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## Moody on The Market



### Moody

It was 20 years ago that Brett Boyd sold his New Troy restaurant, Old Mill Run, to transition into the catering business. Classic Catering & Events was born in the late 90s, and this month they're celebrating another anniversary: one year being in their newly expanded space off Red Arrow Highway in Bridgman. Last December, the full-service catering and rental company expanded their busy operation into an impressive, newly constructed space that features an event design center and 9,000 square foot storage facility. The additional space has made work more efficient for the 50-60 staff members, allowing Classic to be even more customer-focused. Boyd says, "We want people to feel confident that we can provide everything that we say we can. This space allows us to house everything from china and linens, tents and chairs. We're not just an exceptional talent in the culinary area to provide food, we can provide all the necessary hardware that you're going to need. Through our service, our food, and the people that care so much about your event. Whatever the occasion may be, we really are a one-stop shop." The one-stop shop starts in Classic's event design center, where clients are taken on a 3-dimensional virtual tour of their desired venue, down to some of the most intricate details: how close tables can be together, color of linens, and even how certain china and glassworks will look on a table. Classic employs three full-time event specialists that help see an event through from beginning to end. For Boyd, it's always been about the customer, and that philosophy has been well-adopted by everyone on staff. Boyd continues: "Whether it's a wedding, a corporate event, or even a backyard barbecue, every event is different, which makes our jobs different every day. In many cases, we're dealing with the most important days of people's lives. We have very important jobs. So, it's important that we're ready for them." Boyd encourages anyone interested in their services to visit their website at the link below, or call their offices at (269) 465-4420. They also welcome visitors to their facility at 11137 Red Arrow Highway in Bridgman: [www.classiccateringevents.com](http://www.classiccateringevents.com)

There's a new social media management star in the online universe and she hails from Michigan's Great Southwest. Her name is Erin Bruce. She's a St. Joseph native bursting into the online world with her new freelance marketing company, Aventurine. Erin emerges onto the scene with her newly minted Bachelor's Degree in Strategic Communication at the University of Missouri School of Journalism, and a flair for making connections. She brings to the

Continued on page 8

## Pour Me!



### Jenna Podjan

Bud Distributing

## What Are Your Vision Needs?

Sunglasses  
and  
Sport

Casual  
and  
Dress

Custom Tints  
and  
Mirrors



DECEMBER						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

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Dr. Joshua Byers O.D.

## Winter Happenings!

Hello! Brrrrr, baby its cold outside! However, we Michiganders look forward to celebrating all seasons whether, warm or cold. That is no different this coming January for the 5<sup>th</sup> Annual St. Joe Winter Beer Fest, located in downtown St. Joseph.

You'll want to join in on the fun Saturday January 25<sup>th</sup>, 2020 as we gather downtown St. Joseph to celebrate and enjoy many local craft breweries (I should also mention cider will be there as well!)

Continued on page 2

## Inserts & Promotions

- Martin's Super Markets
- Harding's Friendly Markets
  - Save-A-Lot
  - Family Fare

Inserts may vary by Zip Code

# JENNA

Continued from cover

I realize we have some time; however, this is a limited ticket event; that's why I always like to get this information out there quickly so that you can purchase your tickets! Tickets go on sale **January 2<sup>nd</sup> at 10 am sharp!**

### ST. JOE WINTER BEER FEST DETAILS:

#### EVENT LOCATION:

Corner of Broad Street and Lake Boulevard in beautiful downtown St. Joseph.

#### TICKETS

**On sale January 2, 2020 at 10am!**

Tickets are \$35/person and includes: sample cup (hang onto it!), 12 tokens, winter comradery, and music! One token is a 4-ounce sample. Must be 21 +

**ONLINE TICKETS:** The link will be available at [www.stjoetoday.com](http://www.stjoetoday.com)

**BY PHONE OR IN-PERSON:** Tickets can also be purchased by phone or in-person at [The Mendel Center at Lake Michigan College](http://TheMendelCenter.com) (2755 E. Napier Ave., Benton Harbor, MI) during their normal hours 10am-6pm. Phone: (269) 927-1221.

**IN-PERSON ONLY:** Tickets are also available at the St. Joseph Today Welcome Center (301 State Street in downtown St. Joseph) during regular

business hours. Monday-Friday 9am-5pm and Saturday 10am-5pm.

#### WILL CALL:

Will Call tickets will be available for pickup on Friday, January 24 from 5-8pm at the **Welcome Center (301 State Street)** and on Saturday, January 25 starting at **11am** onsite at the event. *Gates open at Noon.*

What breweries will be there you ask? Let's run down the list! There are 16 breweries joining in on the fun this year! In no specific order, here we go! Round Barn (Baroda), Tapesty (Bridgman), Silver Harbor (St. Joe), Sister Lakes Brewing (Dowagiac), Saugatuck Brewing (Saugatuck) Perrin (Grand Rapids), Virtue Cider (Fennville), Maplewood (Chicago, IL), Livery (Benton Harbor), North Pier (Benton Harbor), Watermark (Stevensville), The Mitten (Grand Rapids), Bell's (Kalamazoo), Altes (Detroit), Witche's Hat (South Lyons), Haymarket (Bridgman). \*\* Please note breweries could change

Have a very Merry Christmas and we will see you in 2020!!

[Jenna@buddistributing.com](mailto:Jenna@buddistributing.com)

Read more at [www.MailMaxOnline.com](http://www.MailMaxOnline.com)

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## Photo of the Week



**For Unto Us a Child is Born**  
Photo by Amy Cole

Please email your favorite photo with a brief description to [Photos@MailMaxOnline.com](mailto:Photos@MailMaxOnline.com)  
Photos must be horizontal orientation to be considered for Photo of the Week.

**BACK FOR THE HOLIDAYS**

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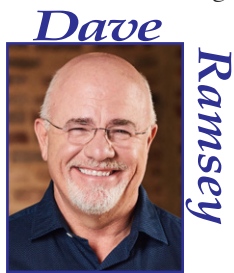
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# Dave Says Who will be liable for the debt?

Dear Dave,

My parents are getting up there in years, and they aren't really prepared for when they pass away. They can't afford life insurance at this point, and they also have a lot of debt. When they die, who will be liable for their debt?

Tammi

Dear Tammi,

Any outstanding debt your parents have upon passing will likely go against their estate. If they have a positive net worth—meaning they owned more than they owed—there will be money left over after the debts are paid, and this could go toward an inheritance. If they have a negative net worth, which means they owed more than they owned, everything could be sold off to cover as much of the debt as possible. Regardless, you would only be held liable for any of their debt if you were a co-signer on the loans.

I'd also suggest getting their permission to buy burial policies on them. If they won't agree to this, you might have to save up money for their final expenses yourself. In most areas, \$10,000 to \$15,000 is enough to cover basic burial costs for two people.

-Dave

\* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 16 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at [daveramsey.com](http://daveramsey.com) and on Twitter at @DaveRamsey.

