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## Moody on The Market



### Moody

They served the community of Michigan's Great Southwest through the Roaring Twenties, two

World Wars, the Great Depression, years of prosperity and even the Great Recession of 2008, and now...Edgewater Bank of St. Joseph marks the incredible milestone of 110 year in business. Last Sunday, January 26<sup>th</sup>, was the actual day, but the bank will be celebrating the milestone anniversary all year long. Originally organized in 1910 as a federally-chartered mutual savings and loan association, the institution first opened in Buchanan, Michigan, as the Industrial Building and Loan, providing residents with home mortgages and savings accounts. Soon, the fledgling savings and loan was charged with protecting the community's financial assets during a series of events that began only four years later with the start of World War I. Over the next 11 decades the bank's profitability repeatedly soared, plummeted, recovered and rose again. Today, as Edgewater Bank, it is a full-service, commercial bank headquartered in downtown St. Joseph, with branch offices in Bridgman, Buchanan, Coloma and Royalton Township. Bank President and CEO Rick Dyer says, "Edgewater Bank is now a rare breed in the financial world," noting, "The bank has not only reached the 110-year milestone, but it has done so as an independent community bank. It's very uncommon for a bank to be locally owned and operated for over a century. The decisions are made here. The money stays and is reinvested here. We are one of a few 'real local' banks in Michigan." Dyer credits Edgewater's longevity to the men and women who have worked through the bank's various name and organizational changes without losing sight of the needs of its customers and the community. He said other area banks that are headquartered across Michigan or out-of-state are challenged to be aware of and understand what is happening in the economy and lives of people locally. He points out, "At Edgewater Bank we listen and respond to local needs. Sometimes aggressively. Sometimes conservatively. But always with an understanding of how to best help individuals and businesses. And we do it face-to-face." Dyer says that success has not always been easy, telling us,

Continued on page 10

## Pour Me!



### Jenna Podjan

Bud Distributing

## Winter Fun with Tapistry Brewing!

Greetings ladies and gents! I hope all is well, and off to a great start with your New Year. Hard to believe we are in February already! We have a lot of fun stuff happening this month, which is a good way to get out of the house, enjoy some winter fun, and maybe even a tasty beverage.

7<sup>th</sup> Annual Tapistry Brewing and Swiss Valley Ski & Snowboard Area Snow Cup Games

It is that time of year...SNOW, FUN & BEER! One of the most attended winter events in the area, that is oh so fun, and you can even hit the slopes of Swiss Valley Ski

Continued on page 2

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# JENNA

Continued from cover

& Snowboard Area is the Snow Cup Games. **Tapistry** hosts an outdoor beer garden featuring **6 beers** on tap. You will also be able to enjoy 4 of these 6 brews inside at the **Swiss Valley Chalet**.

Not only are there some incredibly delicious beers, **the Snow Cups Games** are going to be happening as well! So let's get into the details:

**When:** Saturday February 8<sup>th</sup>, 2020

**Time:** 1:00-8:00 P.M.

The beer garden will be open from 1:00-5:00 P.M., then join us in the Swiss Valley Chalet from 5:00-8:00 P.M. for some live music!

**Location:**

Swiss Valley Ski & Snowboard Area  
13421 Mann St., Jones, MI 49061  
(just 50 minutes from Benton Harbor)

**Timeline:**

- Beer Garden & Snow Bar 1:00-5:00 P.M.
- Sasquatch Pong 1:00-5:00 P.M.

- Frozen Fish Tacos 1:30 P.M.
- Stein Holding Competition 2:30 P.M.
- Snowshoe Race 3:30 P.M.
- Music featuring **DJ Hunter** from 1:00-5:00 P.M.
- Live Music featuring **Steve and Nally** from 5:00-8:00 P.M.

You guys, this event is such a great time! DJ Hunter will be slinging the tunes and will do the honors of emceeing the Snow Cup Games! Look forward to bragging rights and prizes for the winners! We are excited to seeing you **Saturday February 8<sup>th</sup>, at Swiss Valley Ski & Snowboard Area** for some fabulous fun, delicious **Tapistry Brewing** beers, all while having a great time outdoors with some good old fashion Michigan winter fun! As always, please plan ahead and make sure to enjoy responsibly! We will see you there!

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



Michigan's Great Southwest

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## Photo of the Week



### The Mitten State

Photo by Tonya Kimmerly

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.

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Beverages at the Cash Ice Bar

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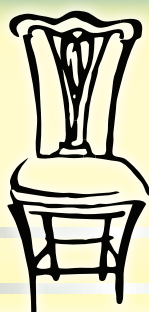
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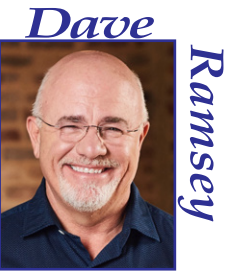
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# Learning to say no

Dear Dave,

We're debt-free except for our home, and we'll have our fully-funded emergency fund of three to six months' worth of expenses, we've agreed on six months' worth, saved up by the end of February. We're also setting aside a little each month to buy a newer car with cash later. We're about \$5,000 from our car fund goal, but my husband is getting impatient. He wants us to go ahead and finance the remainder, since it's a relatively small amount. He has tried to justify this by mentioning that you don't seem to have a problem with people borrowing money to buy a house. Could you explain the difference?

