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Moody on The Market



Moody

When you're into the mid-point of a five year strategic plan that has established a goal of \$20-million in new

community investment each year and you score more than \$38-million dollars in new investment that creates 250 jobs you can be rightfully proud of your annual performance metrics. That's why **Cornerstone Alliance President Rob Cleveland** was walking on air when I sat down with him on Friday, January 10th to take a look at how 2019 rounded out for **Berrien County's** lead economic development agency. Recognizing that while "when it rains it pours, and when it's dry a drought can hit," he's wasting no time resting on his laurels and those of his team, and actually had to carve out a 20-minute block for me in between a major luncheon meeting with a new executive in the community and a team meeting with a major corporation after we were done. The affable, but driven, Cleveland says, "We're working through a strategic plan, and this is year three of our five-year plan." He adds, "Every year we have certain metrics and some of those are well within our control and some are less than in control, but coming into this strategic plan we set a goal of \$20-million of new investment every year. That was based on the fact that the previous five years we had averaged, as an organization in the community, about \$12-million of new investment on projects that we had worked. So, we thought \$20-million was a stretch goal, and a significant increase, yet we've blown through that. We're averaging significantly more investment than that. In fact, in 2019, the projects we worked on came in at over \$38-million in new investment, and there was a significant amount of that investment that was tied to the entrepreneurship team at the **Women's Business Center**, at around \$1-million, which is a very nice number." Cleveland says that the \$38-million in new investments by companies in the community, which have created almost 250 new jobs, is a significant gain for the community, but notes, "The thing that I was most proud of was the diversity both by industry and by location that we have enjoyed with these projects. We're here to serve the entire county, and while we work in **Benton Harbor, Benton Township, St. Joe, St. Joe Township**, and all the communities around, we want to see - and keep in mind we don't ever dictate where projects go

Continued on page 14

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Kaitlyn



Marie

Hi friends! Happy New Year! We are back again for another Next-Gen Leader. January's spotlight is on Christine Aranyos. Christine is the Resource Development Director at the Boys & Girls Clubs of Benton Harbor. If you are not familiar with the Boys & Girls Clubs and what

Next-Gen Leaders - Christine Aranyos

they have to offer the youth in our community, you need to check them out. Christine gave me a tour of one of their awesome facilities, and I was blown away with all the things that are available. The Club prides themselves on education resources, but it also has multiple activities for children, such as theatre, art, dance, gym, and much more!

Christine handles the resources aspect of the Club. She says, "When you think of resources, you automatically think funds and dollar amounts; but resources can be so much more than that. People have far more to offer than

just money. They can offer time and experience, as well as connect the children to other people in life." She shared with me that she connected a group of kids with a local company to job shadow and, shortly after, that same company hired two of the students to work there! How awesome is that?

Christine graduated from Ohio University in Athens with a bachelor's degree in journalism. She wanted to clarify that she was a Bobcat, NOT a Buckeye. Thank goodness! After graduation, she had many job opportuni-

Continued on page 2

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NEXT-GEN *Continued from cover*

ties in her field. She chose to join Midwest Family Broadcasting as one of its news broadcast reporters. After being there for two years, she went to go work with Aisle Rocket in St. Joseph while still working part time at the radio station. After that, she landed a position at Notre Dame Federal Credit Union and worked her way up to a position at United Federal Credit Union. Christine's position there was marketing director, overseeing the majority of its sponsorships, which happened to include the Boys & Girls Clubs. Christine took a tour of the Clubs and said that as soon as she left, she felt overwhelmed with emotion and knew that she wanted to work there. Six months later, the position of resource development director opened and she decided she had to apply. She has been at the Boys & Girls Clubs for almost a year now and she absolutely adores her job.

When asked what her biggest accomplishment was she said, "I don't know if this is an accomplishment because it isn't finished, but the first thing that came to my mind was being a working single mom and keeping that continual pursuit of success in both motherhood and in my career." That really touched my heart. I can tell by the way she talked about her son and the way she talked about her job that she most definitely is succeeding at both. I love watching people talk about things they are passionate about. They glow differently when talking about matters close to their hearts.

As for her five-year plan, Christine gave me both a professional and a personal plan. She told me that in February she is getting married! Yay Christine! Yay love! She is going from being a single mom with one child, to being a wife and a stepmom to three additional children. She said that over the next five years she is excited to build their lives into one big happy family. Christine told me that, awhile back, one of the Club donors asked her what she thought would happen if the Boys & Girls Clubs weren't in our community. Christine did not like thinking about that possibility. Her five-year career plan is to make sure that that eventuality never happens. She wants to grow the Boys & Girls Clubs more than they already have in the last couple of years, and she wants to watch the Club, as well as the children, succeed.

Next was the fun fact! Everyone loves a good fun fact. And if you don't, you need to get on board the cool train. Christine told me that her fun fact is that she was on a basketball drill team when she was younger. She even performed in the half time show of a Harlem Globe Trotters game, as well as a Detroit Pistons game! Her special trick was that she could spin a ball on her finger

and then lie down on the floor, all without dropping the ball! How cool is that? My brother has tried to teach me for years how to spin things on my fingers and I do not (nor will I ever) have the skills to do it. Mad props to you, Christine!

I had such a great time talking with Christine, getting to know her, and taking a tour of the facility. The Boys & Girls Clubs of Benton Harbor gives tours of their facilities and would love to welcome you to join so you can see firsthand what they have to offer our youth. There are two facilities in Benton Harbor; one for kindergarten through eighth grade and one for high school students. They also have a third location at St. Joseph High School. If you or someone you know may benefit from the Club, be sure to call! I know everyone there would love to have you. That is all for January! Check back in February to see who the next Next-Gen Leader will be!



Christine Aranyos
Resource Development Director
Boys & Girls Clubs of Benton Harbor
269-926-8766

Read more at www.MailMaxOnline.com

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Photo of the Week



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Photo by Samantha Henderson

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Dr. Jerret

Want To Be Featured In A New Netflix Film?



Hammons

Every once in awhile our quiet quaint beach town gets to touch the hem of the garment of fame. Like that one time George Clooney was spotted scouting locations for the Ides

of March or even more recently when John Hancock shot The Girls of Summer here. Today, I want to share an exciting new film project that, once again, could put our area on the national stage.

As a filmmaker, I'm working on a documentary called Rooted. Here's the concept. Over 4,000 churches shut their doors while 3,000 new ones are opening up for the first time each and every year. I'm curious about what is behind these numbers. After partnering with local cinematographer Ryan Minton, we put together a simple pitch and shopped the idea around Hollywood. The next morning we had an offer waiting in our inbox. While the producers ask to remain anonymous, we can say that they have a working relationship with Netflix and have successfully produced two films for the streaming service who boasts over 158 million subscribers.

Before moving back to the area, we worked as Creative Arts Pastors in the 25th fastest growing church in the US, just south of Detroit. This experience has compelled us to tell the story of how the churches of today are made.

Here's where you come in. To pull off this film, we've leased The Ghostlight Theater in the Benton Harbor Arts District. This is where we will be launching Rockwater Church. A post-modern church in the vein of Hillsong, Bethel and Elevation Church. We want you to join us on this journey as we take Rockwater from concept through launch and document the process every step of the way. Unlike the typical church service, during our time of offering we will ask that you fill out a card indicating you agree to be on film, should we use those particular shots, then drop it in the offering bucket as it passes down your row. Easy as that. Every person who fills out the card will have an official Hollywood film credit of their own. Not a bad way to build your film resume, if you ask me.