## Great start, but follow the steps

Dear Dave,

I've recently begun living on a budget, and I've got \$1,000 saved. At the

moment, I have \$150 left over each month after everything is account for in my budget. I also have three debts totaling about \$12,000. Should I use this extra cash to pay off debt, or would it be a better idea to start investing the money?

Leland

Dear Leland,

Let's put off investing for the time being. You've done a great job so far by getting on a budget and saving \$1,000. Making mature decisions and telling your money where to go, instead of wondering where it went, is the key to gaining control of your finances.

Now, let's take a closer look at my plan and where you stand. You've already set aside \$1,000 for a beginner emergency fund. That's Baby Step 1. Don't touch that money except in the event of an actual emergency. You're ready now for Baby Step 2, which is to pay off all debt except for your mortgage using the debt snowball system.

To do this, make a list of your debts from smallest to largest. Make minimum payments on all but the smallest debt, and attack it with a vengeance. As soon as you get that one paid off, move on to the next one and then the next one.

Once you finish the debt snowball, and you're debt-free except for your house, you go back to your emergency fund and stash more money away until you have a fully-funded emergency fund of three to six months of expenses. This is Baby Step 3. Now you can begin concentrating on investing for retirement, which is Baby Step 4. Start with your employer's 401(k) plan. Then, you can invest the rest into Roth IRAs—one for you, and one for your spouse—if you're married.

Saving and investing are both very important. But it's also important to become debt-free. That's what makes them easy!

-Dave

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Merry Christmas

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**Pastor**



**Rosenbaum**

**The Full Story**

*All this is evidence that God's judgment is right, and as a result you will be counted worthy of the kingdom of God, for which you are suffering. ~ 2 Thessalonians 1:5*

Things aren't always what they seem. The Antiques Roadshow proves it.

If you've ever watched that show, you'll know that people often bring an item that looks like junk for appraisal. I wouldn't give them a dime for it, but the expert tells the owner, "You could expect to fetch at least \$20,000 for this at auction."

Often these appraisals are not based on the intrinsic value of the object itself. No one needs a \$20,000 flower vase! Instead, the

value is found in the object's story: Where and when it was made, who owned it, etc. In order to know something's value, you need to know the story behind it.

That's also true when it comes to God's judgment. People are tempted to make snap judgments about his judgment. They conclude his judgment is unfair, unloving, and unconcerned for those who stand under it. But they don't know the full story.

Consider a comparison from everyday life. When a concerned father promises to punish his son if he does something dangerous, it has nothing to do with craving re-

venge. The father takes no joy in the thought of having to hand down punishment. Instead, his words proceed from a loving heart. On the outside, he may seem unfair, unloving, and unconcerned. But that's because you don't know the full story. The father loves his son and wants to keep him safe.

So it is with God's judgment—even his promise of eternal punishment—springs from a heart of love and concern for sinners. He wants to get our attention because, the truth is, he also "wants all people to be saved and to come to a knowledge of the truth" (1 Timothy 2:4). He sent his Son to be "the

Lamb of God, who takes away the sin of the world" (John 1:29). He desires mercy, not sacrifice (Matthew 9:13). In his heart of hearts, he is our loving Savior, not a cold-hearted judge. And that is the full story.

Prayer: Jesus, help me recognize your love even in your judgment. Amen.

Submitted by: Pastor Glenn T. Rosenbaum  
Administrative Pastor  
Grace Evangelical Lutheran Church, St. Joseph  
Originated by: [www.WhatAboutJesus.com](http://www.WhatAboutJesus.com)

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**NEWLY LISTED!**

- 4 BR, 3.5 bath home w/2 car garage
- Nice updated home w/an open floor plan
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- St. Joseph \$335,000. G - (19056627)

**NEWLY LISTED!**

- Don't miss your chance to own this home
- 3 BR 1 bath, w/a 2 car detached garage
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- Beautiful wood floors, real wood trim & doors
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- Charming, 3 BR, 2 full bath, Cape Cod
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**Merry Christmas!**

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**DECK THE HALLS!**

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- Roomy living & family rooms
- Rec. room area in basement
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- 3,515 +/- sq. ft, 2 car garage w/4 parking area
- Grand living rm w/fireplace & vaulted ceiling
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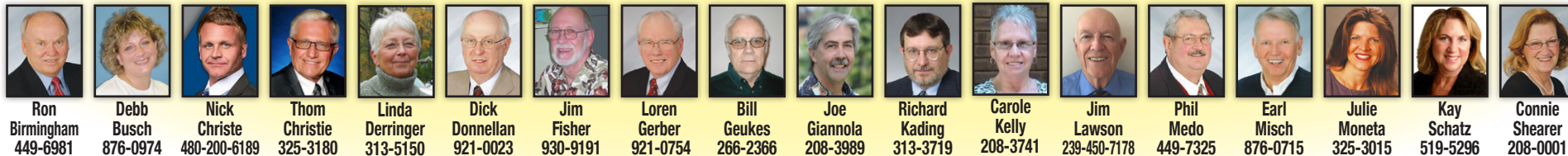
- 4 BRs, 2.5 baths, loft/office
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- Lincoln twp
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**MLS#19053595**

- ON 2.6-ACRE PARCEL in Benton Twp
- Includes old 3 BR farmhouse
- Surrounded by commercial property
- Fast-developing area
- Great location for many potential uses

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**MLS#19010622**

- NEARLY 30 ACRES
- Prime Coloma Twp location
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- Trees, creek, & wildlife
- 3/4-acre blueberries

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## Happy Holidays

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<b>NEW LISTING</b>	<b>3104 Riverview Lane, Benton Harbor</b> Custom details offered throughout this beautiful St. Joseph Riverfront condo. The panoramic views from the screen and glass enclosed sunroom will take your breath away. The can lighting in every room adds to the already naturally lighting in each room. There is a large double door, custom designed pantry just off the kitchen and laundry. \$399,000 Michelle Alger 269-876-2713	<b>NEW PRICING</b>	<b>233 Cherokee Trail, Benton Harbor</b> Solid brick ranch with rare double lot. Kitchen window looks out onto raised flower/vegetable boxes in an expansive yard. Three bedrooms, two baths, living room with fireplace, dining room just off kitchen, family room with sliding door to back patio, hardwood floors throughout, even under carpeting. \$160,000 Anne Odden 269-930-0257
<b>PRICE REDUCED</b>	<b>179 Clardelle Avenue, Benton Harbor</b> \$6900 PRICE DROP. Adorable, Move in ready Beautifully updated Brick Ranch Home features two bedrooms, 1 and 1/2 baths, Walk in closet/ laundry room. Updates in the last 5 years are new roof, windows, bathroom and kitchen. The kitchen has new stainless steel appliances. Eating area has a built in bench. The full basement gives you play area and has the half bath plus storage area. \$142,000 Kathy Lane 269-921-9644		<b>1025 Point O Woods Dr, Benton Harbor</b> Custom built, one owner ranch, 1.75 acres; in a subdivision adjacent to Point O Woods GC. Sunken Living room, huge master suite overlooking wooded ravine. First floor laundry, lower level walkout to patio plus many EXTRAORDINARY details: A MUST SEE! \$435,000 Peggy Kramer 269-470-0559

