \$500 Giveaway + 20% off for all Non-Profits.

You can connect directly with Lazer Graphics by visiting their website at [lazergraphics.com](http://lazergraphics.com) or calling 269-926-1066 or 800-743-1066.

Shifting gears slightly to an upcoming strategic session for established business owners focused on strengthening cash flow, scaling smarter, and reducing owner dependency. Organized by one of our new members, **Profit Pulse** at 6:00 p.m. on Tuesday, January 20th at the **Lincoln Township Public Library**. This event is free to attend, but registration is required.

Most business owners don't struggle because they aren't working hard enough. They struggle because their business is still too dependent on them.

If you've built a successful business but still feel like the bottleneck—this session is designed for you.

**Own A Machine Not a Job: Strengthen Cash Flow & Scale in 2026** is a strategic, educational session for established business owners who want more control over their cash flow, clearer financial drivers, and a business that can scale without requiring constant owner involvement.

In this session, they'll break down the key financial and operational components that determine whether your business operates like a well-designed machine—or a demanding job you can't step away from.

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- How to identify where your business is leaking cash or relying too heavily on you.
- What it actually takes to scale sustainably—without adding chaos or burnout.
- How to shift from reactive decision-making to intentional, data-driven leadership.

This session starts with foundational concepts and builds into the deeper drivers that truly impact how your business operates. It's a practical, framework-based session designed to give you clarity on how your business really works—and where to focus in 2026 to strengthen performance.

To RSVP visit [tinyurl.com/ststat5xp](http://tinyurl.com/ststat5xp).

Learn more about these members and other upcoming events by visiting [smrchamber.com](http://smrchamber.com). Connect directly with mail me at [sspoonholtz@smrchamber.com](mailto:sspoonholtz@smrchamber.com) or 269-932-4040.

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**Don  
Stuart**  
Humorist

### A Year-end Potpourri – Including a Fulfilled Fantasy!

If your holiday season was anything like mine, you experienced a little this and a little that, all the while trying to remember the best bits for a post-holiday column.

Here are some tidbits from my last couple-three weeks.

I'm sure it's been widely covered multiple news outlets in Michigan's Great Southwest, but just so you never, ever, NEVER-VER forget – I won the championship in one of my two Fantasy Football Leagues!!!!

Two leagues, 23 cumulative FFL "seasons," and this is my FIRST championship. In a pastime that relies prodigiously on sheer luck, I employed tremendous skill, and made it to the championship matchup in both leagues! In a rather odd circumstance, my opponent in both championship matches was No. 5 son. Who I learned is not susceptible to abject pleading, threats of punishment, or bribes when it comes to setting his FFL lineups.

In brief, I got whomped in one matchup.

BUT, in the other, I turned a close game into a laugher! Well, actually, real, authentic NFL players turned it into a laugher, but you know.

I will now have a plate affixed to the league's perpetual trophy, commemorating the victory, of my team: The Grass-Stains. (No. 4 son, last year's champ, has the trophy now. He loves that thing, with his name on two of its plates. He lives in Seattle. He says I should have the

trophy in my hands by around, say, Thanksgiving.)

Okay, moving on from the FFL feel-good story of this century...

Look what's comin'! – the Winter Olympics! Which I really enjoy – curling, speed-skating, schussing. Especially the schussing, because I have a highly age-inappropriate crush on Michaela Shiffrin, the greatest skier of all time, and another crush on Lindsey Vonn, who qualified for the team at the age of (insert bug-eyed emoji) 41! Which makes her still waaaaay age-inappropriate for me to have a crush on. At any rate, I hope both do well enough to get their names on a perpetual trophy, which, y'know, I'VE ACHIEVED!

Speaking of the 40s, No. 2 son just celebrated his 4-OH, and No. 1 son treated him to quite the birthday surprise: They traveled to Denver, CO, to attend No. 2 son's first-ever concert. He might clarify that he's been to events that happened to include concerts, but he'd never attended a concert strictly for the concert's sake.