If you want to be part of this ground-breaking documentary, join us February 2nd at 11:00 am at The GhostLight Theater and bring a friend or two. You can connect with us on Facebook.com/MyRockwaterChurch or email at rockwaterchurch@gmail.com.

Dr. Jerret Hammons is a filmmaker and founder of Rockwater Church in Michigan's great Southwest. He earned his PhD from Destiny College in Spring Hill, FL.

Read more at www.MailMaxOnline.com

Sports Radio 1400 WSJM, 94.9 WSJM-FM, and Midwest Family Broadcasting of Southwest Michigan salute Berrien County high school student athletes with the Student Athlete of the Week program. Varsity coaches are encouraged to nominate one of their student athletes they think is deserving of this award. Winners are selected based on athletic performance, academic performance, and other extracurricular activities. Each weekly winner is then in the running to win Berrien County's Male and Female Student Athlete of the Year award.

Coaches can get a nomination ballot from their Athletic Director each week.

Look here for information on our next Student Athlete of the Week from Sports Radio 1400 WSJM and 94.9 WSJM-FM.

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 the sponsors below:



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1/28	7:00	Lakeshore @ BC Lakeview	Boys Basketball
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St. Joseph, Mich Plans Weekend of Frozen Fun

During 2020 Annual Magical Ice Fest Jan. 31 – Feb. 2 Ice Competitions, 5K Chocolate Walk/Run and Waikiki Fun Will Entertain All Ages

St. Joseph Mich., is renowned as a four-season water wonderland with Lake Michigan and nearby rivers and inland lakes. But this time of year the city's focus turns to frozen water during its 16th Annual Magical Ice Fest presented by Silver Beach Pizza, Jan. 31 – Feb. 2. Ice competitions, a breathtaking Fire & Ice display and 5K Chocolate Walk/Run are just some of the morning-'til-night reasons to bring family and friends to this frosty, fun-filled weekend.

Amy Zapal, executive director at St. Joseph Today, summed it up, "If you need a cure for the winter blues, this is it!" She added that local hotels turn it into a great mid-winter getaway for families with children or a romantic pre-Valentine weekend for couples.

The winter festivities start Friday with professional carvers creating their artistic creations from blocks of ice on downtown streets, 5:30-7:30 p.m. Visitors can also participate in the SnowBiz Scavenger Hunt (runs through Sunday). An entry form listing all of the logo sculptures and contest details is available at the St. Joseph Today Welcome Center, 301 State St. Completing the hunt puts participants in the running for a \$25 St. Joseph Today gift certificate good at more than 40 locations.

Immediately following the competition on Friday, the winter night will glimmer and glow at 7:30 p.m. with an amazing tower of both Fire & Ice, sponsored by Shadow-

land on Silver Beach, at State and Pleasant Streets. Then from 8 p.m. to midnight, adults can enjoy the 10th Annual Fire and Ice Party at Shadowland on Silver Beach, 333 Broad St., below the bluff. The evening, for ages 18 and up, includes a cash bar, tropical martini ice luge, pizza from Silver Beach Pizza, live entertainment by 27 Productions and more. A highlight of the evening will be the Aloha Chicago Fire Performers at 9:15 and 10:30 p.m. There is a \$10 cover charge.

The fun continues Saturday with ice carving competitions from 8 a.m. to 4 p.m. At 9 a.m., runners and walkers can melt a few pounds in the 7th Annual Ice Fest 5K Chocolate Walk/Run presented by the Sunset Coast Striders. Money raised will benefit the Cycle-Re-Cycle in St. Joseph, Mich. For more information about this chip-timed event and a complete list of sponsors, visit https://thedriven.net/event.race_reg/eid/37071015689?

On Saturday, event attendees will also enjoy a variety of Interactives from 11 a.m. to 4 p.m. including crowd favorites the Frozen Fish Toss, Ice Bowling, the Magical Ice Throne and new this year, Frosty Tic-Tac-Toe. All Interactives will take place along State Street.

The weekend's ice carving competition truly heats up with the 8th Annual Ice Wars from 4:30 to 6:00 p.m. at State and Pleasant Streets. Professional carvers will battle it out in 15-minute bouts of ice carving frenzy. The

crowd will determine who wins the "best sculpture" title.

Keeping with the magical theme, magician John Dudley will perform throughout the day on Saturday. Check with the Welcome Center or the St. Joe Today website for a list of times and locations.

Silver Beach Center, 333 Broad St., will also add to the entertainment with its annual scoff-the-cold Waikiki Weekend. They will crank up the heat and turn the carousel house into a tropical paradise, Thursday through Sunday. Visitors are encouraged to wear their favorite island clothing and flip flops. Watch for more details at silverbeachcarousel.com.

Zapal said downtown restaurants and wineries will serve up a variety of foods and beverages to keep festivalgoers warm as they do their ice sculpture tours. Many shops will also offer specials to entice downtown visitors indoors. She added that the John and Dede Howard Ice Rink, 2414 Willa Dr., will offer open skating times and skate rentals throughout the weekend for more ice fun. "Of course, the natural, wintry beauty of Lake Michigan and the St. Joseph River is magical, too."

This year's Interactive and Snow Biz sponsors include Berrien Community Foundation, Beaudoin Electrical Construction, Boulevard Inn & Bistro, Bud Distributing, Caffe Tosi, Cook Nuclear, Great Lakes Eye Care, Honor Credit Union, Inn at Har-

bor Shores, Nathan Thomas Orthodontics, Schultz Roofing, Shadowland on Silver Beach, Silver Beach Carousel, Silver Harbor Brewing Company, Spectrum Health Lakeland, Southwest Michigan Brew Tours, Southwest Michigan Regional Chamber, Southwestern Michigan Tourist Council, The Buck Burgers & Brew, The Livery, The Toy Company, The Whitcomb, Vail Rubber, 98.3 The Coast, 97.5 Y-Country, and WSJM. Additional sponsor support can be found at MagicalIceFest.com.

For a list of hotels and updates about this and upcoming events, visit stjoetoday.com/sleep, [facebook.com/stjoetoday](https://www.facebook.com/stjoetoday) or call 269-985-1111.

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Read more at www.MailMaxOnline.com



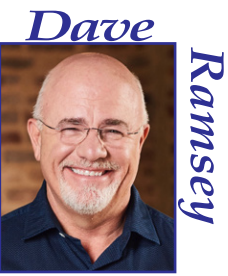
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Dave Ramsey

There's no magic pill

Dear Dave,
My wife and I made a resolution this year to pay off \$20,000 in credit card debt we've accumulated. I want us to follow your plan, and live on a really tight budget. She wants us to use a debt consolidation company, like some of her friends have done. I'm really against her idea, but how can I change her mind?

Blake
Dear Blake,
I'm glad you two have made the decision to get out of debt, and gain control of your finances. When it comes to this sort of thing, it's wise to remember there's no magic pill. No debt consolidation company is going to get you out of debt and help you stay out of debt. The answer is learning how to control yourself and your behavior with money.

Using a debt consolidation company seems appealing, because there's usually a lower monthly payment or lower interest rate attached. The problem in most cases, however, is the lower payment or interest rate exists only because the term is extended. You might pay a little less each month, but you end up staying in debt longer.