# Happy Holidays TO YOU AND YOURS





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# Happy Holidays

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There is nothing better than a brick ranch in a great neighborhood! Nice size living room with a big picture window. This home has a 12x18 master with 2 closets. Main floor bath has been updated with a large walk in shower. Eat in kitchen with sliding glass door leads you out to the deck over-looking a fenced in back yard. \$139,900 (19057739)

**REDUCED**



MOVE IN READY 2 story home boasts 4 BD, 3.5 BA, 3 car attached garage. Finished basement complete with wet bar, ceramic floors, rec room, full bath. Excellent flow on main level w/maple floors, quartz tops in eat-in kitchen. Landscaped yard with 28x22 deck for entertaining. \$389,900 (19036393)

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**JUST LISTED**



BRAND NEW!! This 3 BD, 2 BA condo has an open kitchen-living room concept with fireplace, nice wide hallways for moving furniture, & an extra-large 2 car attached garage. This condo features no steps into it, has walking paths around association & has ponds. If you're looking for a condo, make this one yours! \$229,900 (19057178)

**REDUCED**



Move-in ready 3 BD, 1.5 BA. Quite 43 acre on cul-de-sac, fenced-in lot w/ back deck. Newer SS appliances in the eat-in kitchen. New living rm carpet (to be installed soon), light fixtures, windows, roof, eavestrough, sump pump, washer/dryer & water heater! Wood floors. Basement possible 4th BD, nice rec rm & lg storage/utility rm. 2-car attached garage. \$210,000 (19056178)

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30+ Acres of commercial property tucked between Paw Paw Lake and Little Paw Paw Lake presents a great opportunity for development. This would be a great place for the new trend of Wedding Destinations, Brewery or RV Park. Endless possibilities! \$550,000 (18001359)

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### Natural alternatives and complements for heartburn and indigestion

**Robert B. Kress**  
RPH CCN

I always love input on what type of articles and information people want to read about. Sometimes I find out in conversations at the pharmacy counter, and others from current events.

One of the common themes I hear this time of year is that people are looking to get more fit and lose weight. This recognizes, also, that the holiday season might not be the best time to do so, as there are countless challenges to diet and scheduling.

Something else often comes with challenges to our diet is indigestion and acid reflux! And, what makes this year stand out is that conventional treatment options have been reduced due to the recall of the popular medication, ranitidine and nizatidine due to possible contamination of a carcinogen N-nitrosodimethylamine (NDMA). This has led to other similar products to go on back order as patients are looking for other options.

These two drugs are of a class known as histamine H2- receptor antagonists, or "H2 blockers," as they reduce the amount of acid produced by the lining of the stomach.

The other class of popular acid reducers are known as proton pump inhibitors, such as omeprazole, pantoprazole, and lansoprazole, which is the most potent drug class of inhibitors of acid secretion.

I have written in the past about how proton pump inhibitors should be taken long term only if clearly indicated and under the recommendation of one's doctor. Long-term use can lead to critical nutrient depletions as well as increase ones risk of developing clostridium defficile (C.Dff).

For these reasons and others, I am asked for complements or alternatives to such medication therapy.

If you are taking any of these medications under the direction of a doctor, and/or you have ulcers, do not stop the medication without your physician guidance.

I continually hear great feedback on a product from Pure Encapsulations, Heartburn Essentials.

Heartburn Essentials is a combination of natural ingredients designed to reduce symptoms of indigestion and acid reflux, soothe an irritated digestive lining, help stimulate repair of tissue lining, while supporting the gastric secretion and digestion of macronutrients such as proteins, fats and carbohydrates.

Heartburn is estimated to affect over 60 million Americans regularly and a study a few years back reported that the number of people who frequently experience symptoms of heartburn, also called acid reflux, has almost doubled in ten years.

It's great to have such an alternative or complementary support for the symptoms of heartburn. Stop into any Martin's Pharmacy to find out more.

These statements have not been evaluated by the Food & Drug Administration. This information is not intended to diagnose, treat, cure or prevent any disease or as a substitute for recommendations by your primary care practitioner.



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# MOODY *Continued from the cover*

Internet five years of experience in content creation and social media management. She says, "I currently work for clients in Southwest Michigan and the Chicago suburbs," and openly admits, "My favorite part about being a freelancer is that I get to be a jack of all trades. I'm not stuck in one role. I can be a web designer one day and a blogger the next." She broke the news of her new venture on — of course — Facebook

recently, telling friends and colleagues she is stoked to share the news of her official launch of Aventure, and inviting them to check out her new website, ideally on a desktop or laptop device for best display. You can check it out, too, at the link provided at the end of this story. Erin tells me, "I'm most passionate about social media as a platform for human connection. I give brands a personality and a voice through content with a strategic mission. I love working with small businesses

and find so much joy in celebrating their successes." She tells visitors online, "I'm an independent marketing maven with an affinity for clever quips and scintillating solutions. I'm passionate about all things coffee, carbohydrates, and creativity," and adds, "I deliver authentic, hand-crafted creative ideas and executions rooted in strategy and empathy. Together, we'll conceptualize brilliant ideas and transform them into tangible and intangible realities that reflect the essence of your brand. Let's make something together." When I reached out to Erin about her new platform, she said, "I find a lot of my inspiration in nature and I love to design with earthy tones, as you can see from some of my work." She expands upon that on the homepage of her site, saying, "I draw much of my inspiration from nature, so I wanted to name my business after something natural that I feel encompasses my personality and outlook on life. I landed on a beautiful aqua-colored stone called Aventure, (pronounced uh-ven-chuh-reen) which is used to nourish the heart chakra and promote a positive,

easy-going, compassionate attitude toward life. The stone's balancing qualities have the power to stimulate the mind, creativity, motivation, and independence, which are all extremely important to me as a freelancer. I hope to live and work in a way that does the name justice." Erin's focus lies in three key areas: 1) **Digital Marketing** — Where she says, "My digital marketing services cover anything from social media content creation and channel management to Email marketing and engagement strategies. I charge a flat rate per month for the total package, or you can customize your package with just the services you need. The reason I charge a flat rate is to eliminate any surprises at the end of the month when invoices come around." 2) **Web Design + Branding** — As she explains, "Whether you're building from scratch or looking to improve upon your current website, my expertise in visual and verbal brand storytelling and search engine optimization can transform your website into a modern masterpiece that reflects the essence of your brand. My preferred soft-

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# STUDENT ATHLETE

*of the week*



*Mara Rugen*


**Name: Mara Rugen**  
**School: Michigan Lutheran High School**

Mara Rugen of Michigan Lutheran High School Basketball is the WSJM Sports Berrien County Student Athlete of the Week for the week of December 1, 2019. In the Titans' 49-39 win over New Buffalo, Mara recorded 19 points, one assist, five steals, and four rebounds. She followed that up with 18 points, two assists, seven steals, and two rebounds in a 52-21 win over Lawrence.