They attended a festival called Decadence – The Digital City festival. Featuring one of No. 2's favorite artists, Gareth Emery. On New Year's Eve no less! It was a whirlwind 36-hour trip, and I'm sure they had a great time, which I'll hear all about when they've slept off their jet lag. And also, swallowed their envy at MY FFL TITLE.

One recent sobering matter: my wife's early onset Mah Jongg condition worsened significantly. Her dad visited us for Christmas, and he's also learning the game, so he enabled her big-time. Plus, someone foolishly gifted her a complete Mah Jongg set and mat. That would be me, I'm sorry to say.

But c'mon!, I needed her to be fully occupied with something-anything and not bothering me to play cribbage or Catan or Wingspan; I HAD to be laser-focused on winning my first FFL championship!

Which I DID, I DID, I FINALLY DID!!!!!!

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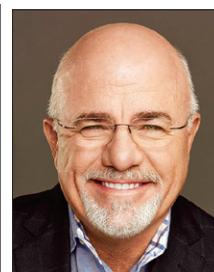
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**Dave  
Ramsey**  
Financial  
Expert  
*The Ramsey Show*

### Dave Says The Healing Process Will Take Time

Dear Dave,

I went through a divorce earlier this year, and I was granted custody of our children. They're 13 and 18. The house we live in is paid for, and it's worth about \$450,000. I also don't have any other debt. My ex-husband has been very good about paying child support, and I have \$175,000 in savings. Should I be investing at this point?

Michele

Dear Michele,

I'm really sorry to hear about the divorce. I know the whole situation, regardless of the financial situation, is very hard on you and your kids. Do yourself, and them, a favor, okay? Make sure you spend a ton of quality time with them. Hug on them a lot, pray and let them know how much you love them every single day.

Now, let's get to the nuts and bolts of your situation. Fortunately, it sounds like things are pretty good financially. At the very least, you've got a net worth of over \$600,000. But here's the thing. I'm sure the trauma of having your life upended is still very painful. That being the case, I wouldn't recommend making any big decisions now. It's never a

good idea to make important, long-range plans when your emotions are messed up.

When it comes to the money you have in savings, my advice is to just let it sit there a while. I know it won't make much money, but you won't lose anything, either. Then, in a few months when your emotions are in a better place, you can look into investing some of that into good growth stock mutual funds. Find a quality advisor, one with the heart of a teacher, who can walk you through the process and explain your options and investments in ways you'll understand completely. Knowledge has a way of erasing fear and uncertainty.

Finally, at some point you'll need to take a look down the road, and decide what you want to do with the rest of your life. Do you want to go back to school? Maybe start your own business? Take a little time later to allow for thought, education and deciding what you want out of life now. But above all, Michele, please spend lots of time with your kids. Also, if you're not currently in a good church, I'd suggest finding one nearby. Those things will help so much with the healing process.

God bless you all.

– 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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3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome Polished Wheels, 46K Miles, Remote Start, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Wireless Charging Pad, 2<sup>nd</sup> Row Heated Seats, Panoramic 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, Ford Certified! Dark Matter Gray Metallic, F24129A



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**NOW \$28,569**

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Iconic Silver, U25102

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EDGE SEL AWD**

**NOW  
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2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, Only 15,000 Miles! Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Carbon Gray, U25109



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**NOW \$22,767**

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, Only 28K Miles, Remote Start, Sport Appearance Package, SYNC 3, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spot Information System with Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Carbonize Gray, U25098



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EDGE SEL AWD**  
**NOW \$27,371**

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 29K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Carbonized Gray, U25107