There are other problems involved in using debt consolidation companies, too. For one thing, it can trash your credit for a

Dave Says

long time when it comes to buying a car or a house. For these reasons I sometimes refer to it as a CON-solidation, because the whole thing is basically a con. They make you think you're really doing something about your debt problem, but the debt—and all the bad habits that caused it—are still there.

My guess is your wife's friends think using a debt consolidation company is an easy, harmless way to get out of a financial mess. But sometimes you've got to be an adult, admit the mistakes you've made, and do what it takes to straighten things out. This kind of thing isn't a math issue. It's a behavior issue. Making the decision to get out of debt and never go back there again, by living on a really tight budget and making sacrifices, is the best way to fix this mess and learn a lesson in the process.

Live like no one else, so that later, you can live—and give—like no one else. Stay away from debt consolidation companies, Blake. Doing this the right way is worth it!

-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 and on Twitter at @DaveRamsey.

Read more at www.MailMaxOnline.com



Three years-ago this month, we welcomed a young, thin, anxiety-prone young dog into our family. I always feel bad when I think about how he arrived; with his collar and leash, a half-bag of dog food, a dish, a half-chewed antler, and his crate without a pad—all his belongings in this world. The first few nights he spent in his crate, because it was where he felt the safest and because we weren't really sure how he would react with our two cats and other dog. He seemed leery of men, but it didn't take long before he attached himself to his new "dad" and didn't shy away. I still remember the night when, after Dad went to bed, he hopped into his chair and sat there looking at me, waiting I suppose for me to tell him to get down. I didn't have the heart and instead just said quietly, "I won't tell if you won't tell." Three years later, it's one of his favorite places to nap, mostly when Dad is in the chair.

Since he didn't answer to his name, we gave him a new one; Ace which was nice and short and easy to shout out if need be. Also, it was Batman's super dog's name. Ace soon didn't want to stay in his crate anymore, and we gave it a trial run to let him out when we left the house. That worked for about the first few times, then I guess he decided we might not come back and chewed Dad's work shoes (luckily, an old pair). We gave him another chance and a pillow got chewed. I can't even remember everything that got chewed, unstuffed, and strewn around the house. Putting him back in the crate didn't seem to be an option, because he barked and howled

The Pet Corner

and dug and tore up the lovely pad I'd made for the crate. I have to wonder now, was he testing us? How many things can I chew up before you send me back to the rescue? If that was the case, we fooled him. We didn't send him back. We stuck it out. He did have one saving grace; he was house-trained and only ever had one accident in the house. And he really did seem to love his new home.

Nowadays, Ace is a few pounds heavier (the vet even said he should lose a pound or two), loves his sister Foo Foo and the cats and his toys, especially if they're the kind he can unstuff. One toy had no stuffing but did have eighteen squeakers in it, and he methodically took out everyone. Before long, the cute raccoon toy was down to a few raggedy scraps of fur. So much for that. Now we mostly buy toys at the dollar store. He still loves his antler chews.

What Ace doesn't like is cold weather, snow, rain, or walking in any of that. He will lay in the backyard in the hottest summer sun, but if the wind blows while he's walking, he wants to go home. He doesn't care for trash day when the garbage cans are out. Sometimes he makes it to the end of the street before he puts on the brakes. Once in a while, he makes it through the entire loop around the neighborhood. Then we cheer.

The truth is, sometimes you don't know what you are getting with a rescue pet. You don't know their history, what they've been through, what experiences have shaped them before you came into their life. But the one truth that makes it worthwhile is that a rescue pet will love you for all their life. You can't beat that.

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Don



Stuart

I'm a huge fan of the comic "Zits."

If you don't know "Zits" at all, I . . . um, you . . . I guess . . . Sheesh! – how could anyone not know this comic?!? It's terrific and has been for since forever!

It's a great reason to subscribe to a newspaper! You know, in addition to that "Democracy dies in darkness" reason.

"Zits" is about the Duncan family, centering on the teenage Jeremy, a high-schooler who butts heads amusingly with his parents over his messy room, his procrastination over his school work, his gargantuan appetite, etc. I can relate; five members of my household at times exhibited a good bit of Jeremy-ness. (Oddly, I never did when I was a teenager – go figure!)

So what could've happened in this lil' ol' comic strip that would come anywhere close to setting my teeth on edge? Here's the storyline: Jeremy somehow talks his parents into letting him and two friends drive to Chicago to see a rock concert (the Duncan's live somewhere in Ohio).

En route, the kids are enveloped in a terrible snowstorm, which forces them off the highway. Jeremy calls his mom to explain their predicament, and she asks if he sees a road sign anywhere to help get a fix on his location. He sees one, the big green kind, with arrows pointing in multiple directions toward the towns listed. He stares at it, and tells his mom the sign says they're "Nowhere."

This is the laugh line, and it is undeniably funny . . . except the sign bears the names of REAL, ACTUAL TOWNS . . . in Indiana!!

As a native-born Hoosier my first reaction naturally was "HAHAHAhahahunh – wait, what?! Is Indiana being dissed? Oh, HAHAHAHAHA any-way!!!"

My second reaction naturally was: What do "Zits" readers who aren't from Indiana, know noth-

ing about Indiana, and don't care to ever learn anything about Indiana think?!?!? Probably something like, "Ha! Those are some seriously wacky made-up names for towns! Hahaha!"

Well, you effete snobs, prepare to be schooled! Even though this column runs in at least 1,499 fewer papers than "Zits," I now hereby put in a good word for these places (all of which would make the cut if I ever write a column about memorable place names, you know, like the ones I write about college football player names – which you'all love, right?)

Nappanee: The name, according to the Interweb, "probably" means "flour." (The name surely coulda been worse: Early settlers found the area "least desirable, due to widespread swamps.")

Gnaw Bone: An unincorporated place, with 200 residents. I don't have enough space to relate all the potential origins of the name, however, Gnaw Bone is extremely popular on "Unusual Place Names" lists!

Wawasee: An unincorporated community in northern Kosciusko County. Hmmm, what else? Well, it had its own Post Office! (The operative word being "had"; it closed in 1938.)

Toad Hop: Yes!, a real place, part of West Terre Haute nowadays. What do we call people who live there? Online, a former resident wrote that she/he will "always feel like a Toad Hopian."

Wakarusa: A burg 12 miles south of Elkhart. President Barack Obama visited Wakarusa in 2009! (He got lost in a snowstorm on his way to a rock concert in Chicago.)

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Pastor



Rosenbaum

Have you ever had a memory from your past that's so painful you close your eyes and cringe whenever you think about it? For some, such memories are so powerful that they fill themselves with anything to deaden the hurt: alcohol, pills, pleasure, TV, mindless busyness. Do you have such a memory? Perhaps something from your past is haunting you right now.

A Painful Memory Can be a Blessing

Although I am less than the least of all the Lord's people, this grace was given me: to preach to the Gentiles the boundless riches of Christ. ~ Ephesians 3:8

If so, sit down for a moment next to the apostle Paul. It seems that Paul grappled with the same thing. In spite of all that the Lord did through Paul's amazing ministry, Paul still considered himself "the least of all God's people." Let's be clear: Paul did not say this just so he could appear gracious or humble before his readers. Elsewhere in his writings, Paul said the same thing. And he also explained why. You see, through the years Paul had never shaken the searing

memories of what he had done before becoming a Christian. For that reason, the reality of his own sinfulness never left his side.