Mara is also a member of the Michigan Lutheran Volleyball team, National Honor Society, Student Council, and International Club along with serving as a Student Ambassador. In the classroom, she carries a 3.86 grade point average.

Mara is the daughter of Glen and Mary Rosenbaum of St. Joseph.

The WSJM Student Athlete of the Week is chosen based on merits both on and off the field of play and is brought to you each week by the generosity of these sponsors:





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**NATIONAL**

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ware is **Wix**, but I am also familiar with **WordPress**, **Squarespace**, **Shopify** and **GoDaddy**. 3) **Consulting** — As she explains, “Social media marketing can be intimidating. You may be asking yourself, ‘Where do I begin? Is it even worth it? How do I get people from the screen to the store?’ I’ll sit down with you over coffee or a call to go over all of your questions and offer you my insight and some helpful tips for success on social media and beyond. Her Aventurine website is being enhanced daily with new material, work examples and other fun things she’s had a hand in creating. She’s looking forward to a great adventure with the new site, and says, “I am currently accepting project-based and ongoing clients at an affordable rate — no ‘nickel and diming’ — just good quality content at a fair price.” One of the responses to her Facebook revelation was her client, **Kelly Arent** from **Urban Garage Market** in **downtown Benton Harbor**, who said, “Erin does amazing work...takes the social media/marketing stress out of a small business owner! Super creative and oodles of fun to work with.” If you’re interested in utilizing her services, you can reach Erin Bruce at the online address below, where every page on the site concludes with a “Drop me a line” invitation, allowing you to send her a message seeking her expertise or the answers to your questions about her services. Here’s the link: [www.aventurine-marketing.com](http://www.aventurine-marketing.com)

**Berrien County** may be on the verge of losing another golf course along the **St. Joseph River** as word comes of the sale of the finely manicured **Signal Point Club** in **Niles** which has been sold to several investors including a real estate broker, building contractor and others, with indicators it might be converted to upscale residential home sites going forward. It was just a year and a half ago that we reported here on **Moody** on the Market in July of 2018 that the owners of **South Bend’s Blackthorn Golf Club** had acquired **Signal Point** to add to their stable which also includes the popular **Blarney Hole** in the **Toscana Park center in Granger**, as well as **Spirited** in **downtown South Bend**. **The South Bend Tribune** has reported, however that **Jim Ringler**, a **Senior Broker at Cressy Commercial Real Estate Services** had learned a couple of months ago that principal **Tim Firestone** had shown an interest in selling the course. He reportedly moved quickly to connect with an old **Brandywine High School** buddy, **Marv Selge of Selge Construction Company**, based in **Niles**, and they crafted a deal with several other principals from the construction firm to negotiate a buyout. **The Tribune** says they settled on a price of \$550,000 for the course, and its fate as a golf venue may well be at risk as a result. **Ringler**, who reportedly lives across the river from the course, is quoted by the **Tribune** as saying, “If the people at **Blackthorn** couldn’t make it work, I don’t know who can.” The new owners are “not opposed” to **Signal Point** remaining a golf club, but both are highly skeptical. The course, now closed for the season, has been a popular draw for **Notre Dame** coaches like **Lou Holtz** who played there regularly, and others. **Tim Firestone**, **Erik Haag** and **Joe Herbert**, who bought the club in July of 2018 were the sellers to **Ringler**, **Selge** and partners. The course has been around since it first opened in 1963, and maintained a membership of 100 or fewer every year to keep it exclusive and extremely well maintained. That top-flight maintenance may have been the biggest draw for the developers who now own it, as they recognize that there are already several homes around the course, setting the stage for what could become a multi-million development going forward. If **Signal Point** becomes history, it will mark the second major course to fade from the scene following the closure at the end of the season of **Berrien Hills Golf Club** in **St. Joseph Charter Township**. That tract, also along the **St. Joseph River**, had been a golf haven for fans for 95 years. Stay tuned.

He still considers himself “a kid from **Bridgman**,” but the life and times of **Attorney Scott Dienes** continue to soar. It was less than two years ago that I told you about **Scott’s** move to the team at **Barnes & Thornburg** in their **Grand Rapids** office, and now **Grand Rapids Magazine** has named him and nine of his **Barnes & Thornburg** colleagues to their **Top Lawyers** list for 2019. **Professional Research Services (PRS)** conducted an online peer-review survey, asking certified attorneys in the **Grand Rapids** area to nominate their peers who excel in particular practice areas. **Dienes** soared to the top for his work in **Land Use & Zoning** as well as both **Public Finance Law** and **Real Estate Law**. He focuses his practice on local government matters,

finance and land use, having previously served as general counsel to municipal clients throughout Michigan for more than 20 years before joining **Barnes & Thornburg**. Active in the regional legal and business community, **Dienes** is a member of the board of directors of **Western Michigan University Thomas M. Cooley Law School**, where he chairs its Audit Committee and is a member of its Executive and Investment committees. He is also a former member of the board of trustees of **Siena Heights University**. **Dienes** earned his B.A. from **Siena Heights University** in 1990 and his J.D. from **Western Michigan University Thomas M. Cooley Law School** in 1995. He still carries his **Bridgman** pride as a 1986 graduate of **Bridgman HS**. He is one of ten **Barnes & Thornburg** attorneys on the **Top Lawyers** list. These are those who made the list, along with their areas of practice: **Keith J. Brodie** – Labor and Employment Law...**Michael Campbell** – Banking & Financial Service Law; Corporate Law...**Charles M. Denton** – Environmental Law...**Scott A. Dienes** – Land Use & Zoning; Public Finance Law; Real Estate Law...**Tammy L. Helmski** – Environmental Law...**David C. Hill** – Real Estate Law...**David A. Malson** – Trusts and Estates...**Jeffrey A. Michael** – Intellectual Property and Patent Law...**Scott R. Murphy** – Construction Law; Litigation – Commercial...**Robert R. Stead** – Corporate Law; Mergers & Acquisitions Law; Tax Law. **Barnes & Thornburg** opened its **Grand Rapids** office in 2004. It is a full-service firm, offering clients counsel in a number of practice areas including administrative regulatory law, aviation, construction litigation, governmental services and federal lobbying, insurance recovery, labor union negotiations, municipal finance, **Native American** law, private client services, white collar defense, toxic torts and trademarks. With more than 600 attorneys and other legal professionals, **Barnes & Thornburg** is one of the largest law firms in the country. The firm serves clients worldwide from offices in **Atlanta, California, Chicago, Delaware, Indiana, Michigan, Minneapolis, Ohio, Raleigh, Salt Lake City, Texas and Washington, D.C.** For more information, you can visit online at [www.btlaw.com](http://www.btlaw.com) or on **Twitter @BTLawNews**.

