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Pat
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The collective communi-
ty of Mich-
igan's Great Southwest has
lost a business leader who was

a dynamic leader in the automotive industry and a guy with a dry sense of humor. **Ed Siemans** passed away last Friday, April 24th, 2020, surrounded by his family.

Ed was asked many a time by friends and customers when he was going to retire. He never did.

Ed Siemans and his wife **Joan** moved to Bridgman 45 years ago in 1975 after they had purchased the **Dave Bauschke Ford** dealership, located next to the railroad tracks in downtown **Bridgman**. They both fell in love with what Southwest Michigan had to offer, and together, they founded **Siemans Ford**, a very small dealership with a total of eight employees.

Just four years later in 1979, with much bigger plans for their enterprise, Ed and Joan purchased vacant land across from the **Navajo Restaurant** on Red Arrow Highway on the north side of Bridgman and proceeded to build a new building.

Barely three years later, in 1982, they launched the sister dealership of **Siemans Mazda**, which was located on **Niles Avenue in Saint Joseph** where **Honor Credit Union's** St. Joe branch now resides.

A year later, in 1983, they added the **Chrysler, Plymouth, and Dodge** franchises, and over the years, they have had **Pontiac, Daewoo, Isuzu, and Eagle** nameplate franchises as well. Steady exponential growth turned the Siemans family of dealerships into a powerhouse and one of the largest such enterprises in Southwest Michigan.

When you're Ed Siemans, you're never too big or too busy to mix it up with the people who buy your cars, trucks and SUVs. In fact, Ed was known for his interaction with customers and staff, and he found great joy in the business by talking to his customers. Ed's daily routine was to talk to customers in the waiting room, and he developed a great relationship with his customers over those many years.

While Ed had a pretty dry sense of humor, it was not uncommon at all to wind up with the customers laughing as well. Ed also enjoyed his hard-working staff, which he considered to be just like family. He made it a point to walk through his Service Department every day, because Ed was very proud of his team.

Continued on page 6



Arthur
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Your Chamber Update

Steps to Safely Re-Open Your Business

Governor Gretchen Whitmer signed executive order 2020-59 on April 24, extending her "Stay Home, Stay Safe" order through May 15.

This new order will require people to wear face coverings when they enter enclosed public spaces, will lift some restrictions on outdoor activities, and will allow some workers who per-

form previously suspended activities to go back to work.

Landscapers, lawn-service companies, and nurseries can now return to work, subject to strict social distancing. Retailers that do not sell necessary supplies may now reopen for curbside pick-

Continued on page 2

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Arthur Continued from cover

up and for delivery. Big box stores can now reopen "closed areas," like garden centers. And bike repair and maintenance shops can come back online.

Our organization has been vocal about the urgent need to safely re-engage Michigan's economy and we appreciate the Governor following through on her earlier commitment to do so.

For those businesses beginning to re-open, or beginning to plan for re-opening, I want to outline five simple steps that will ensure you are prepared and ready for your doors to open.

#1. Build a COVID-19 Safety Plan: It is critical that you take a few moments to write down your plan of action moving forward. This should include a checklist for the personal protection equipment (PPE) you'll need, as well as the new protocols and safety procedures you'll need to implement. This plan should be reviewed as necessary, staying in compliance with the most up-to-date local, state, and federal public health guidelines.

#2. Strictly Adhere to Safe Practices: By now, you have been to a store that has placed stickers on the floor on where to stand and plastic shields in front of the counters. You need to consider similar procedures for your business. There are several local options for these products including:

- Removable floor and window decals from **ArtFX** in Bridgman;
- Face shields and thermometers from **Edgewater Automation** in St. Joseph; and
- Personal Protection Equipment from **Competitive Edge, Doubleday Office Products, Eagle Technologies, and Thayer Products** to name a few.

#3. Create a Cleaning Schedule: You should re-build your cleaning schedule specifically to account for the need to regularly sanitize commonly touched surfaces and products. This

new schedule should be added to your daily calendar and your staff should be aware of the new procedures. Conduct regular inspections and utilize checklists for quality control.