But there was the beauty that because Paul was now forgiven in Christ, even his painful memories were a blessing. Whenever they haunted him, they also served to highlight God's grace in Paul's life. It was God's undeserved love for a sinner like Paul that continually filled him with gratitude and peace. And it was this gratitude and peace that helped inspire Paul to follow his Lord for the rest of his life.

Do you have a memory from your past that can sometimes paralyze you with pain and regret? Join the club. But consider what else that memory does. In Christ, that memory spotlights the Lord's

grace, his undeserved love, in your life. In him, you are forgiven. In him, you possess a peace that no bad memory can ever take away.

Thank your Lord that he can turn even your painful memory into a blessing.

Prayer: Lord Jesus, forgive me for the times I have allowed painful memories to prevent me from seeing you. Use my painful memories to remind me of your grace in my life. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
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<p style="background-color: blue; color: white; text-align: center; font-weight: bold;">JUST LISTED!</p> <ul style="list-style-type: none"> • Brick ranch, 4 BRs, 2 full baths • Remodeled kitchen & baths, 2 car garage • Hardwood floors, roof 3 years old • Walkout basement, fenced backyard • Buchanan \$215,000. W - (20001086) 	<p style="background-color: blue; color: white; text-align: center; font-weight: bold;">JUST LISTED!</p> <ul style="list-style-type: none"> • Move in ready, 2 BR, 1 bath bungalow • New Kitchen, bath, flooring & thru-out • Large detached garage w/12' door • Enjoy the convenience of this location. • City of Niles \$72,499. S - (20001172) 	<p style="background-color: blue; color: white; text-align: center; font-weight: bold;">JUST LISTED!</p> <ul style="list-style-type: none"> • 3 BR, 1 bath bungalow • In need of some work • Has great potential • Priced to sell • Dowagiac \$37,500. F - (20001200) 	<p style="background-color: blue; color: white; text-align: center; font-weight: bold;">PRICE REDUCED!</p> <ul style="list-style-type: none"> • Amazing Riverfront property on over 10 acres • 1400 +/- ft. of wide Paw Paw river frontage • 3 BR, 2 full bath, mobile home w/sunroom • Living room w/vaulted ceiling & fireplace • Hartford. Now \$237,000. S - (19050486) 	
<p style="background-color: blue; color: white; text-align: center; font-weight: bold;">PRICE REDUCED!</p> <ul style="list-style-type: none"> • Nice 3 BR, 1.5 bath, brick ranch • Hardwood floors • Full basement ready to finish • Investment property or primary home • Stevensville \$125,500. R - (19041946) 	<p style="background-color: blue; color: white; text-align: center; font-weight: bold;">NEW HOME FOR THE NEW YEAR!</p> <ul style="list-style-type: none"> • New construction 2 BR, 2 full bath home • "Wisteria" floor plan or select many others • Check out this new neighborhood • Base pricing depending on plan • Benton Twp., \$192,390. M - (19055526) 	<p style="background-color: blue; color: white; text-align: center; font-weight: bold;">WINTER WONDERLAND!</p> <ul style="list-style-type: none"> • Beautiful home on 11 acres • 3 BRs, 3 full baths • Geothermal heat and air • Open floor plan with vaulted ceilings • Eau Claire \$330,000. H - (19044778) 	<p style="background-color: blue; color: white; text-align: center; font-weight: bold;">RING-IN 2020 IN THIS HOME!</p> <ul style="list-style-type: none"> • Lovely 4 BR, 2 bath, brick ranch • Roomy living & family rooms • Rec. room area in basement • Sunroom, deck & inground pool • Stevensville \$229,900 P - (19052926) 	
<p style="background-color: blue; color: white; text-align: center; font-weight: bold;">PRICE REDUCED!</p> <ul style="list-style-type: none"> • Nice 3 BR, 2 full bath, brick ranch • Close to Grand Mere St Park • Close to Lake Michigan • Investment property or primary home • Stevensville \$112,000. R - (19042328) 				<p style="background-color: blue; color: white; text-align: center; font-weight: bold;">BRAND NEW!</p> <ul style="list-style-type: none"> • New construction 3 BR, 2.5 bath home • "Iris" floor plan or select many others • Check out this new neighborhood • Base pricing depending on plan • Benton Twp., \$194,590. M - (19055516)

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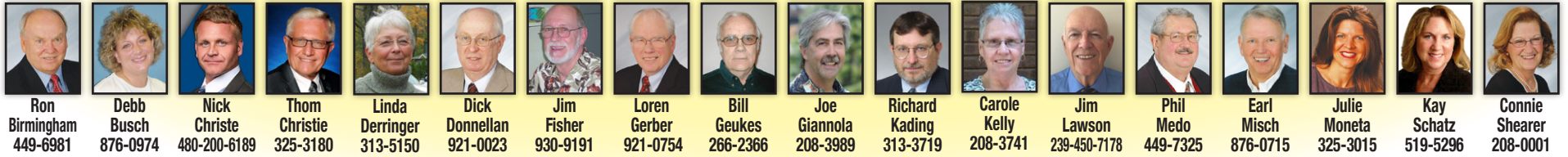
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Brides and grooms may pour over every detail of their weddings, but few components of the festivities may be as fun, especially for foodies, as deciding what the wedding cake will look like. Couples who want to deliver show-stopping visuals often express some measure of their creativity and personalities through statement wedding cakes.

Many couples now eschew the classic three-tiered white cake in favor of a dessert that garners instant attention. Whether the cake is brightly colored or hand-painted, a towering architectural marvel or shimmering in metallics, couples are opting to make a statement with their confections. Apart from clever cake-toppers, here are ways to stand apart when dessert is served.

• According to the Perfect Wedding Guide, a rising trend in cakes is to cover a white or naked cake with translucent glaze tinted in the couple's wedding colors. This artistic expression can be especially stunning in boho-chic weddings.

• Statement tiers also are popular. The cake may be traditional in nearly every way, but couples then set the cake apart by featuring an elaborate design or a different hue in one tier.

• Martha Stewart Weddings advises that more than just color can be used to make a statement. Lifelike sugar flowers can really set cakes apart. Guests may not be sure if they can consume all aspects of some cakes. But delicate sugar flowers taste as good as they look.

• Hand-painted tiles on a cake are another way to add panache. A bride and groom may be inspired by a European vacation or the stained-glass effects of religious windows and want to add that feel to the tiers of the cake.



• Sometimes a statement comes by way of texture. Even an all-white cake can be dressed up with interesting textural effects. Ruffles, lace, embossing, and 3-D rosettes are different textural components that can be incorporated in cake designs.

• Couples also may want to tell their unique stories with cake. Individual tiers designed to reflect various milestone moments from the couple's relationship can be quite engaging.

• Capitalizing on the trend of edgier weddings, couples may opt for darker hues on their cakes — even a black tier — or nontraditional geometric shapes to the cake itself or its design elements.

Statement cakes can really say something about the couple getting married. Much like other wedding elements, cakes provide a window into the minds of happy couples.

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WEDDING GUIDE

The evolution of wedding favors

Wedding favors have changed — and in many cases for the better. Favors have evolved from the inexpensive trinkets purchased in bulk into more personalized mementos that guests can cherish.