Lana  
Dear Lana,

Okay, first things first. I don't like debt of any kind. I don't really like borrowing for a house, but I'm not unreasonable. I tolerate mortgage loans, as long as people use a 15-year, fixed rate mortgage, with payments that are no more than a fourth of their monthly take-home pay. A house is often the largest purchase in a person's life, and one most people can't achieve based solely on saving. I still recommend, however, setting aside as much as possible for a down payment before taking out a mortgage.

Here's the thing. Cars go down in value, while traditional homes generally increase in value substantially over the years. Plus, you can get an absolutely great, pre-owned car for \$10,000 to \$15,000 dollars. This is an amount which, in my mind, is doable over the course of several months through determined saving and living on a budget. Depending on where you live, a good home can cost 10 to 20 times that much.

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# Dave Says

The best way to build wealth and have a secure financial life is to stay away from debt. This means getting out of mortgage debt as quickly as possible, too. You're never going to win with money if you can't learn to delay pleasure.

Everyone has that little kid inside them, and that little kid wants everything he or she wants right now. Your husband is asking a normal question, but he's dangerously close to letting that immature little kid out. It happens to all of us once in a while, but we have to grow to a point as adults where we tell that little kid no!

-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.

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**WSJM 106.1 1400 SPORTS**

# STUDENT ATHLETE of the week

**Name: Alycia Patterson**  
**School: Niles High School**

Alycia Patterson of Niles High School Basketball is the WSJM Sports Berrien County Student Athlete of the Week for the week of January 12, 2020.

In the Vikings' win over Berrien Springs, Alycia finished with 16 points, four assists, and five steals. She followed that up with 19 points, four steals, and two rebounds. She ended the week with 22 points, one assist, seven steals, and five rebounds against St. Joe. In the game against St. Joe, Alycia also scored her 1,000<sup>th</sup> career point.

Alycia also plays travel basketball. In the classroom, she carries a 3.8 grade point average.

Alycia is the daughter of Anthony and Kristen Patterson of Niles.

Other finalists for the week were Amara Palmer of Niles Basketball, Megan Koenigshof of Coloma Basketball, and Owen Weber of LSJ Warriors Hockey.

*Alycia Patterson*

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Do you recognize this masterpiece? This painting is called The Red Vineyard by Van Gogh. In the late 1800s, Vincent pioneered a genre of painting called Post-Impressionism. A style characterized by abstract

Starry Night or Almond Blossoms. But the real tragedy of the story is potential. Nothing aches in the human heart like potential unfulfilled. Assuming a sale of \$2,196 as in the case of The Red Vineyard; combining the 2,100 art pieces with the 860 oil paintings; if Van Gogh would have sold his entire body of work, he would have made \$6,500,150. A far cry from the penniless painter's final fate. I believe the key to unlocking your potential is found in scripture. Daniel 11:32 says

imagery, liberal application of paint, and bold use of color. Those who encountered the young talent hailed him as the greatest Dutch artist since Rembrandt. In a word, Van Gogh was a genius. Throughout his career, Van Gogh masterfully crafted over 2,100 works of art and 860 paintings. A staggering body of work, considering his paintings were completed within the last two years of his life. The Red Vineyard, though, holds certain significance for one of the most influential creatives in history. This particular painting is the only known painting Van Gogh sold in his lifetime. Purchased for 400 francs. Meaning the sum total of this brilliant artist's career garnered an equivalent of just \$2,196 today. After years of surviving off the kindness of his brother, Vincent could no longer cope with the reality he had failed as an artist. Tragically, on July 29, 1890, Vincent van Gogh took his own life at age 37. Today, it would seem absurd to categorize Van Gogh as a failure. Few wouldn't recognize the renderings of



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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.

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2/4	7:00	Gull Lake @ Lakeshore	Boys Basketball
2/7	5:30	St. Joseph @ Lakeshore	Girls & Boys Basketball
2/11	7:00	Bridgman @ Lakeshore	Girls Basketball
2/14	5:30	Portage Northern @ Lakeshore	Girls & Boys Basketball
2/18	7:30	Lakeshore @ Mishawaka Marian	Boys Basketball

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Nancy Popke  
Pauline Yost  
Rey and Portia Mijares  
Richard and Paulous Lindgren

Richard and Virginia Kruck  
Robert and Barbara Zeck  
Roger and Jennifer Rosenthal  
Sally McWhirter  
Shari Kinkin  
Shirley Hildebrand  
Thomas Keane  
Todd and Sherri Nitz  
Ursula Henkel  
Vicki Lee and John Kolb



Pastor



Rosenbaum

Home

"[O]n those living in the land of the shadow of death, a light has dawned."

Matthew 4:16

The rear half of a truck sat on the bridge. Eventually, divers found the front half, along with the rest of the bridge. They never found the driver. The mighty waves of Hurricane Ivan that had tossed concrete spans around like dominos, swallowed his body forever.

What possessed this driver to cross a 3-mile bridge in the middle of a category 4 hurricane? Maybe his wife was waiting for him in Pensacola. Maybe, in the darkness, he thought it wasn't all that bad. He obviously thought he could make it. He didn't realize on this bridge, in this storm, he was driving into the shadow of death.