That’s it for this week, folks. **Merry Christmas!** See you Saturday right here in **MailMax!**

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With the rescue groups and the Humane Society of Southwest Michigan all needing our support, it's sometimes easy to overlook the Berrien County Animal Control shelter in Benton Harbor. The fact is, there are always pets of all

sizes waiting at that shelter for their forever homes, and their needs are the same. This Saturday, December 21, the shelter will hold their Christmas for Cats and Canines from 10 a.m. to 2 p.m. Needs include liquid laundry detergent, bleach, non-clumping litter, wet cat food, and blue Dawn dish soap. Wear your favorite ugly holiday sweater and receive \$5.00 off an adoption fee. There is also an Amazon wishlist for the shelter, if you'd like to donate that way.

Volunteers are always needed at Animal Control. Some duties might include: reading to the animals, bottle feeding kittens, walking dogs, assisting with events, and socializing cats and kittens. If interested, please sign up for a volunteer orientation at their website:

[www.animalcontrolberriencounty.org](http://www.animalcontrolberriencounty.org) or call 927-5648 for more information. Kids are encouraged to participate but under 18 must be accompanied by an adult.

Something else to keep in mind: Animal Control is working with other rescues to provide low cost spay/neuter clinics to help curb the cat overpopulation and lower the number of cats that are euthanized each year. No healthy, adoptable cat should have to be put down simply because they are homeless, but the only way to keep it from happening is to reduce the number of litters and strays. Remember, in seven years one female cat and her offspring can produce 420,000 kittens. That is an unbelievable number and yet we

## The Pet Corner

know it's true. So please, if you have a cat, do the right thing and make sure it is not adding to the problem. Spayed/neutered animals make much better pets, are less apt to wander and disappear, and live longer lives. We all want our pets to remain with us for as long as possible, and this is one way to help make that happen.

On that same note, here are a few reminders for keeping pets safe over the holiday season. If you have a fresh Christmas tree, don't allow pets to drink from the water reservoir. Real trees can give off toxic sap and may have also been treated with pesticide and fertilizer that will leach into the water. Adding an aspirin to the water can prove fatal for cats that drink it. Tree lights and ornaments are invitations for playing and chewing that can lead to trouble. Keep electric cords out of reach to avoid electrocution. The same goes for tinsel that can cause blockages if consumed. Many holiday plants and flowers are dangerous if eaten, although the poinsettia is not in itself as bad as once thought, unless eaten in large quantities. The sap, however, can cause a variety of stomach issues. If your pets are as curious as mine, you might want to avoid having them in the house. Candy and the rich foods we love to consume during the holidays are no-no's for the furry kids. Better to ask Santa to leave their own special dog and kitty treats in their stockings. As an extra measure of caution, a number to have handy in case of questions or concerns is the ASPCA Poison Hotline number: 1-888-426-4435. It's my hope none of us will have to use it.

Wishing everyone a wonderful and very Merry Christmas, Happy Holidays and all the best in the first year of the new decade

Read more at [www.MailMaxOnline.com](http://www.MailMaxOnline.com)



If you've been reading the last several columns, you may be wondering if No. 4 son, the wife, and I EVER make it to Way WAY-Away University. We do, we do, but not before we enjoyed the delights of Yellowstone National Park.

We spent the night before our Yellowstone adventure at the Pahaska Teepee Lodge, just two miles from the Park's east entrance.

The Pahaska Teepee Lodge was the brain-child of William F. "Buffalo Bill" Cody, who built it to entertain rich folks who would pay beaucoup bucks to go big-game hunting with him.

I've heard that every visit by the wealthy, the well-to-do, and the mucho-monied was different, depending on the time of year, the animals being stalked, etc. But one thing remained the same, no matter what: Every guest heading home had to exit through the gift shop.

"Pahaska," by the way, is said to be the word the Lakota peoples (aka the Sioux) used for "Long Haired Man." Also, it should be noted that the lodge is AAA rated, on account of it being designed by Abraham Archibald Anderson, known to architecture groupies around the world as "Triple A."

During our two days in Yellowstone, we saw many spectacular sights, most of them eliciting oohs and aaahs from most of us. The sights that didn't push everyone's ooh-aaah buttons were birds that I spotted to add to my Birds I Hath Seen With Mine Own Peepers list. Strange but true. . .the wife was utterly blasé about the Mountain Chickadees, the Canada Jays, the Harlequin Ducks. However, she was a little more interested

## Heading Way WAY-Away Into Yellowstone!

in the Dusky Grouse – it became a sort of spirit animal for her, when she realized its name described her mood whenever I stopped the car to look for birds.

We also got to see the famous Old Faithful geyser! (On the 2017 journey to Way WAY-Away University, No. 4 and I couldn't muster the moxie to see it, mainly because No. 4 couldn't muster warm enough clothing – our one day in Yellowstone during that trip was a very cold and snowy one. . .and it was September 19! No. 4 refused to dig into his luggage for appropriate clothing back then, and so we skipped it, rather than have him remember it as "The time dad forced me to see 'Cold' Faithful.)

Well, the wait was worth it! The look on No. 4's face when the geyser put on its show was delightful – he really enjoyed it. Plus, even though the number of photos and videos taken of Old Faithful recently exceeded the number of stars in the sky, I now have dozens of Old Faithful Images I Hath Captured With Mine Own Camera.

I also have many photos of the colorful geothermal features at a spot called Grand Prismatic Spring. This was probably No. 1 on the wife's list of must-see Yellowstone sights. So much so that, after we walked the trails and boardwalks at ground level, she still wanted to hike a portion of the Fairy Falls trail to see the Spring from above. She decided this after we'd already driven 30 minutes northward from Grand Prismatic. But I immediately turned the car around when I realized that, if I didn't, she'd go full Dusky Grouse on me!!

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Tuesday, December 31<sup>st</sup>,  
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## Christmas Eve Services



Join Us Christmas Eve, Tuesday, December 24

6 pm: Family Service, Carols and Candlelight

9 pm: Carols, Communion, and Candlelight

Join Us Sunday, December 29

10 am Service: Compassionate Joy

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11:30 am  
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 www.theanchorchurchofgod.org

### Christmas Service Times

Christmas Sunday-  
 December 22nd at 10:30 am  
 Christmas Eve Candle Light Service  
 at 6:00 pm



**December 22 • Cantata**  
**9:00 am**

**December 23 • Christmas Eve, Eve**  
**6:45pm**

**December 24 • Christmas Eve**  
**7pm & 11pm**

[SJFirstumc.org](http://SJFirstumc.org)

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**We invite the community to share in any of our Worship Services!**

**Christmas Eve Worship December 24**  
 4:00pm – Family Worship  
 6:30pm – Candlelight Worship  
 11:00pm – Candlelight Worship

**Christmas Day Worship December 25**  
 10:00am – Worship

**New Year's Eve Worship December 31**  
 6:30pm – Worship

**Sunday Worship Services**  
 8am, 9:15am & 10:30am

Check out our website for Information about our Day School and Early Childhood Center



We wish you a Blessed and Merry Christmas, from all of us at Trinity Lutheran Church, School & Early Childhood Center



# FELLOWSHIP BIBLE CHURCH

### Sunday Worship starts at 9:30 a.m.

Luke 2:11 *“For unto you is born this day in the city of David a Saviour, which is Christ the Lord.”*

Matthew 1: 21 *“And she shall bring forth a son, and thou shalt call his name JESUS: for he shall save his people from their sins.”*



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## Hearing Loss and the Holiday Blues

loneliness, isolation and depression — and the cycle continues.