Today's couples are interested in customizing their weddings and offering guests something meaningful, or at the very least, edible, so that favors don't immediately get relegated to the trash can. According to Heather Jones of Wente Vineyards in California, favors have moved from "goodie bags" toward items that are experimental and fun. Wedding planners from across the country offer these wedding favor trends that couples may want to incorporate into their own celebrations.



Like many other elements of the wedding, favors are evolving to help give weddings a custom feel.

Welcome bags

Rather than take-home bags, welcome bags have replaced the traditional favor trinket at some weddings. Many weddings have become multi-day events that ask guests traveling from out of town to attend a wedding weekend. To help greet them and make their experience memorable, couples may fill a gift bag with items guests can use or enjoy during their stay — like a bottle of locally sourced maple syrup or some handmade soaps from a nearby shopkeeper.

Experience gifts

Instead of a candle or a monogrammed cake server, think of experiences to offer guests. A coupon for free

drinks at a nearby brewery, a tour of a local attraction while guests are in town or a group excursion for guests attending a destination wedding can be fun and will help guests create lasting memories.

Charitable donations

Some couples feel that favors are wasteful and would rather set aside a portion of their wedding budgets toward giving back. In such situations, a donation to charity in guests' names can be the way to go. Guests can vote on two favorite charities advertised on a special table at the wedding reception. The one with the most votes will get the proceeds.

Late-night snacks

After a night of celebrating, some guests may want the festivities to continue, but may need some extra sustenance to make it through a few more hours. Some couples are eschewing traditional favors in lieu of making room for extra food or beverage expenses that can include after-party treats. These may run the gamut from wood-fired pizzas to food truck vendors to extra desserts. A tasty take-home option also may be given, such as fresh zeppolis or beignets, or even a personalized bottle of wine. Even if the food and drink is not consumed right away, there's a good chance it will hit the spot when guests return to their hotel rooms.

Wedding favors are changing to keep up with the times and keep guests feeling extra special.



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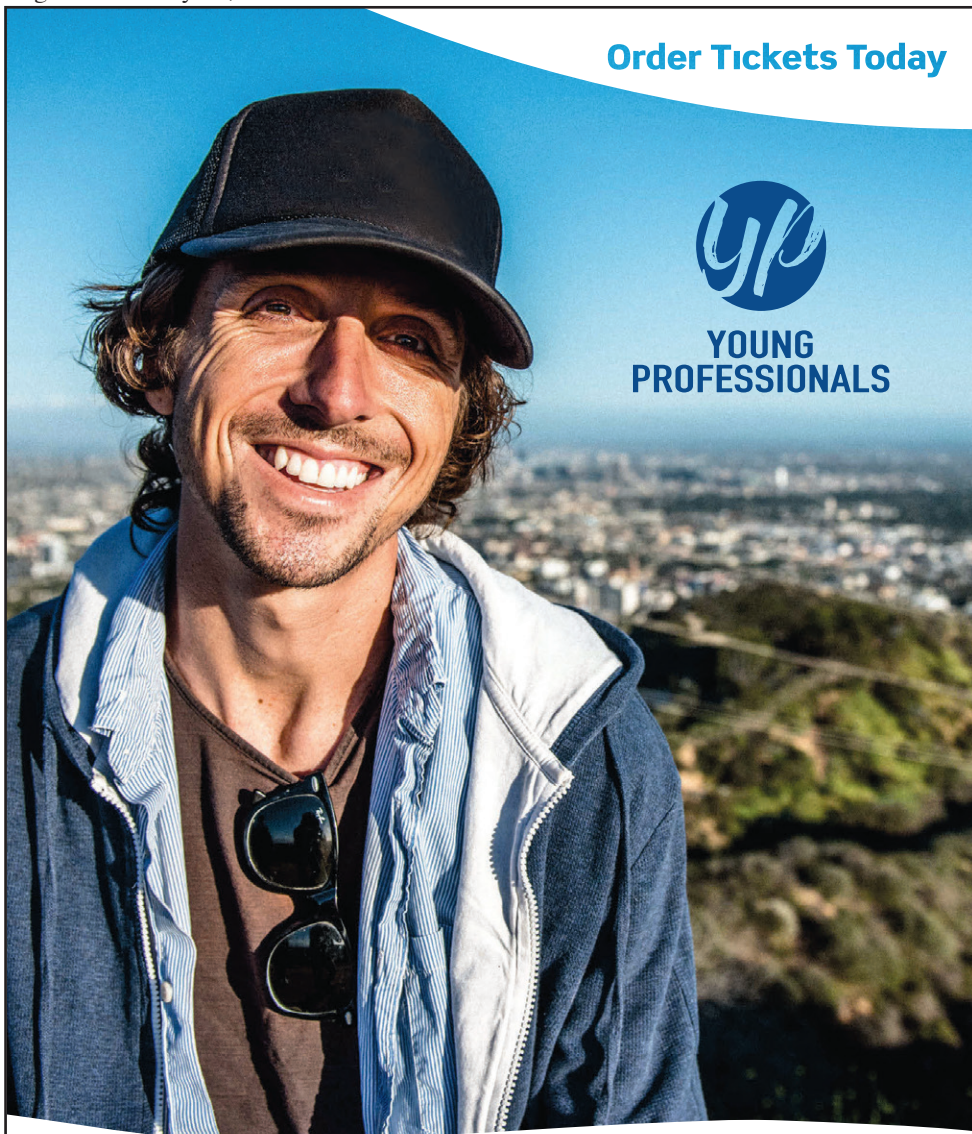
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MOODY *Continued from Cover*

– but, we want to see all of the communities in the county grow."

The certified economic developer is delighted that the diversity of projects ranged across commercial and industrial sectors, citing things like the substantive new presence underway in **Royalton Township by Vail Rubber**, calling it "A great new project being erected in Royalton Township, with \$8-million dollars in new investment." He adds, "It's fantastic in that it is a century old company that is solidified again for another great 30 or 40 years in the community."

Cleveland says, "While we had great industrial projects, we also had great commercial projects in the form of places like **Watermark Brewing in Stevensville**, which has been very successful and continues to expand. That's great." However, one of the most notable projects Cornerstone helped foster was the acquisition by **United Federal Credit Union of Whirlpool's Hilltop building in South St. Joe**, which he describes as, "A building that required a great deal of creativity and adaptive re-use, and that's what United is doing. They, as a nationwide company, didn't have to relocate or grow and stay here in **St. Joe**, but they did and to be able to match them with a building that works for them and also allows Whirlpool to step away from was great." Success was also readily evident for the Cornerstone unit at **The Women's Business Center**

which saw one of its most prolific clients at **Power in Motion Gymnastics** craft a sizable expansion once again in Royalton Township, built by **Pearson Construction of Benton Harbor**, which, as Cleveland points out, "benefits everybody in the community...another great entrepreneurship project." Then too, there was the project that was achieved in the 11th hour in the central business district of **downtown Benton Harbor. The Harbor Center project.** Cleveland says, "Getting that building to where it is today, and where it's headed toward completion, has been a challenge, but as you've heard me say many times, I cannot reiterate enough how closely that building came to being torn down. We were a week away from pulling the trigger on that building and saying we just can't make it work. So to find **Cressy Real Estate** and to be able to come in and get support from the **State of Michigan**, to get support from the **Benton Harbor Brownfield Development** team and the **City Commission**, it took everybody working together to get that building saved and underway toward rehabilitation for both housing and commercial development." Cleveland voices great pride in the diversity of industry and location for the myriad projects worked on, including **LECO Corporation.** He says, "What they've done on the south side of **Hilltop** is great and now adding the second story at corporate headquarters right there on Hilltop really expands their campus and modernizes their office space,

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making it a great site for their entire team. That's another great project." Here are some of the key metrics that Cornerstone is highlighting for 2019: \$38-million in new investments...