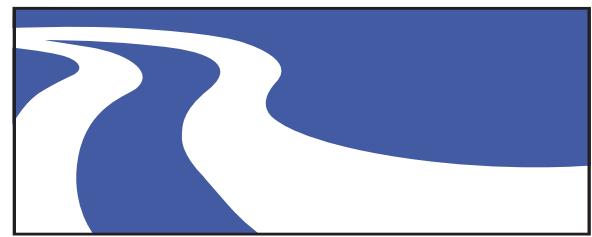
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2.0 Turbo Charged Engine, 9 Speed Automatic, Aluminum Spoked Wheels, 29K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Front Collision Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Crystal White Tri Coat, U25100



**2023 FORD  
ESCAPE ST LINE AWD**  
**NOW \$24,783**

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 21K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Blind Spot Information System with Cross Traffic Alert, Evasive Steering Assist, Lane Centering Assist, Rear Parking Sensors, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Oxford White, U25103



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NOW \$16,998**

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, 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, Desert Gold Metallic, F26017A



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GRAND TOURING AWD  
NOW \$21,995**

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 95K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, 3RD Row Seating, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jet Black Mica, M25126A



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SPORT 4X4  
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3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 97K Miles, Power Windows and Locks, Touchscreen Display, Black Sunrider Soft Top, Back-Up Camera, Remote Keyless Entry System, Ocean Blue Metallic, C25038B



**2021 JEEP GRAND CHEROKEE  
L LIMITED 4X4  
NOW \$21,904**

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



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2.7 Engine, 8 Speed Automatic, Aluminum Wheels, Only 17K Miles, Running Boards, Remote Start, Navigation, Memory Power Driver's Seat, Heated Steering Wheel, Leather Heated/AC Front Seats, Lane Keeping Assist with Departure Warning, Front Collision Warning with Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Nitro Yellow Metallic, U25084



**2023 FORD F-150 LARIAT  
SUPERCREW 4X4  
NOW \$51,943**

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



**2022 FORD EXPLORER  
LIMITED 4WD  
NOW \$29,995**

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated/AC 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, Evasion Assist, Back-Up Camera, Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Balance of Factory Powertrain Warranty, Jewel Red Metallic, M25053



**2023 JEEP COMPASS  
LIMITED 4X4  
NOW \$23,537**

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



**2020 HONDA  
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3.5 Engine, 10 Speed Automatic, Aluminum Wheels, 78K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Sunroof, DVD Entertainment System, Power Slide Side Doors, 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, Platinum White Pearl, F25308A



**2022 FORD  
EXPLORER XLT AWD  
NOW \$27,500**

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



**2023 MAZDA CX-50 PREMIUM  
PLUS TURBO AWD  
NOW \$26,500**

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 81K Miles, Navigation, Power Black Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Twin Panel Moonroof, Blind Spot Monitor, Cross-Traffic Alert, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Polymetallic Gray Metallic, ONE OWNER! M25141A

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5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 40K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Power Adjust Pedals, Heated Front Seat, Heated Steering Wheel, Rear Power Slide Window, Back-Up Camera, Remote Keyless Entry System, Ram Certified, Bright White, C25074A



2.7 V6 Ecoboost Engine, 10 Speed Automatic, Silver Painted Steel Wheels, 37K Miles, SYNC4, Molded In-Color Hardtop, Stability Control, Front Collision Mitigation, Back-Up Camera, Door/Top Removal Tool Kit, Front Row Top Panel Storage Bag, Remote Keyless Entry System, Balance of Factory Warranty! Cactus Gray, F25324A



1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Liftgate with Liftglass, Trailer Tow Package, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Alto Blue Metallic, U25087

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2.7 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Less Than 20K Miles! Pickup Bed Cap, Bedliner, Running Boards, Remote Start, Power Heated Front Seats, Power Adjust Pedals, Heated Steering Wheel, Power Slide Rear Windows, 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, Ford Certified! Rapid Red Metallic, U25092



5.7 V8 HEMI eTorque Engine, 8 Speed Automatic, Aluminum Wheels, Only 22K Miles! Security Cover, MOPAR Spray-In Bedliner, Running Boards, Night Edition, Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, Power Adjust Pedals, 2<sup>nd</sup> Row Heated Seats, Wireless Charging Pad, Head Up Display, 19 Speaker Harman Kardon Premium Sound, Front Collision Mitigation, ParkSense Front and Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, C25140A