What possesses me to think I can make it through this life without Jesus? On this earth, in this life, I am living in the shadow of death. Death that is more than a stilled heart. Death that is a stilled soul—empty, alone, constantly trying to convince myself, "I'm OK. I'll make it!"

I'm not okay and I'm not safe. The darkness hides the waves of sin that swallow me. I won't make it!

Then Jesus shines his light into my death-dark heart. With brilliant love, he turns my eyes to his cross. I see forgiveness there. He runs my eyes over his life. I see perfection there. He focuses my eyes on his heart. I see my God gifting me with both—Jesus' forgiveness and Jesus' perfection. He lifts my head up to heaven. I see his arm bending around my shoulders as he welcomes me into an eternity of life and light.

I will make it home.

Prayer: Dearest Jesus, shine the light of your love into my heart so I always know your forgiveness and your goodness are mine. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
Originated by: www.WhatAboutJesus.com

Read more at www.MailMaxOnline.com



Sarah Spoonholtz, Regional Director, SMR Chamber

Your Chamber Update

stress it enough though, dress warm! There are plenty of places for you to warm up, but it is a Polar Party after all! You can purchase advance discounted tickets at BridgmanFoundation.org, Brown Paper Tickets, the Bridgman Public Schools Admin Office, or Harding's Friendly Market in Bridgman. Otherwise, they will be available at the gate. Proceeds will benefit the Bridgman Foundation.

For those of you wanting to make business connections, we hope that you're planning on attending our Business Recognition Breakfast Annual Meeting & Awards Ceremony on February 13th. Once again, this is a joint event with the Cornerstone Alliance at the newly renovated Grand Upton Hall at Lake Michigan College's Mendel Center. Doors will open at 7:00 am for breakfast and networking with the program beginning at 7:45. This is a great opportunity to get updates from both respective organizations, hear from our Keynote Speaker Jeff Donofrio from the Michigan Department of Labor & Economic Opportunity, and celebrate businesses in our area! Tickets are available online at www.smrchamber.com. Members and non-members are welcome to attend!

If you're ever curious about anything the Chamber does or what it can do for you, feel free to call me at (269) 932-4042, or email sspoonholtz@smrchamber.com.



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The 2020 Business Recognition Breakfast Annual Meeting & Award Ceremony returns to the newly renovated Lake Michigan College Mendel Center Grand Upton Hall on Thursday, February 13th. Join the Cornerstone Alliance, Women's Business Center, and the Southwest Michigan Regional Chamber in celebrating the success of our peers, and all the growth that is happening in Michigan's Great Southwest! Doors Open for breakfast & networking at 7am Program starts at 7:45am To purchase tickets visit smrchamber.com



# Lakeshore Excellence Foundation Set to Hold Annual Online Auction to Support Lakeshore Public Schools

Disney passes, high-end Whirlpool appliances, spa treatments, gym memberships, destination golf vacations, restaurant dining, Chicago getaways, and a host of other items will be auctioned off to the highest bidder beginning this weekend, as the Lakeshore Excellence Foundation (LEF) kicks-off its annual online auction benefiting Lakeshore Public Schools.

Bidding starts Saturday, February 1 at Noon, and runs through Saturday, February 8th at 9:00 p.m. Participants can log on to [www.LEF2020.givesmart.com](http://www.LEF2020.givesmart.com) to see the list of items up for grabs, or visit: [www.lefonline.org](http://www.lefonline.org). This marks the fourth year the LEF has held the event, which wouldn't be possible without the amazing support of dozens of area businesses and individual donors.

"I am always amazed at the generosity of the local businesses in supporting this event," says LEF Chairman J.C. Anderson. "These retailers are called upon almost every day for contributions, and they simply cannot support everything. Our 'turndown rate' by the retailers is extremely low, and we encourage our donors to support these local businesses."

Lakeshore Public Schools remain in the bottom 25% of state revenue per student. The Lakeshore Excellence Foundation works to close that funding gap by acquiring and distributing resources that support district programs and projects aimed at enhancing, enriching, or supplementing learning opportunities for students, staff and the community.

With the support of the LEF, Lakeshore Public Schools has been able to:

- Transform the libraries at every district school into 21st Century Learning Centers
  - Implement Project Lead the Way, a nationally renowned STEM curriculum
  - Supply each elementary and Language Arts classroom in the district with its own lending library
  - Upgrade sound, lighting, and other technical components in the Community Auditorium (\$660,000 project - due for completion in 2020)
- The LEF has also been huge supporters of:
- First Robotics
  - Career and Technical Education (CTE) programs
  - Musical productions

In 2019, the LEF online action raised \$19,000 for Lakeshore Public Schools.

### About Lakeshore Excellence Foundation

The mission of the Lakeshore Excellence Foundation (LEF) is to acquire and distribute resources that support various Lakeshore Public School programs and projects aimed at enhancing, enriching, or supplementing learning opportunities for students, staff and community. Additional information about LEF can be found at [lefonline.org](http://lefonline.org), or connect with us on Facebook.