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\$3.5-million in banking...249 new jobs created...\$40-million in new payroll...\$11.5-million in tax impact to local communities. So, what's ahead for 2020? Cleveland says already they've had two foreign company visits, one from a company in India and one from Germany looking at sites in Berrien County. He says, "The company from India has already changed focus to the Detroit area, but we're still working with the German company, so we've got a couple of foreign projects we've been working on, and we have plenty in the pipeline that we'll continue working, while we'd like to do more in urban housing, specifically in Benton Harbor." He'd like to see some of that urban housing somewhat along the lines of the Harbor Center Project which is at the crossroads of downtown Benton Harbor, immediately adjacent to the Cornerstone offices and across from Dwight P. Mitchell City Center Park. He says, "We'd like to do some potential new housing development, to support the community need for housing - as that's one of the key areas mentioned." He adds, "We are also working on some active industrial projects that are already in the pipeline, and would love to do more, and the other thing that we're going to look at again is commercial development." In the commercial realm, Cleveland makes it clear, "As you know, commercial and retail are not primary jobs. They oftentimes aren't enough to support a family, so it's not traditionally a focus of economic development. However, it is an important piece of overall community quality of life and quality of place." He says, "We hear a lot about the old Target store and what could go in there, and we're working to come up with options, re-evaluate it and try to help Lormax-Stern or whomever to find a user for that prime commercial real estate, and find potential companies that could come here to fill some of the commercial gaps that we have and increase the variety of shopping opportunities for the region, so we will continue to explore those options a bit." The work of Cornerstone Alliance has

a major influence on the community at large, so they don't just leap at things without some semblance of order. Rob says his team contracted for three market studies over the past year, noting, "We hired an independent firm out of Chicago that performs those for developers all around the country, for three specific locations in the area. The purpose of that was to effectively create some 'bait' to use in fishing for prospects." By way of explanation he says, "You have to throw out some bait right now to recruit builders and developers, because they can go anywhere and make money and build things. So, we had a study assembled to show what's in demand, and have done that." To help the casual observer understand, Cleveland says, "I think it's really important to point out that Cornerstone Alliance is not the solution for housing in the community. We want to be a supplement and a support mechanism for whoever is doing that, and we'll take a greater role in it, but the Strategic Leadership Council and all of the community leaders already know that we need more housing, and we need market-rate housing, especially in Benton Harbor, so that will be a focus for more market-rate housing, and there may be some workforce housing, which is also definitely needed, but housing is an important aspect." He also notes, "We need more modern apartment living and it's interesting because everybody blames the Millennials for all of the problems in the world, and if they don't blame the Millennials, they blame the Baby Boomers, but reality is they all want the same thing now in housing. They all want smaller yards, smaller living space, a walkable community, and nice amenities, so there has to be a way to maximize the opportunities of the harbor and the trails that Harbor Shores has put in, and create another modern living space that speaks to people of all ages and all races and all incomes." When it comes to development of the local harbor, Cleveland says, "We're starting to see some of those pieces fall into place. The Harbor Conservancy that John Egelhaaf and the Southwestern Michigan Planning Commission have led is really making strides and the next aspect is getting some of the local municipalities to work together and we're taking strides there as well." Cornerstone has been advocating for stronger, more ready access to the open water in our harbors and waterfronts and notes, "We will be implementing construction of the water access points with the DNR Grant that we got this year to provide better

Continued on page 16

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MOODY *Continued from page 15*

transportation abilities in the harbor." He adds, "Ultimately, I believe, that the core of that is real estate. The actual pieces of real estate are moving into play. We're starting to see some of that break loose on **Riverview Drive in Benton Harbor** where a developer has acquired the former **All Phase Electric** building and upriver as well at **Berrien Hills**, and we hope that develops." The bottom line for the waterfront? "I think you're starting to see some of these pieces fall into place that will ultimately lead to the kind of vision that the Harbor Conservancy and the **Harbor Study** set forth five years ago." That bodes well for the progress of the community at large. Stay tuned.

When **Pier 1 Imports** reported third quarter financial results recently, they also announced plans to close nearly half of the stores in their line up as well as several distribution centers due to ongoing decreases in sales. After reporting an 11.4-percent decline in comparable sales from the same third quarter a year ago, **CEO and Chief Financial Officer Robert Riesbeck** said that in order to better align its business with the current operating environment, Pier 1 intends to reduce its store footprint by up to 450 locations. The company currently has nearly 940 stores across the nation, including a popular shop in the **Fairplain Plaza Shopping Center in Benton Township**. Fortunately for local shoppers, the **Store Manager** tells me that they are not

currently on the list to face closure, for which she is very grateful. In a continuously changing environment that could change, but the store is safe for now, so fans would do well to continue to support it. To reflect the revised store footprint, Pier 1 also plans to close certain distribution centers and reduce its corporate expenses, including a reduction in corporate headcount. Riesbeck says, "In order to maintain the same high standards customers have come to expect and ensure a seamless experience for customers at these locations, the company is utilizing the services of a third-party liquidator to help manage the store closings." Pier 1 estimates that the shift of certain holiday selling days, which were included in last year's fiscal third quarter, negatively impacted third quarter fiscal 2020 comparable sales by approximately 650 basis points. The impact of that timing shift is expected to reverse in the fourth quarter of fiscal 2020. Pier 1 Imports is headquartered in **Fort Worth, Texas**. Its Fairplain Plaza store is the second go-round for Pier 1 which originally opened in **The Orchards Mall** when the mall first opened but left several years later and didn't return to the market until the Fairplain Plaza underwent a substantial remodeling process.

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NOW \$22,995

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 29K Miles, Navigation, Power Driver's Seat, Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Blind Spot Monitoring, Rear Cross Traffic Alert, Rear View Camera, Remote Keyless Entry System, Mazda Certified! S20000



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4.3 V6 EFI Engine, 4 Speed Automatic, Styled Polycast Wheels, 63K Miles, Security Cover, Bed Liner, Vinyl Floor Covering, CD-Player, Car Smart Checked! C20060B



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NOW \$18,995

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2017 RAM 1500 SLT BIG HORN CREW CAB 4X4
NOW \$29,201

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 29K Miles, Remote Start, Spray-In Bedliner, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Park Assist System, Rear View Camera, Remote Keyless Entry System, Ram Certified! U19242



2017 FORD EXPLORER XLT 4X4
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3.5 V6 EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, 17K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Auto Climate Control, Forward and Reverse Sensing System, Blind Spot Monitoring, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! F20043A



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NOW \$37,243

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 45K Miles, Remote Start, SYNC 3, Chrome Step Bar, Memory Power Leather Heated/AC Seating, Memory Power Adjust Pedals, Reverse Sensing System, Rear View Camera, Trailer Tow Package, Blind Spot Monitoring with Trailer Tow Monitoring, Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! C20089A