#4. Market your COVID-19 Safety Plan: As businesses begin to re-open, consumer confidence will lag. However, you can combat this by clearly marketing your aforementioned safety plan to your customers. Those who have remained open have executed this very well and, for some, it has increased their revenue. When you begin to market your business being back open, weave in elements of your safety plan and protocols. Consumers will notice and patronize businesses they believe to be maintaining a safe environment.

#5. Respect the Process: Governor Whitmer herself has described her restart strategy not as an "on, off switch" but a "dial that will be turned up and down as needed." Throughout this process, we urge businesses who are waiting to return to work to exercise patience, and those that have returned to exercise caution. To put it simply, **we have to get this right** so as not to further spread the virus and prolong the shutdown. If you cater your plan to the cautious, confident consumers will respect those procedures too. Conversely, the lack of a well-defined safety plan will almost certainly result in losing customers.

Remember, the more we adhere to safety protocols, the faster we will all get to business as usual.

If you have questions or would like help creating a safety plan for your business, please consider the Southwest Michigan Regional Chamber an available resource. Reach out to us, and you can contact me directly emailing me at ahavlicek@smrchamber.com.

We are committed to helping your business get safely back on the pathway to prosperity.

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Photo of the Week



Covid Rained on Our Blossomtime Parade
 Disappointed students at Christ Lutheran School were encouraged by their teacher to make floats and post them online.
Photo Submitted by Laurie Ulmer, Teacher

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

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Pastor

Keep Praying



Rosenbaum

And we know that in all things God works for the good of those who love him, who have been called according to his purpose. - Romans 8:28

So, what are you praying for these days? For God to keep you and your loved ones from getting the coronavirus? For God to end the threat of the virus, so people don't get sick or die from it anymore, and so you can stop losing income and pay your bills?

Those prayers are appropriate because God invites us to pray, "Call upon me in the day of trouble, and I will deliver you," he says in Psalm 50.

But, in the Lord's Prayer, Jesus also taught us to pray, "Your will be done." (Matthew 26:42) Why would you pray, "Your will be done" in these days when you are stressed about your future or that of those you love? Because God has promised to bring good out of your suffering. The apostle Paul reminds us of this in Romans 8:28 when he says, "And we know that in all things God works for the good of those who love him, who have been called according to his purpose."

What good could God bring out of the uncertainty and anxiety caused by this virus? He could be reminding you that you need him so that you rely more on him and less on yourself or the things of this world. That would be good. He could be showing you that things you assume will always be

there—your health, your job, your income, your lifestyle—can be gone in a flash so you don't build your life on such unreliable things but instead on him. That would also be good. He could be helping you rethink your priorities, so you think more about what matters—your relationship with God, being there for your loved ones, helping the needy, and hurting. That would be good too.

Maybe it would be good to pray for God to open your eyes to all the good that he can work through these present hardships and the suffering they may bring you. Because that is his specialty. Through the worst suffering possible—his Son's suffering at the cross for your sins, he achieved your greatest good—your eternal salvation. So, keep praying "Your will be done," with confidence that he will keep working good for you in these difficult times.

Prayer: Lord, even as I ask you to protect my loved ones and me during this difficult time, I also pray that your will be done. Help me to trust that your will is always best for me. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
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Lee



Lull

The Veterans Voice – VA Healthcare Part 2

Many veterans ask us why they should enroll in the Veterans Health Administration (VHA) and what benefits do they offer? You need to use VHA doctors at VHA facilities unless other arrangements have been authorized by your VA primary care provider. In some instances, for cost and logistical reasons, veterans can receive regular care with local Berrien County specialty doctors. One of the many advantages of enrolling in the VHA are the prescription drug benefits. Veterans who previously spent hundreds or in some instances close to or over a thousand dollars a month for prescription drugs with their traditional health insurance plans now pay far less per month. As long as the VHA doctors agree that you need to be on the same medications, you can experience a huge monthly savings. Please visit www.va.gov/health-care/copy-rates for detailed information on prescription drugs, primary and specialty care co-payments. In a nutshell, there are three “Tiers” if you are in VA Priority Groups 2 - 8. Your medication co-payments would be as follows for a 90-day supply: 1) Preferred Generics \$15, 2) Non-Preferred Generics and some OTC’s \$24, and 3) Brand Names \$33. If the VHA doctor decides you need different medications than your private doctor recommended, they may have a medical rationale for changing and will explain accordingly. However, in most instances the VHA will keep the veteran on the same medications. If you are in Priority Group 1 (service-connected at 50% or higher) you will receive all medications, in most instances, for free. If you need a medication for a service-connected disability you are rated for with the VA that is also free. Again, there are exceptions to every exception but these