6.2 V8 Engine, 8 Speed Automatic, Flash Painted Aluminum Wheels, Less Than 10,000 Miles! Z51 Performance Package, High Wing Spoiler, Transparent Removable Roof Panel, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, Bose 14 Speaker Audio System, Wireless Charging Pad, Stability and Traction Control, Blind Spot Monitor, Cross-Traffic Alert, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Rapid Blue, F23222B



3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 61K Miles, Security Cover, Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2<sup>nd</sup> Row Heated Seats, Blind Spot Information System with Trailer Tow Monitoring, Front Collision Mitigation, Back-Up Camera, Max Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Oxford White, F25309A



6.6 V8 Turbo DIESEL Engine, 10 Speed Automatic, Aluminum Wheels, 49K Miles, Security Cover, Bedliner, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Front Collision Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Onyx Black, F26002A



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, 2<sup>nd</sup> Row Heated Seats, 3<sup>rd</sup> Row Seats, Twin Panel Moonroof, 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



2.0 Ecoboost Engine, 8 Speed Automatic, Painted Aluminum Wheels, Only 21K Miles, Remote Start, Navigation, SYNC4, Power ActiveX Heated Front Seats, Heated Steering Wheel, 2<sup>nd</sup> PowerFold Seats, Wireless Charging Pad, Panoramic Vista Roof, 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! Carbonized Gray, U25083

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C26019

MSRP.....\$35,390  
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NATIONAL SFS LEASE LOYALTY BONUS CASH\* - 1,500

MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

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\*MUST FINANCE THROUGH CHRYSLER CAPITAL



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Silver Zynith, Leatherette Seats, Black Appearance Package, 20 Inch Gloss Black Aluminum Wheels, 3<sup>RD</sup> Row Seats, 2<sup>ND</sup> Row Bucket Seats, Heated First and Second Row Seats, Heated Steering Wheel, Navigation, 10 Inch Touchscreen, Power Liftgate, Remote Start, Blind Spot and Cross Path Detection, Adaptive Cruise Control, and Much More! C25094

MSRP.....\$52,220

SIEMANS DISCOUNT.....- 1,475

MIDWEST BC RETAIL BONUS CASH\*\* - 750

NATIONAL RETAIL BONUS CASH...- 2,500

NATIONAL SELECT INVENTORY BONUS CASH - 2,000

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NATIONAL STELLANTIS LOYALTY RETAIL BONUS CASH\* - 1,500

NATIONAL SFS LEASE LOYALTY BONUS CASH\* - 2,000

MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

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Red Hot Pearl, 100<sup>TH</sup> Anniversary Package, 20 Inch Wheels, 360 Surround View Camera, ParkSense Front and Rear Park Assist, Power Liftgate, Power Sliding Doors, Heated Front Seats, Heated Steering Wheel, 10 Inch Touchscreen, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, and Much More! C26018

MSRP.....\$47,560

SIEMANS DISCOUNT.....- 565

NATIONAL BONUS CASH...- 750

NATIONAL RETAIL BONUS CASH...- 2,750

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Flame Red, MOPAR LED Cargo Area Lighting, Class IV Receiver Hitch, Cargo Partition with Sliding Window, and Much More! C26049

MSRP.....\$56,425

SIEMANS DISCOUNT.....- 2,430

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Black, 3.6 V6 Engine, Sky One-Touch Power Top, Heated Front Seats, Heated Steering Wheel, 12 Inch Touchscreen, 18 Inch Aluminum Wheels, and Much More! C25062

MSRP.....\$57,955

SIEMANS DISCOUNT.....- 2,460

NATIONAL BONUS CASH...- 1,500

NATIONAL RETAIL BONUS CASH...- 2,500

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NATIONAL SELECT INVENTORY BONUS CASH - 2,000