2017 HONDA CIVIC EX
NOW \$18,395

1.5 EFI Engine, Automatic Transmission, Aluminum Wheels, 24K Miles, Remote Start, Heated Front Seats, Power Moon Roof, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! C20042A



2016 FORD F-150 XLT SUPERCAB 4X4
NOW \$27,554

2.7 V6 EcoBoost EFI Engine, 6 Speed Automatic, Chrome Like PVD Wheels, 46K Miles, Remote Start, Bed Liner, Chrome Step Bars, SYNC 3, Power Heated Front Seats, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U19216



2017 FORD ESCAPE SE 4X4
NOW \$19,141

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2015 Kia Soul

1.6L I4 DGI Gamma, 6-Speed Automatic, 34038 mi., 24/30 MPG

\$11,491



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3.5L V6 Ti-VCT, 6-Speed Automatic with Select-Shift, 98640 mi., 18/25 MPG

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1.8L 4-Cylinder DOHC 16V, CVT with Xtronic, 33836 mi., 29/37 MPG

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2017 Ford Fusion SE

2.5L iVCT, 6-Speed Automatic, 30335 mi., 21/32 MPG

\$14,991



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2.4L I4 DGI DOHC 16V ULEV II 185hp, 6-Speed Automatic with Shifttronic, 23393 mi., 25/36 MPG

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2.5L 4-Cylinder DOHC 16V, CVT with Xtronic, 20745 mi., 27/39 MPG

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2.0L TSI, 6-Speed Automatic with Tiptronic, 32993 mi., 25/36 MPG

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4.0L V6 SOHC, 5-Speed Automatic with Overdrive, 54316 mi., 14/18 MPG

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2014 Acura TL 3.5

3.5L V6 SOHC VTEC 24V, 6-Speed Automatic, 67762 mi., 20/29 MPG

\$16,508



2018 Toyota Camry L

Stock # H12348, 2.5L I4 DOHC 16V, 8-Speed Automatic, 32860 mi., 29/41 MPG

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1.8L I4 SOHC 16V i-VTEC, CVT, 34965 mi., 27/32 MPG

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2.0L 4-Cylinder DGI DOHC VVT Turbocharged, 8-Speed Automatic, 42631 mi.

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2.5L 4-Cylinder DOHC 16V, CVT Lineartronic, 17208 mi., 25/34 MPG

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2017 Dodge Journey GT

3.6L V6 24V VVT, 6-Speed Automatic, 10167 mi., 16/24 MPG

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Stock # H12368, V6, CVT with Xtronic, 17839 mi., 19/26 MPG

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4.0L V6 EFI DOHC 24V, 5-Speed Automatic, 48658 mi., 16/21 MPG

\$25,491



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3.5L 6-Cylinder SMPI DOHC 6-Speed Automatic with Select-Shift, 19696 mi., 16/22 MPG

\$29,991



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2013 VW GOLF GTI
G.T.I. stands for Gol Transportation Intenisty!
ZERO DOWN \$186mo.
Sale Price \$12,900



2017 HYUNDAI ELANTRA GT
Just in! Special purchase, Only 3 left!
All one LOW price!
ZERO DOWN \$199mo.
Sale Price \$13,777



2007 CHEVY SILVERADO EXT CAB 4X4
Just in! Fully serviced, ready to go thru snow!
ZERO DOWN \$244mo.
Sale Price \$11,900



2011 CHEVY SILVERADO CREW 4X4
Just in! Roomy crew widda Deal for you!
ZERO DOWN \$265mo.
Sale Price \$15,900



2018 CHEVY MALIBU 2LT
Just in! Loaded up with options even a power sunroof!
ZERO DOWN \$269mo.
Sale Price \$17,900



2017 FORD FIESTA ST
Just in! Turbocharged, pocket rocket!
Only 33k miles!
ZERO DOWN \$273mo.
Sale Price \$10,900



2018 DODGE JOURNEY CROSSROAD AWD
3rd row, full power options
ZERO DOWN \$299mo.
Sale Price \$19,900



2018 DODGE GRAND CARAVAN GT
Just in! Leather, Sto-N-Go. Full Power & Perfect!
ZERO DOWN \$299mo.
Sale Price \$19,900



2011 CHEVY SILVERADO CREW Z71
Just in! Nicest one around for under 20 pound!
ZERO DOWN \$299mo.
Sale Price \$19,900



2018 FORD ECO SPORT TITANIUM AWD
Just in! Perfect with low miles!
All Wheel Drive
ZERO DOWN \$299mo.
Sale Price \$19,900



2017 CHEVY EXPRESS HD 3500
Extended length, 6.0V8, loaded!
ZERO DOWN \$329mo.
Sale Price \$21,500



2017 CHRYSLER PACIFICA L TOURING
Just in! Leather loaded, low miles!
ZERO DOWN \$333mo.
Sale Price \$22,900

IF YOU SEE A STAR IT'S A ONE OWNER CAR!



2016 DODGE JOURNEY RT AWD
Just in! Off lease, 1 owner, low miles, nav, heated leather, moonroof, over \$38,000 new!
ZERO DOWN \$333mo.
Sale Price \$22,900



2019 NISSAN PATHFINDER SV AWD
Just in! Over \$45,000 new, Save over \$15,000!!!
ZERO DOWN \$364mo.
Sale Price \$24,900



2017 RAM 1500 CREW CAB BIG HORN 4X4
Just in! Off lease, super low miles!
ZERO DOWN \$375mo.
Sale Price \$25,900



2016 CHEVY EXPRESS BOX TRUCK
Just in! Extra clean, fully serviced, ready to work!
ZERO DOWN \$375mo.
Sale Price \$25,900



2016 DODGE DURANGO LIMITED 4X4
Just in! Off Lease and perfect!
ZERO DOWN \$375mo.
Sale Price \$25,900



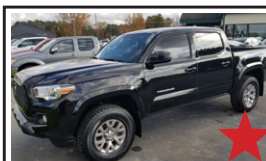
2019 NISSAN FRONTIER CREW 4X4
Just in! Excellent Condition with Low Miles!
ZERO DOWN \$375mo.
Sale Price \$25,900



2018 FORD EXPLORER XLT 4X4
Just in! Like new, low miles, EXPLORE THIS DEAL!
ZERO DOWN \$389mo.
Sale Price \$26,900



2017 INFINITI QX60 AWD
Mint Condition!
ZERO DOWN \$399mo.
Sale Price \$27,900



2016 TOYOTA TACOMA SR5
Just in! Super clean! Super deal! Super hard to find!
ZERO DOWN \$399mo.
Sale Price \$27,900



2014 JEEP WRANGLER UNLIMITED SPORT
OH Yeah baby!
ZERO DOWN \$399mo.
Sale Price \$27,900

30 - Special Purchase - 30
2018 Nissan-Altima SV
Back-up Camera, Alloys, Keyless Remote Start.
30 Available
\$239 or \$14,900



2018 GMC ACADIA ALL TERRAIN
Less than 15k miles!
ZERO DOWN \$399mo.
Sale Price \$27,900



2018 FORD F-150 SUPER CREW 4X4
Teen miles, V8 super crew!
ZERO DOWN \$458mo.
Sale Price \$32,900



2019 FORD RANGER LARIAT 4X4
Just in! Hot new body!
ZERO DOWN \$478mo.
Sale Price \$34,900

Special Purchase
2019 Dodge Ram Crew Big Horn
20's, Big Screen, HEMI Full Power!
\$425 or \$29,900

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www.yestodealsonwheels.com

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07-14 3.99% up to 78 Mos., Fees + 750 F.I.C.O.
**With approved credit. See the dealin' dealer for details*



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TOYOTA

11 AWD OR 4WD MODELS TO CHOOSE FROM!

FOR ALL TOYOTA OFFERS

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Expanded Toyota Military Rebate Program For MILITARY PERSONNEL & THEIR FAMILIES

\$500 OVER & ABOVE ALL CURRENT TOYOTA OFFERS!¹²

- ★ 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.