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

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**MOODY** *Continued from Cover*

"Twelve years ago this bank, like many banks, was in a world of hurt during the Great Recession and real estate crisis." He says that the bank's leadership and staff circled the wagons and established a plan for Edgewater. The bank expanded its product offerings and focused on personalizing customer service and community involvement. He says the bank is stronger and more involved than ever in the communities it serves. However, staying competitive has been challenging for community banks the size of Edgewater's. Dyer says non-bank Internet-based organizations compete for investment dollars and loans. He adds that continuing changes in technology, needs and wants mean Edgewater Bank has to constantly keep its eyes and ears wide open to understand how to best serve its customers and the community. Dyer contends, "As a local bank we

know we can't make a difference in what will happen financially in the next decade in our state, our country or the world but we can make a difference in our corner of Michigan. We won't back down. We will look out for the people living and working here and continue to make smart decisions." A recent example of how the bank is responding to local needs is its development of a program to provide financial assistance for revetments for homeowners along **Lake Michigan** so they can protect their properties from further, devastating shore erosion. The bank has also recently sponsored the **Edgewater Fitness Trail at Harbor Shores**, a 12-mile circuit in **Benton Harbor/St. Joseph**, to support healthier living in the community. Dyer says that sponsorship was spurred by the bank winning the **2019 Governor's Fitness Award as the healthiest workplace in Michigan**. Dyer said the bank will mark its 110-year milestone throughout the coming year, culminating with the **11K-and-Change Relay Run** to be held this fall on the Edgewater Fitness Trail. More details will be posted on the bank's **Facebook** page. **Edgewater Bancorp, Inc.** is the shareholder-owned holding company for Edgewater Bank, which has been serving Southwest Michigan as a local community bank since 1910, with full-service branch offices in Bridgman, Buchanan, Coloma, Royalton Township and St. Joseph. For more information, visit online at [edgewaterbank.com](http://edgewaterbank.com) or call 800-922-5221.

Just hours after the recent historic vote by local communities to study the revitalization of the local harbor and waterfront, one of the first great steps to getting people onto the water and connecting across the **St. Joseph River** is coming to life. **Cornerstone Alliance** has joined the **SWMI Cycle Boat and the KitchenAid Senior PGA Championship** in announcing plans to provide a **free Water Taxi** service during the week of the **KitchenAid Senior PGA Championship** this spring. The Water Taxi will provide transportation throughout the harbor for locals and tourists alike. Stops include the **Margaret B. Upton Arboretum** below the **St. Joseph Band Shell**, **The Inn at Harbor Shores and Tavern on the River**. **Ryan Ogle**, **Championship Director** of the **KitchenAid Senior PGA Championship**, says, "We are excited to be a part of this unique opportunity to further highlight our host communities," and adds, "The water taxi will allow locals and visitors to use the free service which provides transportation to the multiple locations throughout the harbor and access to the championship via a special shuttle at The Inn at Harbor Shores." In addition to the water taxi service, **Holt Bosse** is assisting **Cornerstone Alliance** in producing a wayfinding application that users can download to their mobile device. That app

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will suggest and provide navigation to restaurants to try and sites to see while visiting in Michigan's Great Southwest. There are plenty of options for food, shopping and entertainment around downtown St. Joseph and Benton Harbor. It will also include the Cycle Boat schedule and countdown timer to help plan daily activities throughout the week of the KitchenAid Senior PGA Championship. **Christina Frank, Vice President of External Affairs at Cornerstone Alliance**, says, "The harbor is one of the greatest assets in this community," and adds, "A water taxi service during the week that is seen as the official kick-off to summer will provide our local residents with a new opportunity to utilize the water as a means of transportation. It will enhance the accessibility, mobility and connection within the communities, and to businesses located within close proximity of the three stops." Frank points out, "The

water taxi and wayfinding app will make it easier for residents and visitors to enjoy the water as well as local restaurants, shops, and entertainment attractions. None of this would be possible without the collaboration of the KitchenAid Senior PGA Championship, Southwest Michigan Cycle Boat and the **St. Joseph Improvement Association.**" **Brady Cohen, Owner of the SWMI Cycle Boat**, made a statement regarding the overall vision of the Water Taxi, saying, "Our original vision was to provide the community and tourists with access to our stunning harbor views and what we refer to as 'The Water Movement.' That vision is now our mission; put people on the water to experience a fun, innovative way of sightseeing with a unique twist. People are always seeking new, exciting adventures, so to offer a safe water option is highly attractive." Cohen introduced the Southwest Michigan Cycle Boat in

2019 and is excited to provide this special opportunity to the community, saying, "We're thrilled to deepen our existing relationship with Cornerstone Alliance and believe that aligning our efforts to better serve the community and tourists, and partnering with the KitchenAid Senior PGA Championship, will allow guests to experience what our beautiful harbor in St. Joseph and Benton Harbor has to offer." Cornerstone Alliance, **Berrien County's lead economic development agency**, is a non-profit, investor-governed economic development organization primarily focused on increasing employment opportunities, private sector capital investments and the local tax base in Michigan's Great Southwest; with specialized business services offered in economically distressed areas. The KitchenAid Senior PGA Championship is the most historic event in

Continued on page 12



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SPECIAL ENGAGEMENT

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## MOODY *Continued from page 11*

senior golf. Started in 1937, the annual competition brings the best players in the game to compete for the prestigious **Alfred S. Bourne Trophy**. The KitchenAid Senior PGA Championship made its first appearance in Michigan in 2012, returning again in 2014, 2016, 2018, and is back for the **Memorial Day** weekend here in 2020.