Sergei Kochkin, Ph.D., the executive director of the Better Hearing Institute, explains the dichotomy of the festive holiday season against a backdrop of hearing loss: "The holiday season is meant to be a time of thanks, celebration and joy," he said. "But for many people, it is a time of year when unaddressed hearing loss can cause them to feel particularly isolated and depressed. Even when surrounded by loved ones, a family member's impaired ability to hear and actively participate in conversation cuts them off. Oftentimes, they are left with a sense of sadness, inadequacy and emotional isolation. This is especially true when the hearing loss is either unrecognized or is being 'hidden' by the family member with hearing loss."

The holidays are upon us, and many of us are looking forward to going to parties and getting together with extended family over the next couple of weeks. Some enjoy the frenetic pace of family gatherings, shopping, cooking and travel, and don't even mind that some radio stations started playing Christmas music in October. But for others, the holiday season brings a sense of isolation and loneliness. Those with hearing loss, especially, are at greater risk for the "holiday blues."

For many of the millions of hearing impaired Americans, especially the 27 million living with untreated hearing loss, the holidays may not be all that happy.

Studies have linked untreated hearing loss to loneliness, stress and depression, feelings which intensify during the holiday season. If you have hearing loss, you may find holiday gatherings difficult due to the frustration of trying to participate in conversations with family and friends. You might even avoid parties and get-togethers. But unfortunately, avoiding holiday gatherings altogether just leads to further

Just because you have hearing loss doesn't mean the holidays have to be stressful and depressing. There are steps you can take to have a joyful season and be able to participate in the festivities. Don't let another year of struggling to hear go by.

**Take the first step. If you or a loved one has hearing loss, call Dr. Kasewurm's Professional Hearing Services at (888) 675-9480 before December 30th for your FREE hearing screening!**

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**LEGALS**

CITY OF BRIDGMAN  
BERRIEN COUNTY, MICHIGAN  
AN ORDINANCE TO REPEAL CODIFIED ORDINANCE SECTION 200.1206 IN ITS ENTIRETY AND REPLACE SAID SECTIONS WITH THE FOLLOWING RESTRICTIONS REGARDING THE REGULATION OF LIVESTOCK AND THE REGULATION OF DOMESTIC ANIMALS IN THE CITY AND AT WEKO BEACH PARK  
**ORDINANCE NO. 2019-206**

At a regular council meeting held on December 16, 2019, the council adopted the following Ordinance:

An ordinance to repeal Sections 200.0203 and 200.1206 and all subsections thereof of the Codified Ordinances of the City of Bridgman, being the Bridgman Penal Code sections dealing with domestic animals at large and related regulations. The City intends to update and replace said sections, including regulations regarding domestic animals at Weko Beach Park. Weko Beach consists of 900 feet of frontage on Lake Michigan, and Weko Beach is adjacent to the Warren Dunes State park dog beach immediately to the South.

The City is passing this updated legislation to prohibit dogs on the 900 feet of sand comprising Weko Beach, while allowing an access point for dog owners and their pets to the Warren Dunes dog beach via a wooden boardwalk over City property. This Ordinance seeks to better define domestic animals, repeal conflicting and confusing provisions of the old ordinance, with the intent to codify all regulations relating to dogs on the beach in this Ordinance.

The full Ordinance may be viewed on the city's website: www.bridgman.org, at City Hall, 9765 Maple Street, Bridgman, MI or at the Bridgman Public Library, 4460 Lake Street, Bridgman, MI. Allyson Holm City Clerk.

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<p><b>2016 Chevrolet Cruze LT</b></p> <p>1.4L 4-Cylinder Turbo DOHC CVT, 6-Speed Automatic, 31042 mi., 30/42 MPG</p> <p><b>\$13,491</b></p>	<p><b>2016 Toyota Corolla LE</b></p> <p>1.8L I4 DOHC Dual VVT-i, CVT, 28794 mi., 29/38 MPG</p> <p><b>\$14,491</b></p>	<p><b>2018 Nissan Sentra SV</b></p> <p>1.8L 4-Cylinder DOHC 16V, CVT with Xtronic, 33836 mi., 29/37 MPG</p> <p><b>\$14,991</b></p>	<p><b>2017 Ford Fusion SE</b></p> <p>2.5L iVCT, 6-Speed Automatic, 30335 mi., 21/32 MPG</p> <p><b>\$14,991</b></p>	<p><b>2011 Ford Ranger XLT</b></p> <p>4.0L V6 SOHC, 5-Speed Automatic with Overdrive, 54316 mi., 14/18 MPG</p> <p><b>\$15,991</b></p>	<p><b>2014 Acura TL 3.5</b></p> <p>3.5L V6 SOHC VTEC 24V, 6-Speed Automatic, 67762 mi., 20/29 MPG</p> <p><b>\$16,508</b></p>
<p><b>2018 Volkswagen Passat 2.0T R-Line</b></p> <p>2.0L TSI, 6-Speed Automatic with Tiptronic, 32993 mi., 25/36 MPG</p> <p><b>\$16,991</b></p>	<p><b>2017 Jeep Renegade Latitude</b></p> <p>2.4L I4 MultiAir, 9-Speed 940TE Automatic, 47056 mi., 21/29 MPG</p> <p><b>\$16,991</b></p>	<p><b>2018 Ford Escape SE</b></p> <p>1.5L 4-Cylinder DGI Turbocharged DOHC, 6-Speed Automatic, 33445 mi., 22/28 MPG</p> <p><b>\$17,991</b></p>	<p><b>2018 Dodge Grand Caravan SXT</b></p> <p>3.6L V6 24V VVT, 6-Speed Automatic, 28047 mi., 17/25 MPG</p> <p><b>\$18,491</b></p>	<p><b>2016 Honda HR-V EX</b></p> <p>1.8L I4 SOHC 16V i-VTEC, CVT, 34965 mi., 27/32 MPG</p> <p><b>\$18,491</b></p>	<p><b>2018 Toyota Camry L</b></p> <p>Stock # H12340, 2.5L I4 DOHC 16V, 8-Speed Automatic, 32860 mi., 29/41 MPG</p> <p><b>\$18,991</b></p>
<p><b>2018 Subaru Legacy 2.5i</b></p> <p>2.5L 4-Cylinder DOHC 16V, CVT Lineartronic, 17208 mi., 25/34 MPG</p> <p><b>\$20,991</b></p>	<p><b>2019 Nissan Pathfinder SV</b></p> <p>Stock # H12368, V6, CVT with Xtronic, 17839 mi., 19/26 MPG</p> <p><b>\$25,491</b></p>	<p><b>2017 Ford Explorer Limited</b></p> <p>3.5L 6-Cylinder SMPI Tur- bocharged DOHC, 6-Speed Automatic with Select-Shift, 76576 mi., 16/23 MPG</p> <p><b>\$26,491</b></p>	<p><b>2015 Toyota Tacoma</b></p> <p>4.0L V6 EFI DOHC 24V, 5-Speed Automatic, 48658 mi., 16/21 MPG</p> <p><b>\$27,991</b></p>	<p><b>2019 Chevrolet Silverado 1500 LD LT</b></p> <p>EcoTec3 3.5L V8, 6-Speed Automatic Elec- tronic with Overdrive, 11711 mi., 15/21 MPG</p> <p><b>\$29,991</b></p>	<p><b>2018 Ford F-150 XLT</b></p> <p>EcoBoost 3.5L V6 GTDI DOHC 24V Twin Turbo- charged, 10-Speed Auto- matic, 29053 mi., 17/23 MPG</p> <p><b>\$32,491</b></p>