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MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

**AS LOW AS \$46,995**

\*MUST QUALIFY

\*MUST FINANCE THROUGH CHRYSLER CAPITAL



### 2026 RAM 1500 BIG HORN CREW CAB 4X4

Granite Crystal, 3.0 Hurricane Twin Turbo Engine, Anti-Spin Rear Axle, 20 Inch Chrome-Clad Wheels, Navigation with 12 Inch Touchscreen, Rear Power Sliding Window, Heated Front Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, Adaptive Cruise Control, and Much More! C26017

MSRP.....\$60,135

SIEMANS DISCOUNT.....- 3,140

NATIONAL RETAIL CONSUMER CASH - 3,500

**SALE PRICE FOR EVERYONE \$53,495**

MIDWEST BC CONQUEST BONUS CASH\*\* - 2,000

MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

**AS LOW AS \$50,995**

\*MUST QUALIFY

\*MUST FINANCE THROUGH CHRYSLER CAPITAL

\*\*RESIDENCY RESTRICTIONS MAY APPLY

\*\*MUST OWN OR LEASE QUALIFYING PICKUP TRUCK:  
TUNDRA, F-150, SIERRA, SIERRA LTD, SILVERADO LD, SILVERADO LTD



### 2026 RAM 1500 CREW CAB 4X4 BIG HORN

Granite Crystal, Night Edition, 5.7 HEMI V8, 33 Gallon Tank, G/T Exhaust, Anti-Spin Rear Axle, Navigation with 12 Inch Touchscreen, Rear Power Sliding Window, Power Adjustable Pedals, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Active Lane Management, and Much More! C26025

MSRP.....\$62,455

SIEMANS DISCOUNT.....- 2,960

NATIONAL RETAIL CONSUMER CASH - 3,500

**SALE PRICE FOR EVERYONE \$55,995**

MIDWEST BC CONQUEST BONUS CASH\*\* - 2,000

MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

**AS LOW AS \$53,495**

\*MUST QUALIFY

\*MUST FINANCE THROUGH CHRYSLER CAPITAL

\*\*RESIDENCY RESTRICTIONS MAY APPLY

\*\*MUST OWN OR LEASE QUALIFYING PICKUP TRUCK:  
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### 2026 RAM 2500 CREW CAB 4X4 EXPRESS

Molten Red Pearl, Sport Performance Hood, 6.4 V8 Engine, Black Tubular Sidesteps, 20 Inch Black Painted Aluminum Wheels, Navigation with 12 Inch Touchscreen, Anti-Spin Rear Axle, and Much More! C26043

MSRP.....\$59,825

SIEMANS DISCOUNT.....- 2,830

NATIONAL BONUS CASH...- 1,000

**SALE PRICE FOR EVERYONE \$55,995**

MILITARY OR FIRST RESPONDER BONUS CASH\* - 500

**AS LOW AS \$55,495**

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**Unlocking Home Comfort:  
The Advantages of Interest-Free Buy Now  
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In an era of rising living costs and unexpected home repairs, innovative financing options are reshaping how consumers approach big-ticket items. Buy Now Pay Later (BNPL) programs, which allow shoppers to split purchases into manageable installments, have surged in popularity. Particularly appealing are those offering interest-free loans when repaid within a promotional period—typically three to 24 months. For homeowners facing substantial expenses like installing a new HVAC system, these programs can provide financial breathing room without the burden of high-interest debt.

At its core, BNPL enables immediate access to goods or services while deferring full payment. Unlike traditional credit cards or loans that accrue interest from day one, qualifying BNPL plans waive interest entirely if the balance is cleared by the promo deadline. This structure promotes disciplined budgeting, as users commit to a fixed repayment schedule. For large home purchases, where costs can easily exceed \$5,000 to \$15,000, this model transforms daunting upfront payments into predictable monthly outflows, aligning with household cash flow.