If all you want is a roof overhead and a concrete floor, there are many storage options across the region, but a trio of investors know that there are many who place considerably higher value on their top flight boats, classic cars and recreational vehicles in search of finer quarters for the care of their cargo. That's why they have created **Ultimate Storage of St. Joseph**, a major project now underway on **Marina Island** between the St. Joseph River and the **Morrison Channel**. **Daniel Crist, Don Kessler and Doug Laraway** laid out plans last summer before the **St. Joseph Planning Commission** and the **City Commission** in search of approval for their "luxury garage suites" on the island along **Anchors Way** in the city. They have officially broken ground on the \$3.25-million development which will feature 23 luxury garage suites over 1.75 acres with convenient access to Lake Michigan and the St. Joseph River. It's right in the center of a cluster of five local marinas including

**Anchors Way Marina, Brians Marina, Pier 33, Pier 1000 and Island Pointe Marina**. Ultimate Storage specializes in sleek, privately-owned, storage solutions for cars, boats, motorcycles, RVs and other valuable property in a climate-controlled atmosphere. Developers tell us that when complete, Ultimate Storage will be the first to offer storage solutions of that nature: seamlessly combining a solution to store an individual's most prized possessions and the extra space to explore personal hobbies and interests. Co-owner Daniel Crist tells us, "Ultimate Storage is truly unlike any other facility of its kind in the area," and adds, "Southwest Michigan is a haven for luxury boats and collector cars, and we know our garage suites will make a welcome addition for the owners." The build-out consists of three indoor storage facilities on a gated property with an extra wide drive to accommodate oversized vehicles, and hydraulic boat trailers, security cameras and outdoor lighting. The St. Joseph location includes a sleek exterior, masonry rock, and metal accents. Each basic unit is totally customizable with water, sewer, kitchenette, bathroom with shower, individually climate controlled, 20-ft ceilings, 16x18-ft overhead door, a basic mezzanine and service door. Upgrades can include a mezzanine or loft with hardwood floors and custom railings, plumbing, and is wired for phone, cable and Internet.



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Love, cocktails, DJs, dancing, and a beautiful venue—they're some of the best parts of every wed-

ding celebration. So why not host a celebration without the wedding? That's the idea behind the **Love Day Dance Party at Journeyman Distillery** in Three Oaks on February 7th. For this first-of-its-kind event, Journeyman's award-winning events team has partnered with entertainment juggernaut **27 Entertainment** to "bring down the house," according to 27e's **Matthew Fayson**, who says, "If you or a friend have been married in the past 5 years, you've probably heard of the **Dancing DJs, DJ Mal Sauce, or DJ EZPZ**—but you've never seen them all in one room." Non-stop dance jams are just the tip of this love-fest, according to **Journeyman Event Manager, Lindsay Tschida**. Local wedding planners, **White Dahlia Events**, have designed 5 vintage-inspired **VIP lounges** with seating for up to 10 and including cocktail service from a private barrel and **Moscow Mule bar**. A cocktail menu and more will be available from Journeyman's **Warren Hall bar**. Additional love-filled touches include a live **Tinder** booth, photography by **Westley Leon Studios**, and a winter clothing drive. Less expensive than a wedding, more luxe than a club, the Love Day Dance Party will kick off with a complimentary cocktail hour from 8 to 9pm. Non-stop DJs, dancing and a light show continue through midnight. Tickets are on sale now at [journeymandistillery.com/calendar](http://journeymandistillery.com/calendar).

That's it for this week, folks. See you Saturday right here in MailMax!



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**Don Stuart**  


Though I've hec-tored the front office of the NFL for many years for a press pass, I've never attended a Super Bowl. I've never been in the host city of any Super Bowl in the week leading up to the game. Only once have I ever even been in the same state of a Super Bowl host city during the crucial pre-game hype phase – that was 2006, when reporters dreaming of warm-weather getaways were sent to frigid, snow-crusted Detroit.

My point is, this column – which is meant to hone your appetite for this year's Super Bowl! – consists of stuff I never actually heard or witnessed in person, but instead gathered from other sources – magazines, the Interweb, the backs of old football trading cards, fortune cookies, etc.

Herewith, a compendium of goofy sound-bites made by Super Bowl competitors and observers over the years:

"If Jesus were alive today, he would be at the Super Bowl." I don't know if the person who said this meant that he pictured Jesus attending the Super Bowl, or actually playing in the game. Regardless, the speaker was not trying to be flip or controversial, I don't believe . . . because the speaker was the famous 20<sup>th</sup>-century minister Norman Vincent Peale.

Prior to Super Bowl 18, in 1984, Oakland Raiders defensive end Lyle Alzado said of the offensive lineman he'd square off against, "I plan to rip Joe Jacoby's lips off." When advised of this, Jacoby, who played for Washington, replied, "Hmmm, it might be an improvement." If that seems like a very chill reply to the 6'3", 255-pound Alzado's aggressiveness, consider that maybe Jacoby wasn't very intimidated: he was

still 4 inches taller and 45 pounds heavier than Jacoby.

Journalist and author Roy Blount, Jr., wrote a book about the Pittsburgh Steelers, titled "About Three Bricks Shy of a Load." It was published just before the team's first-ever Super Bowl victory, and Pittsburghers loved it. A Pittsburgh guy once told Blount, "People in Pittsburgh are loyal. You can write horse(pucky) from here on, and we'll read it."