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**2017 FORD ESCAPE TITANIUM 4X4**  
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**2018 FORD ESCAPE SEL 4X4**  
**NOW \$22,489**

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**NOW \$31,113**

5.3 V8 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 77K Miles, Remote Start, Navigation, Security Cover, Bed Liner, Running Boards, Memory Power Leather Heated Seating, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! C19345A



**2016 FORD EXPLORER XLT 4X4**  
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2.3 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 68K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Power Dual Panel Moon Roof, CD-Player, Rear View Camera, Remote Keyless Entry System, Ford Certified! C19308B



**2015 FORD EXPEDITION LIMITED 4X4**  
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<p><b>2008 JEEP WRANGLER</b></p>  <p style="font-size: x-small;">AUTO, POWER WINDOWS, LOCKS, CRUISE, TILT</p> <p style="background-color: yellow; color: red; font-weight: bold; padding: 5px;">\$11,991</p>	 <div style="background-color: red; color: white; padding: 10px; border-radius: 10px; display: inline-block;"> <p style="font-size: large; font-weight: bold;">EHAutoSales.com</p> <p style="font-size: x-large; font-weight: bold; color: red;">NEW FIRST TIME BUYER PROGRAM AT 9.9%</p> <p style="font-size: x-large; font-weight: bold; color: white;">YOU'RE APPROVED!</p> <p style="font-size: small; color: white;">CALL TO GET DETAILS OR GO TO...</p> </div>				<p><b>2017 CHEVY TRAX LS</b></p>  <p style="background-color: yellow; color: red; font-weight: bold; padding: 5px;">\$13,899</p>

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<p><b>2013 JEEP GRAND CHEROKEE OVERLAND</b></p>  <p style="background-color: yellow; color: red; font-weight: bold; padding: 5px;">\$15,991</p>	<p><b>2016 FORD ESCAPE TITANIUM</b></p>  <p style="font-size: x-small;">LEATHER, NAVIGATION, 4X4, BACK UP CAMERA. JUST IN!</p> <p style="background-color: yellow; color: red; font-weight: bold; padding: 5px;">\$16,991</p>	<p><b>2018 HYUNDAI SANTA FE SPORT</b></p>  <p style="background-color: yellow; color: red; font-weight: bold; padding: 5px;">\$17,500</p>	<p><b>2012 GMC SIERRA 1500 SLE</b></p>  <p style="background-color: yellow; color: red; font-weight: bold; padding: 5px;">\$17,800</p>	<p><b>2019 DODGE GRAND CARAVAN SXT</b></p>  <p style="font-size: x-small; color: red;">CHOOSE FROM 3! POWER DOORS, BACK UP CAMERA, POWER SEAT, FACTORY WARRANTY</p> <p style="background-color: yellow; color: red; font-weight: bold; padding: 5px;">STARTING AT \$17,991</p>	<p><b>2016 NISSAN ROGUE SL</b></p>  <p style="background-color: yellow; color: red; font-weight: bold; padding: 5px;">\$18,800</p>
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Christmas cash applied to advertise prices. All payments figured at 72 months with \$1000 cash down plus tax and plates at 3.49% with great credit standing. See dealer for complete details.



Daren Hampton  
269.206.2164



Thomas Bury  
269.767.7399



Pamela Thomas  
269.767.7399



THE CHEVY PRICE YOU PAY IS WHAT WE PAY. NOT A CENT MORE!



CHEVROLET



CHEVY

EMPLOYEE DISCOUNT

FOR EVERYONE

9630 RED ARROW HWY  
BRIDGE MICHIGAN  
269-465-3325  
WWW.DCHEVY.COM

2020 MALIBU LS

**\$219 PER MONTH**

24 MONTHS

\$1,399 DUE AT SIGNING

INCLUDES EMPLOYEE DISCOUNT FOR EVERYONE  
WITH GM LEASE LOYALTY\*



2020 EQUINOX LS

**\$179 PER MONTH**

24 MONTHS

\$1,399 DUE AT SIGNING

INCLUDES EMPLOYEE DISCOUNT FOR EVERYONE  
WITH GM LEASE LOYALTY\*



2020 TRAVERSE LT

**\$499 PER MONTH**

24 MONTHS

\$1,499 DUE AT SIGNING

INCLUDES EMPLOYEE DISCOUNT FOR EVERYONE  
WITH GM LEASE LOYALTY\*



2020 BLAZER LT

**\$239 PER MONTH**

24 MONTHS

\$1,599 DUE AT SIGNING

INCLUDES EMPLOYEE DISCOUNT FOR EVERYONE  
WITH ANY AUTO LEASE\*



**BUY FOR ONLY \$27,876\***

2020 TRAX

**\$189 PER MONTH**

24 MONTHS

\$1,250 DUE AT SIGNING

INCLUDES EMPLOYEE DISCOUNT FOR EVERYONE  
WITH GM LEASE LOYALTY\*



**BUY FOR ONLY \$15,939\***

2019 SILVERADO

CHOOSE FROM REG. CAB,  
DOUBLE CABS AND CREW CABS

**UP TO**

**\$11,000 OFF**



**NEW SILVERADOS FROM \$24,977**



# TOYOTATHON IS ON!

Toyotathon Deals End January 6th. Hurry In Before They're Gone!

JUST ANNOUNCED! DEC. 3 - JAN. 6 ONLY!

## \$500 TOYOTATHON BONUS CASH<sup>1</sup>

OVER & ABOVE ALL OTHER INCENTIVES ON 2019 RAV4



**RAV4**

any new 2019 RAV4 (Excludes Hybrid)  
**\$1750**  
 TOTAL CUSTOMER CASH<sup>2</sup>  
 Total Customer Cash Includes  
 \$500 Toyotathon Bonus Cash.

Look How Much You Can Save...