RAV4



any remaining new 2019 RAV4 (Excludes Hybrid)

\$1250 CUSTOMER CASH¹

-or-

any new 2020 RAV4 (Excludes Hybrid)

\$1000 APR CASH²

When financed through TFS 

-or- Lease a new **2020 RAV4 LE**
8-Speed AT ECT-i 4-Door FWD SUV Gas Model #4430
\$229/mo. 3-Year 10,000-Mile/Year Lease

\$229 Per Mo.

36 Mos. \$2999 Due at Signing

TACOMA



BUILT IN THE USA⁴

any new 2020 TACOMA (Excludes TRD Pro & model 7593)


\$1000 CUSTOMER CASH¹

-or- Lease a new **2020 TACOMA SR 4X4 DBL CAB**
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. \$2999 Due at Signing

HIGHLANDER



BUILT IN THE USA⁴

any remaining new 2019 HIGHLANDER (Excludes Hybrid)

\$2500 CUSTOMER CASH¹

\$1500 CUSTOMER CASH on 2019 HIGHLANDER HYBRID

-or-

0.9% for 60 Mos.⁶

APR Financing

1.9% APR Financing on 2019 HIGHLANDER HYBRID⁷

-or- Lease a remaining new **2019 HIGHLANDER LE**
6-Speed AT ECT-i 4-Door L4 FWD SUV Gas Model #6942
\$279/mo. 3-Year 10,000-Mile/Year Lease

\$279 Per Mo.

36 Mos. \$2999 Due at Signing

Ask about the

\$500 COLLEGE GRAD REBATE PROGRAM^{13,11}

THAT'S OVER & ABOVE ALL OTHER INCENTIVES!




ToyotaCare

Every New Toyota Comes With ToyotaCare.¹⁴

Toyota's No Cost Maintenance Plan.

TUNDRA



BUILT IN THE USA⁴

any new 2020 TUNDRA (Excludes TRD Pro)

\$2000 CUSTOMER CASH¹

-or-

1.9% for 60 Mos.⁷

APR Financing

COROLLA



BUILT IN THE USA⁴

any new 2020 COROLLA (Excludes Hybrid)

\$1250 CUSTOMER CASH¹

\$750 CUSTOMER CASH on 2020 COROLLA HYBRID & HATCHBACK


-or-

1.9% for 60 Mos.⁷

APR Financing

2.9% APR Financing on 2020 COROLLA HYBRID⁹

CAMRY



BUILT IN THE USA⁴

any new 2020 CAMRY (Includes Hybrid & TRD)

\$1250 CUSTOMER CASH¹

-or-

2.9% for 60 Mos.⁹

APR Financing

4RUNNER



any remaining new 2019 4RUNNER (Excludes TRD Pro)

\$1250 CUSTOMER CASH¹

any new 2020 4RUNNER (Excludes TRD Pro)

\$500 CUSTOMER CASH¹

-or- Lease a new **2020 COROLLA LE**
CVT-i 4-Door Sedan Gas Model #1852
\$169/mo. 3-Year 10,000-Mile/Year Lease

\$169 Per Mo.

39 Mos. \$2999 Due at Signing

-or- Lease a new **2020 CAMRY LE**
8-Speed AT ECT-i 4-Door Sedan Gas Model #2532
\$239/mo. 3-Year 10,000-Mile/Year Lease

\$239 Per Mo.

39 Mos. \$2999 Due at Signing

BIG CUSTOMER CASH	\$4000 CUSTOMER CASH '19 SEQUOIA	\$2500 CUSTOMER CASH '19 PRIUS LIFTBACK	\$2250 CUSTOMER CASH '19 C-HR	\$1750 CUSTOMER CASH '20 SIENNA '19 CAMRY GAS	\$1500 CUSTOMER CASH '20 AVALON Includes Hybrid & TRD	\$1000 CUSTOMER CASH '20 YARIS HATCHBACK
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1. Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. 2. 2020 RAV4 Gas Models only. Customers financing through Toyota Financial Services using standard rates qualify for the \$1,000 TFS Standard Rate Retail Cash, subject to approved credit. 3. New 2020 RAV4 LE FWD Model #4430. Lease based on net cap cost of \$23,912. Lease end purchase option \$17,705. 4. Toyota vehicles and components are built using U.S. and globally sourced parts. 5. New 2020 Tacoma SR 4x4 Double Cab Model #7594. Lease based on net cap cost of \$29,775. Lease end purchase option \$25,589. 6. New 2019 Highlander (excludes hybrid). 0.9% APR financing for 36 months with \$28.16 per \$1,000 borrowed OR 0.9% APR financing for 48 months with \$21.22 per \$1,000 borrowed OR 0.9% APR for 60 months with \$17.05 per \$1,000 borrowed OR 1.9% APR financing for 72 months with \$14.71 per \$1,000 borrowed. 7. New 2019 Highlander Hybrid, new 2020 Tundra & new 2020 Corolla 1.9% APR financing for 36 months with \$28.60 per \$1,000 borrowed OR 1.9% APR for 48 months with \$21.65 per \$1,000 borrowed OR 1.9% APR for 60 months with \$17.48 per \$1,000 borrowed OR 2.9% APR for 72 months with \$15.15 for Tundra & 3.9% APR for 72 months with \$15.60 for Highlander Hybrid and Corolla per \$1,000 borrowed. 8. New 2019 Highlander LE L4 FWD Model #6942. Lease based on net cap cost of \$28,683. Lease end purchase option \$19,260. 9. New 2020 Corolla Hybrid & new 2020 Camry (includes Hybrid & TRD Pro) 2.9% APR financing for 36 months with \$29.04 per \$1,000 borrowed OR 2.9% APR for 48 months with \$22.09 per \$1,000 borrowed OR 2.9% APR for 60 months with \$17.92 per \$1,000 borrowed OR 3.9% APR for 72 months with \$15.61 per \$1,000 borrowed. 10. New 2020 Corolla LE Model #1852. Lease based on net cap cost of \$17,641. 3000 Toyota Financial Services Lease Subvention Cash included in lease deal. Lease end purchase option \$12,327. 11. New 2020 Camry LE Model #2532. Lease based on net cap cost of \$22,277. Lease end purchase option \$13,809. 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 1 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 at the rate of \$0.15 per mile (low mileage lease). \$350 Disposition Fee is due at lease termination. ** Subject to approved credit through Toyota Financial Services Tier 1+ & 1 only. Not all customers will qualify for lowest rate - see dealer for terms and conditions. For 1, 2, 3, 5, 6, 7, 8, 9, 10, 11, 12 & 13: Must take retail delivery from new 2019 & 2020 dealer stock between 01/07/20 and 02/03/20. 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 02/03/20.



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