Another Super Bowl 18 story: In a pre-game interview, Washington lineman Russ Grimm told reporters "I'd run over my mother to win it." Opposing linebacker Matt Millen of the Raiders felt similarly; "I'd run over Grimm's mother too."

If you watch Sunday Night Football on NBC these days, you've heard the dulcet tones of Cris Collinsworth (No. 5 son always – always – comments that "Cris Collinsworth's got a weird-sounding voice"). In 1989, Collinsworth played for the Cincinnati Bengals in Super Bowl 23 against the Joe Montana-led San Francisco 49ers, and afterward, he said, "Joe Montana is not human." He did not proceed to call him Jesus, and prove Norman Vincent Peale right. But he came close, saying, "I don't want to call him a god, but he's definitely somewhere in-between."

Winning coach Joe Gibbs was asked after Super Bowl 26 about the genius behind Washington's victorious game plan. Of geniuses, he said, "There have been only two in history. Michelangelo was one of them, and . . . I forget the other."

In 1972, Dallas Cowboy Duane Thomas said this about the Super Bowl: "If it's the ultimate game, how come they're playing it again next year?"

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## LEGALS

### SYNOPSIS OF LAKE CHARTER TOWNSHIP BOARD MEETING January 21, 2020

Meeting called to order 7:00 p.m. Present: Gast, Clark, Payne, Wilk, Heyn, Mensinger and Stine. Agenda approved with three additions. All ayes, motion carried.

Motion to approve minutes of December 17, 2019. All ayes, motion carried.

Motion to approve December 2019 bills in the amount of \$312,657.68. All ayes, motion carried. Motion to allow Supervisor Gast to accept bids on the Request for Proposal for the waste water line to the north and south pavilions at Lake Charter Township Park. All ayes, motion carried.

Motion to pay invoice from Accident Fund in the amount of \$32,682.00 for worker's compensation insurance. All ayes, motion carried.

Motion to approve purchase of Ford F-550 Dump Truck from Siemens Ford for \$56,216.00. All ayes, motion carried.

Motion to approve quote from Peerless Midwest not to exceed \$9,351.00 for repair of the sump pump at the pumping station. All ayes, motion carried.

Motion to increase the mileage rate to 58 cents for 2020. All ayes, motion carried.

Motion to approve travel, meals, lodging for anyone wishing to attend the Michigan Townships Association Conference April 27 - 20, 2020 in Traverse City. All ayes, motion carried

**ANNOUNCEMENTS**  
 The next regular meeting is scheduled for February 18, 2020 at 7:00 p.m., Lake Township Hall, Bridgman, Michigan.

Lake Charter Township Planning Commission is scheduled for February 3, 2020 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan.

Lake Charter Township Zoning Board of Appeals is scheduled for March 12, 2020 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan.

Meeting adjourned 7:53 p.m.

**Lake Charter Township website:**  
[www.lake-township.org](http://www.lake-township.org)

A complete set of minutes may be obtained from the Lake Charter Township Clerk.

## LEGALS

**ZONING BOARD OF APPEALS NOTICE**  
 The City of Bridgman Zoning Board of Appeals will hold a public hearing on Thursday, February 27, 2020 at 6:30 p.m. at City Hall, 9765 Maple St. for a variance request made by Tom and Sarah Misener.

The petitioner would like to build a 1 1/2 stall garage and is requesting a variance pertaining to the City of Bridgman Zoning Ordinance Article II.5, Section 2.06 Site Development Standards. The minimum side yard setback in the Residential Lake District is 12ft. Petitioner is requesting a 9ft variance reducing the side yard setback to 3ft. The property is located at 9368 Tulip Lane., Bridgman, MI 49106, with the following property tax code: 11-56-0113-0151-14-8.

This meeting is an open meeting. The notice is posted in compliance with the Open Meeting Act, Public Act 267 of 1976 and the Americans with Disabilities Act. Individuals with disabilities requiring auxiliary aids should contact the City Clerk by writing or calling the following: Allyson Holm, City Clerk (269)465-5144, P.O. Box 366, Bridgman, MI 49106 or by email at [aholm@bridgman.org](mailto:aholm@bridgman.org).

Notice is also given that the application or petition describing the action or relief being sought is available for public inspection at Bridgman City Hall office during the hours of 8AM - 5PM, Monday through Friday.

Allyson Holm  
 City Clerk

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6.2 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 86K Miles, Running Boards, Remote Start, Memory Power Leather Heated/AC Seating, 2<sup>nd</sup> Row Heated Seats, Power Moon Roof, Auto Climate Control, DVD Entertainment Center, CD-Player, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! C20106A



**2017 JEEP GRAND CHEROKEE LIMITED 4X4**  
**NOW \$29,494**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Heated 2<sup>nd</sup> Row Seats, Auto Climate Control, Rear Park Assist, Rear View Camera, Power Lift Gate, Trailer Tow Group IV, Remote Keyless Entry System, Jeep Certified! U20012



**2012 NISSAN FRONTIER SV 4X4**  
**NOW \$14,491**

4.0 EFI Engine, Automatic Transmission, 100K Miles, CD-Player, Remote Keyless Entry System, Car Smart Checked! F19495B



**2014 RAM 1500 EXPRESS REGULAR CAB 4X4**  
**NOW \$21,971**

5.7 V8 HEMI EFI Engine, 6 Speed Automatic, Aluminum Wheels, 49K Miles, Pick Up Bed Cap, Bed Liner, Remote Keyless Entry System, Car Smart Checked! U20009