Consider the scenario of replacing an aging HVAC system. These essential units regulate indoor climate, ensuring comfort through scorching summers and freezing winters. However, breakdowns often occur without warning, leaving families in discomfort and financial strain. A new energy-efficient furnace or AC might cost \$7,000 or more, including installation. Traditional financing could tack on hundreds in interest over time, but an interest-free BNPL option changes the equation. By spreading payments

over, say, 18 months, a homeowner pays roughly \$388 monthly—interest-free—preserving savings for other needs.

One key benefit is enhanced affordability. BNPL democratizes access to quality home upgrades, allowing middle-income families to invest in durable, efficient systems rather than opting for cheaper, short-lived alternatives. Modern HVAC units with higher efficiency ratings not only lower utility bills but also increase property value. Without interest eating into savings, the net cost remains the sticker price, making it easier to justify the expenditure. This is especially valuable in our area which is prone to extreme weather, where a reliable system prevents health risks like freezing temps, heat exhaustion, or mold growth from poor ventilation.

Flexibility stands out as another advantage. BNPL is integrated seamlessly into the purchase process. Approval is often quick, based on soft credit checks that don't ding scores like hard inquiries. This speed is crucial for urgent repairs; imagine a freezing day in January when your furnace fails—BNPL lets you act fast without depleting emergency funds. Moreover, fixed payments foster financial planning, helping users avoid the pitfalls of minimum payments on credit cards that balloon debt.

Beyond immediate relief, BNPL encourages smarter spending. The promo timeframe acts as a built-in incentive for timely repayment, building positive credit habits. For HVAC purchases, this means securing long-term savings through reduced energy consumption. A study from the U.S. Department of Energy notes that upgrading to efficient systems can cut heating and cooling costs by 20-50 percent annually, amplifying the value of interest-free financing.

Of course, success hinges on adherence to terms; missing the promo window triggers deferred interest, potentially at rates up to 30 percent. Yet, for responsible users, the perks are clear: BNPL turns home necessities into achievable investments.

In summary, interest-free BNPL programs offer a lifeline for major home buys like HVAC systems, blending convenience, cost control, and long-term benefits. As economic pressures persist, these tools empower homeowners to maintain comfort without compromise, proving that smart financing can cool financial worries as effectively as a new air conditioner.

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- Many updates
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\$319,000

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- 2 car attached garage
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- Full basement
- Convenient location
- MLS # 25061169



\$275,000

- 6 BD | 3.5 BA | 2,636 sq ft
- Thoughtful design
- Detached garage & outbuilding
- Walkout basement
- MLS # 25060460



\$254,900

- 3 BD | 1 BA | 1,000 sq ft
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- 1.8 acres
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- MLS # 25042258



\$224,900

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### AUCTIONS

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Mike & Son  
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Auction Date Thursday, January 22<sup>nd</sup>, 2026, at 9:00a.m.  
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### AUCTIONS

Public Auction  
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VIN 3GNCJPSB7FL251814  
'08 Ford Edge  
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### LEGALS

#### PUBLIC NOTICE CITY OF BRIDGMAN

CHANGE OF CITY COUNCIL MEETING DATES  
Please take notice that beginning February 1, 2026, the City of Bridgman City Council will hold its **REGULAR MEETINGS ON THE SECOND MONDAY OF EACH MONTH** rather than the first Monday.

All meetings will continue to begin at 6:00 p.m. and will be held at **Bridgman City Hall, 9765 Maple Street, Bridgman, Michigan**, unless otherwise posted.

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#### TRI CITY VILLAGE APARTMENTS

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5.7L Hemi V-8 Engine, 8spd automatic, Night edition, Power Heated front bucket seat, 8.4" touch screen, Apple CarPlay / Android Auto, Dual zone climate control, Front & rear park assist, 20" wheels, Anti-slip rear axle, Tow package, remote start, warranty



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Lifetime Powertrain warranty! 5.7L Hemi V-8, Nav, Heated bucket seats, power seat, remote start, Front & Rear park assist, Power pedals, 20" Chrome wheels, 8.4" touch screen, Apple CarPlay, tow package



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# DEALS ON WHEELS

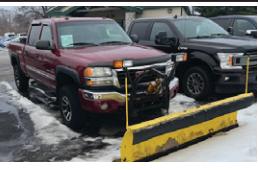
## HAPPY NEW YEAR!