-or- Lease a new **2019 RAV4 LE**  
 8-Speed AT ECT-i 4-Door FWD SUV Gas Model #4430  
 \$189/mo. 3-Year 10,000-Mile/Year Lease  
**\$189** Per Mo.  
 36 Mos. Due at Signing  
 \$2999  
 Includes \$500 Toyotathon Bonus Cash applied to lease deal.



**TACOMA**



any new 2019 TACOMA (Includes TRD Pro)  
**\$2000**  
 TOTAL CUSTOMER CASH<sup>5</sup>  
 \$1250 CUSTOMER CASH on 2020 TACOMA<sup>6</sup>  
 Excludes 2020 TRD Pro  
 Total Customer Cash Includes  
 \$250 Toyotathon Bonus Cash.

-or- Lease a new **2019 TACOMA SR 4X4 DOUBLE CAB**<sup>7</sup>  
 6-Speed AT ECT-i 4-Door Pickup Truck Model #7594  
 \$219/mo. 3-Year 10,000-Mile/Year Lease  
**\$219** Per Mo.  
 36 Mos. Due at Signing  
 \$2999  
 Includes \$250 Toyotathon Bonus Cash applied to lease deal.



**HIGHLANDER**

any new 2019 HIGHLANDER (Excludes Hybrid)  
**\$2500**  
 CUSTOMER CASH<sup>8</sup>  
 \$1500 CUSTOMER CASH on 2019 HIGHLANDER HYBRID<sup>8</sup>



**4RUNNER**

any new 2019 4RUNNER (Excludes TRD Pro)  
**\$1500**  
 TOTAL CUSTOMER CASH<sup>9</sup>  
 Total Customer Cash Includes  
 \$250 Toyotathon Bonus Cash.



**TUNDRA**

any new 2019 TUNDRA (Excludes TRD Pro)  
**\$3000**  
 CUSTOMER CASH<sup>8</sup>



**COROLLA**

any new 2020 COROLLA (Excludes Hybrid)  
**\$1250**  
 CUSTOMER CASH<sup>8</sup>  
 \$500 CASH BACK on 2020 COROLLA HYBRID<sup>8</sup>

-or- Lease a new **2020 COROLLA LE**<sup>10</sup>  
 CVTi-S 4-Door Sedan Gas Model #1852  
 \$159/mo. 39 mos. Low Mileage  
 32,500 Total Mile Lease  
**\$159** Per Mo.  
 39 Mos. Due at Signing  
 \$2999



**CAMRY**

any new 2020 CAMRY (Includes Hybrid & TRD)  
**\$1250**  
 CUSTOMER CASH<sup>8</sup>

-or- Lease a new **2020 CAMRY LE**<sup>11</sup>  
 8-Speed AT ECT-i 4-Door Sedan Gas Model #2532  
 \$219/mo. 39 mos. Low Mileage  
 32,500 Total Mile Lease  
**\$219** Per Mo.  
 39 Mos. Due at Signing  
 \$2999



**COROLLA HATCHBACK**

any new 2019 COROLLA HATCHBACK

**\$2000**  
 CUSTOMER CASH<sup>8</sup>

**FOR ALL TOYOTATHON OFFERS**  
 INCLUDING LOW APR AND MORE GREAT LEASES & CASH BACK  
[buyatoyota.com](http://buyatoyota.com)



Expanded Toyota Military Rebate Program For **MILITARY PERSONNEL & THEIR FAMILIES**

**\$500** OVER & ABOVE ALL CURRENT TOYOTA OFFERS!<sup>12</sup>

- ★ **NOW INCLUDES ALL RETIRED MILITARY** ★ (Regardless of Time Since Retirement)
- ★ **ACTIVE-DUTY & INACTIVE RESERVE** ★ MILITARY PERSONNEL
- ★ **HONORABLY DISCHARGED VETERANS** ★ Within 2 Years of Service See dealer for details.

Ask about the **\$500** COLLEGE GRAD REBATE PROGRAM<sup>13</sup> THAT'S OVER & ABOVE ALL OTHER INCENTIVES!

Every New Toyota Comes With ToyotaCare.<sup>14</sup>  
 Toyota's No Cost Maintenance Plan.

1. \$500 Toyotathon Bonus Cash valid on new 2019 RAV4 (excludes hybrid) & is direct from Toyota Motor Sales, U.S.A., Inc. 2. \$1,750 TOTAL Customer Cash = \$1,250 Toyota Customer Cash + \$500 Toyotathon Bonus Cash direct from Toyota Motor Sales, U.S.A., Inc. 3. New 2019 RAV4 LE FWD Model #4430. Lease based on net cap cost of \$23,103. \$500 Toyotathon Bonus Cash included in lease deal. Lease end purchase option \$16,314.\* 4. Toyota vehicles and components are built using U.S. and globally sourced parts. 5. New 2019 Tacoma \$2,000 TOTAL Customer Cash = \$1,750 Toyota Customer Cash + \$250 Toyotathon Bonus Cash & New 2020 Tacoma (excludes TRD Pro) \$1,250 TOTAL Customer Cash = \$1,000 Toyota Customer Cash + \$250 Toyotathon Bonus Cash. 6. \$250 Toyotathon Bonus Cash valid on new 2019 Tacoma, new 2020 Tacoma (excludes TRD Pro) & new 2019 4Runner (excludes TRD Pro) & is direct from Toyota Motor Sales, U.S.A., Inc. 7. New 2019 Tacoma SR 4x4 Double Cab Model #7594. Lease based on net cap cost of \$29,133. \$250 Toyotathon Bonus Cash included in lease deal. Lease end purchase option \$24,575.\* 8. Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. 9. New 2019 4Runner (excludes TRD Pro) \$1,500 TOTAL Customer Cash = \$1,250 Toyota Customer Cash + \$250 Toyotathon Bonus Cash direct from Toyota Motor Sales, U.S.A., Inc. 10. New 2020 Corolla LE Model #1852. Lease based on net cap cost of \$18,019. Lease end purchase option \$12,327.\* 11. New 2020 Camry LE Model #2532. Lease based on net cap cost of \$22,257. Lease end purchase option \$14,069.\* 12. Qualified military personnel and household members of eligible qualifying military personnel 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. The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 13. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 14. ToyotaCare covers normal factory scheduled service for 2 years or 25,000 miles, whichever comes first. 24-hour roadside assistance is also included for 2 years and unlimited miles. See Toyota dealers for details and exclusions. Valid only in the continental U.S. and Alaska. \* 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, tags, 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 on 36 mos. leases and 32,500 miles on 39 mos. leases at the rate of \$0.15 per mile (low mileage lease). \$350 Disposition Fee is due at lease termination. For 1, 2, 3, 5, 6, 7, 8, 9, 10, 11, 12 & 13: Must take retail delivery from new 2019 & 2020 dealer stock between 12/03/19 and 01/06/20. Customer Cash & Lease offers may not be combined. See participating dealer for complete details. Individual dealer prices and document fees may vary. Offers may vary by region. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 01/06/20.



Let's Go Places

Visit Your Local Michigan Toyota Dealer Today!

# SIGNATURE TOYOTA

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