**2015 TOYOTA COROLLA SE**  
**NOW \$10,999**

1.8 EFT Engine, CVT Automatic, Styled Wheel Covers, 77K Miles, CD-Player, Keyless Entry System, Car Smart Checked! U19224A



**2017 CHRYSLER PACIFICA TOURING L PLUS**  
**NOW \$26,519**

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, Power Leather Heated Seating, Blind Spot and Cross Path Detection, Rear View Camera, Blu-Ray DVD Entertainment System, Remote Keyless Entry System, Chrysler Certified! U20002



**2017 FORD FUSION SE**  
**NOW \$16,557**

2.5 EFI Engine, 6 Speed Automatic, Luster Nickel Painted Wheels, 30K Miles, Remote Start, SYNC 3, Power Front Seats, CD-Player, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20007



**2017 JEEP COMPASS HIGH ALTITUDE 4X4**  
**NOW \$16,910**

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Power Leather Driver's Seat, Power Moon Roof, CD-Player, Remote Keyless Entry System, Jeep Certified! U20011



**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



**2014 FORD FUSION SE**  
**NOW \$11,635**

2.5 EFI Engine, 6 Speed Automatic, Painted Aluminum Wheels, 63K Miles, Power Driver's Seat, SYNC, CD-Player, Remote Keyless Entry System, Car Smart Checked! U19232



**2016 DODGE GRAND CARAVAN SE**  
**NOW \$14,494**

3.6 V6 EFI Engine, 6 Speed Automatic, Steel Wheels, 58K Miles, CD-Player, 2<sup>nd</sup> and 3<sup>rd</sup> Row Stow 'N Go Bucket Seats, Remote Keyless Entry System, Chrysler Certified! U19235



**2018 HYUNDAI SANTA FE SPORT AWD**  
**NOW \$29,653**

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 11K Miles, Navigation, Memory Power Leather Heated/AC Seating, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! C20111A



**2017 FORD ESCAPE TITANIUM 4X4**  
**NOW \$22,440**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Memory Power Leather Heated Seating, Auto Climate Control, SYNC 3, Blind Spot Monitoring, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! U19238



**2010 PORSCHE BOXSTER CONVERTIBLE**  
**NOW \$25,828**

2.9 EFI Engine, 7 Speed Manual Transmission, Aluminum Wheels, Only 18K Miles! Power Leather Seats, CD-Player, Remote Keyless Entry System, Car Smart Checked! F19272A



**2017 FORD ESCAPE SE 4X4**  
**NOW \$19,591**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K Miles, Power Driver's Seat, Heated Front Seats, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Ford Certified! U19237



**2016 FORD F-150 SUPERCREW XLT 4X4**  
**NOW \$27,861**

2.7 V6 EcoBoost EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 55K Miles, Bed Liner, Chrome Step Bars, Remote Start, Power Heated Front Seats, Power Twin Panel Moon Roof, SYNC 3, Reverse Sensing System, Rear View Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! Ingot U18194

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<b>2010 DODGE RAM 1500 SLT SPORT</b>  <del>\$312/MO</del> <b>\$292/MO</b>	<b>2016 CHEVY MALIBU PREMIER</b>  <b>LEATHER, LOADED.</b> <del>\$314/MO</del> <b>\$291/MO</b>	<b>2012 GMC SIERRA 1500 SLE</b>  <del>\$299/MO</del> <b>\$269/MO</b>	<b>2012 FORD F-150 XLT</b>  <del>\$299/MO</del> <b>\$269/MO</b>	<b>2019 DODGE GRAND CARAVAN SXT</b>  <b>CHOOSE FROM 3!</b> POWER DOORS, BACK UP CAMERA, POWER SEAT, FACTORY WARRANTY <del>\$292/MO</del> <b>STARTING AT \$269/MO</b>	<b>2017 CHEVY EQUINOX LT</b>  <del>\$285/MO</del> <b>\$264/MO</b>

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<b>2014 LINCOLN MKX</b>  <del>\$273/MO</del> <b>\$249/MO</b>	<b>2017 CHEVY CREW LT Z71</b>  <del>\$428/MO</del> <b>\$398/MO</b> 41K MILES, FACTORY WARRANTY, POWER SEATS, BACKUP CAMERA	<b>2017 RAM SPORT CREW 4X4</b>  <del>\$499/MO</del> <b>\$469/MO</b> LEATHER, NAV, HEATED, BACK UP CAMERA, 4X4, TOW PKG. JUST IN!	<b>2010 LINCOLN MKS ECOBOOST</b>  <del>\$272/MO</del> <b>\$249/MO</b>		
<b>2016 NISSAN ROGUE SL</b>  <del>\$274/MO</del> <b>\$249/MO</b>	<b>2013 RAM 1500 BIG HORN</b>  <del>\$274/MO</del> <b>\$249/MO</b>	<b>2013 JEEP GRAND CHEROKEE OVERLAND</b>  <del>\$269/MO</del> <b>\$249/MO</b>	<b>2013 GMC ACADIA AWD</b>  <del>\$269/MO</del> <b>\$249/MO</b>	<b>2016 FORD ESCAPE TITANIUM</b>  LEATHER, NAVIGATION, 4X4, BACK UP CAMERA. <del>\$274/MO</del> <b>\$248/MO</b>	<b>2002 CHEVY CAMARO CONVERTIBLE</b>  90K MILES, HARD TO FIND <del>\$258/MO</del> <b>\$239/MO</b>
<b>2017 HYUNDAI ELANTRA</b>  40K MILES, JUST IN, FACTORY WARRANTY <del>\$252/MO</del> <b>\$239/MO</b>	<b>2012 CADILLAC SRX LUXURY</b>  <del>\$254/MO</del> <b>\$229/MO</b>	<b>2018 CHEVY CRUZE LT</b>  <del>\$252/MO</del> <b>\$229/MO</b>	<b>2008 JEEP WRANGLER</b>  AUTO, POWER WINDOWS, LOCKS, CRUISE, TILT <del>\$224/MO</del> <b>\$199/MO</b>	<b>2014 DODGE DART SXT</b>  <del>\$199/MO</del> <b>\$179/MO</b>	<b>2008 SATURN OUTLOOK</b>  <b>JUST IN</b> <b>\$2,991</b>