FROM LOU & THE CREW!

IF YOU SEE A ★ IT'S A ONE OWNER CAR!



HAPPY NEW YEAR!

						
2014 DODGE GRAND CARAVAN SXT WHOLESALE! <b>\$6,900</b> OR ONLY \$199/MO	2004 GMC SIERRA 2500 HD 4X4 ?? <b>\$10,000</b> OR ONLY \$239/MO	2017 CHRYSLER 200 WHOLESALE! <b>\$11,700</b> OR ONLY \$199/MO	2017 FORD FUSION SE Loaded with options, emptied mark up <b>\$11,900</b> OR ONLY \$239/MO	2018 DODGE GRAND CARAVAN SE PLUS WHOLESALE! <b>\$12,350</b> OR ONLY \$244/MO	2020 CHEVY MALIBU LT WHOLESALE! <b>\$13,700</b> OR ONLY \$238/MO	2015 CHRYSLER 300S Get every option without paying for it! <b>\$13,700</b> OR ONLY \$238/MO

						
2017 NISSAN ROGUE SV AWD WHOLESALE! <b>\$13,800</b> OR ONLY \$249/MO	2017 CHEVY EXPRESS WHOLESALE! <b>\$13,800</b> OR ONLY \$250/MO	2017 FORD TRANSIT CONNECT XLT WHOLESALE! <b>\$13,900</b> OR ONLY \$250/MO	2017 CHEVY IMPALA LT WHOLESALE! <b>\$14,800</b> OR ONLY \$248/MO	2016 BUICK LACROSSE WHOLESALE! <b>\$14,900</b> OR ONLY \$259/MO	2021 KIA SOUL WHOLESALE! <b>\$14,700</b> OR ONLY \$259/MO	2019 FORD TRANSIT 150 WHOLESALE! <b>LOW PRICE \$15,500</b>

		<b>START THE YEAR OFF RIGHT!</b> <b>WHOLESALE</b> <b>SAVINGS FOR EVERYONE!</b>								
2020 KIA STINGER WHOLESALE! <b>\$15,800</b> OR ONLY \$279/MO	2007 TOYOTA FJ CRUISER WHOLESALE! <b>\$15,900</b> OR ONLY \$285/MO	2023 NISSAN VERSA WHOLESALE! <b>\$16,500</b> OR ONLY \$298/MO	2021 CHEVY EQUINOX LT WHOLESALE! <b>\$17,500</b> OR ONLY \$289/MO	2020 FORD EDGE TITANIUM AWD WHOLESALE! <b>\$17,700</b> OR ONLY \$292/MO	2020 FORD FUSION SE Just in! All Wheel Drive, 58,000 miles! <b>\$17,700</b> OR ONLY \$292/MO	2022 BUICK ENCORE CX SELECT WHOLESALE! <b>\$17,900</b> OR ONLY \$273/MO	2024 NISSAN VERSA SV Just in! Like new with super low miles <b>\$18,900</b> OR ONLY \$279/MO	2022 FORD EDGE TITANIUM AWD Way under retail book. Its at wholesale! <b>\$19,700</b> OR ONLY \$287/MO	2022 HYUNDAI KONA SEL WHOLESALE! <b>\$19,800</b> OR ONLY \$289/MO	2020 CHEVY SUBURBAN LT Ready to haul your pack of elves <b>\$22,350</b>