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78k original miles. Drop the top & cruise!  
**\$4,900 CASH SPECIAL**



**2005 CHEVY TRAILBLAZER LT**  
Fully serviced, ready for snow!  
**ZERO DOWN \$149mo.**  
Sale Price \$5,900



**2011 MERCURY GRAND MARQUIS LS**  
Just in! leather, loaded, low miles  
**ZERO DOWN \$169mo.**  
Sale Price \$9,900



**2018 NISSAN VERSA SL**  
Only 4 Left!  
**ZERO DOWN \$169mo.**  
Sale Price \$11,700



**2012 FORD TRANSIT CONNECT XLT**  
Only One Left!  
**ZERO DOWN \$169mo.**  
Sale Price \$11,777



**2013 VW GOLF GTI**  
G.T.I. stands for Got 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 ★ 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

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**2019 Dodge Ram Crew Big Horn**  
20's, Big Screen, HEMI Full Power!  
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### RAV4



any remaining new 2019 RAV4 (Excludes Hybrid)

## \$1250 CUSTOMER CASH<sup>1</sup>

-or-

any new 2020 RAV4 (Excludes Hybrid)

## \$1000 APR CASH<sup>2</sup>

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 USA<sup>4</sup>**

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


## \$1000 CUSTOMER CASH<sup>1</sup>

-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 USA<sup>4</sup>**

any remaining new 2019 HIGHLANDER (Excludes Hybrid)

## \$2500 CUSTOMER CASH<sup>1</sup>

\$1500 CUSTOMER CASH on 2019 HIGHLANDER HYBRID

-or-

## 0.9% for 60 Mos.<sup>6</sup>

APR Financing

1.9% APR Financing on 2019 HIGHLANDER HYBRID<sup>7</sup>

-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<sup>13,11</sup>

**THAT'S OVER & ABOVE ALL OTHER INCENTIVES!**




### ToyotaCare

Every New Toyota Comes With ToyotaCare.<sup>14</sup>

**Toyota's No Cost Maintenance Plan.**

### TUNDRA



**BUILT IN THE USA<sup>4</sup>**

any new 2020 TUNDRA (Excludes TRD Pro)

## \$2000 CUSTOMER CASH<sup>1</sup>

-or-

## 1.9% for 60 Mos.<sup>7</sup>

APR Financing

### COROLLA



**BUILT IN THE USA<sup>4</sup>**

any new 2020 COROLLA (Excludes Hybrid)

## \$1250 CUSTOMER CASH<sup>1</sup>

\$750 CUSTOMER CASH on 2020 COROLLA HYBRID & HATCHBACK

-or-

## 1.9% for 60 Mos.<sup>7</sup>

APR Financing

2.9% APR Financing on 2020 COROLLA HYBRID<sup>9</sup>

### CAMRY



**BUILT IN THE USA<sup>4</sup>**

any new 2020 CAMRY (Includes Hybrid & TRD)

## \$1250 CUSTOMER CASH<sup>1</sup>

-or-

## 2.9% for 60 Mos.<sup>9</sup>

APR Financing

### 4RUNNER



any remaining new 2019 4RUNNER (Excludes TRD Pro)

## \$1250 CUSTOMER CASH<sup>1</sup>

any new 2020 4RUNNER (Excludes TRD Pro)

## \$500 CUSTOMER CASH<sup>1</sup>

-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

<b>BIG CUSTOMER CASH</b>	<b>\$4000</b> CUSTOMER CASH '19 SEQUOIA	<b>\$2500</b> CUSTOMER CASH '19 PRIUS LIFTBACK	<b>\$2250</b> CUSTOMER CASH '19 C-HR	<b>\$1750</b> CUSTOMER CASH '20 SIENNA '19 CAMRY GAS	<b>\$1500</b> CUSTOMER CASH '20 AVALON Includes Hybrid & TRD	<b>\$1000</b> CUSTOMER CASH '20 YARIS HATCHBACK
--------------------------	-----------------------------------------	------------------------------------------------	--------------------------------------	------------------------------------------------------	--------------------------------------------------------------	-------------------------------------------------

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 #430. 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 \$15.60 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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