						
2023 FORD ESCAPE ST LINE AWD Like new, just 1/2 price <b>\$22,650</b> OR ONLY \$347/MO	2021 HONDA HRV EX AWD WHOLESALE! <b>\$22,800</b> OR ONLY \$349/MO	2024 MITSUBISHI OUTLANDER SPORT WHOLESALE! <b>\$23,700</b> OR ONLY \$367/MO	2018 FORD F-150 XLT FX4 WHOLESALE! <b>\$24,800</b> OR ONLY \$397/MO	2015 TOYOTA TACOMA SR5 4X4 WHOLESALE! <b>\$24,900</b> OR ONLY \$399/MO	2021 KIA K5 GT LINE WHOLESALE! <b>\$25,900</b> OR ONLY \$399/MO	2019 HONDA ODYSSEY ELITE WHOLESALE! <b>\$28,800</b> OR ONLY \$457/MO

						
2012 FORD F-350 PLOW TRUCK WHOLESALE! <b>\$29,900</b>	2022 CHEVY SILVERADO LT WHOLESALE! <b>\$32,900</b>	2024 BUICK ENCLAVE PREMIUM HO HO HO Sale to everyone! <b>\$35,800</b> OR ONLY \$555/MO	2023 GMC CANYON AT4 WHOLESALE! <b>\$41,975</b> OR ONLY \$595/MO	2020 GMC SIERRA DENALI WHOLESALE! <b>\$44,900</b> OR ONLY \$679/MO	2021 RAM 3500 CHASSIS 4X4 WHOLESALE! <b>\$43,500</b> OR ONLY \$588/MO	2020 LINCOLN NAVIGATOR WHOLESALE! <b>\$49,900</b> OR ONLY \$749/MO

\*14 and older 8.9% x 60mos., 10-17 8.9% x 60mos., 15-19 7.49% x 72mos., 20-25 7.49% x 78-84mos. 720 credit score. NO MATTER YOUR CREDIT, WE CAN GET YOU APPROVED BUT YOUR PAYMENTS GONNA BE HIGHER!

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MILITARY  
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OVER & ABOVE  
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INCENTIVES!

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new

2026 COROLLA CROSS L GAS  
FWD Model #6201

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Excludes applicable taxes & fees.  
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1. Based on manufacturer's data. Source: Toyota.com. 2. New 2026 Corolla Cross L FWD Gas Model 6301. Lease based on net cap cost of \$22,759. Lease end purchase option \$17,156. \* 3. Toyota vehicles and components are built using U.S. and globally sourced parts. 4. Based on manufacturer estimates, CY 2025 sales. 5. Remaining new 2025 RAV4 LE FWD Model 4430. Lease based on net cap cost of \$26,993. Lease end purchase option \$20,677. 6. Remaining new 2025 RAV4 Gas & Hybrid models. 4.75% APR financing for 72 months with \$15,99 per \$1,000.\*\* 7. Qualified current, active-duty U. S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U. S. Military veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U. S. military personal (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales, U.S.A., 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](http://toyota.com) for complete details. 8. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit [toyota.com](http://toyota.com) for complete details. 9. ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first, and 24/7 Roadside Assistance is for 2 years/unlimited mileage (note: ToyotaCare for Mirai is 3 years/35,000 miles and Roadside Assistance for Mirai, bZ, bZ4X, Prius, Prius Prime and Prius Plug-in Hybrid is 3 years/unlimited mileage). Roadside assistance does not include parts and fluids, except limited emergency gas delivery. Towing distance up to 25 miles. Restrictions apply. Available in the continental U.S. and Canada. See Toyota dealer for details and exclusions. \*\* 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 30,000 miles at the rate of \$0.15 per mile (10K low mileage leases). A \$350 Deposit Fee is due at lease termination. \*\* Subject to approved credit thru Toyota Financial Services. Tier 1+ & only. See participating dealer for details. 2, 5, 6, 7 & 8: Must take retail delivery from remaining new 2025 and new 2026 models in dealer stock while supply lasts between 1/6/26 and 2/2/26. 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 2/2/26.



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