are the general rules. Primary care visits are only \$15 and specialty care visits are \$50. While many veterans receive cost-free healthcare for service-connected disabilities based on eligibility, a 2016 study found online stated that the average annual out-of-pocket costs for all other veterans was just \$320 (also see www.va.gov/health-care/about-va-health-benefits/cost-of-care). If a veteran is having a health emergency and cannot get to a VHA facility or that VHA facility is closed or too distant to travel, they should go to a local emergency room (e.g. having a heart attack, cannot breath, etc.). However, VA rules are very strict regarding this subject. The veteran (or if incapacitated) the hospital, relative or friend must notify VA within 72 hours of admission or they could get stuck with the ER bill. Call 1-877-222-VETS (8387) as soon as possible. The phone number is on the back of the VHA identification card. They will provide guidance on what you need to do and who to notify. VA is not authorized to pay for all emergency care for veterans; your individual eligibility will determine what VA is able to pay. It would be prudent to review the Veterans Health Benefits Handbook at www.va.gov/healthbenefits/vhbh well in advance of any healthcare crisis for your own health and financial protection. Please contact our office about transportation options offered by us and a private resource to the Battle Creek VA Medical Center, St. Joseph County VA Clinic in Mishawaka, Indiana and Edward Hines, Jr. VA Hospital in Illinois.

Lee Lull is the Veterans Affairs Administrator for Berrien County. He has served in that position since May 2012. You can contact Berrien County Veterans Services at (269) 983-7111 Ext. 8224, via e-mail at veterans@berriencounty.org or visit their website at www.berriencounty.org/veterans.

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When it comes to Veterans Benefits, many veterans and dependents don't know what they don't know. Nationwide, less than 10% of those eligible apply. Let us help to educate and navigate you thru the maze of what is available from discharge to death. Here are some of the many benefits:

- ★ Disability Compensation benefits for prior conditions, diseases or injuries that occurred in service or many years later as a result of service (e.g. Agent Orange Exposure, Camp Lejeune Contaminated Water, Post Traumatic Stress Disorder – combat or personal trauma) to name a few.
- ★ PTSD Counselors from the South Bend Vet Center that comes to Berrien County twice a week.
- ★ Non-Service Connected Veterans Pension and Survivors Pension benefits (House Bound as well as Aid and Attendance) for low income veterans over age 65 or prior to age 65 that are disabled and have at least one day of wartime service (additional means tested restrictions apply).
- ★ Free transportation at designated stops for veterans enrolled in the VA Health Benefits Program to the VA Medical Center in Battle Creek and the VA Health Care Center in Mishawaka.
- ★ Financial assistance thru the Michigan Veterans Trust Fund for wartime veterans or peacetime veterans who earned an expeditionary medal (additional means tested restrictions apply).
- ★ Free financial coaching from an Accredited Financial Counselor and Financial Fitness Coach Counselor as well as ongoing Dave Ramsey's Financial Peace University Military Edition classes.
- ★ Please read our weekly "The Veterans Voice" article in MailMax Newspaper to learn more about additional benefits for veterans and dependents. Let us be of service to you for your service.





Don Stuart

Jacking Around with Cheese

Isn't it exciting to ponder the world "opening back up," and all the invitations you'll get – and give! – to attend group readings and discussions of my recent columns?!

Oh, what fun that'll be! Until then, you'll have to keep solo-LOL'ing, as I guide you around the new California home of No. 2 son and his family.

They now live not far from a body of water called Half Moon Bay. And – this is actually true – the first night they spent in their new home near there, the cloudless sky was brightened by a half-moon!!

Even closer to their house is Monterey Bay. And – this is also actually true – that first night in their new home I ate some Monterey Jack cheese!!! Crrrrraaaaazzzzzy iddinit?!

While chawing my cheese, I wondered how it got the name "Monterey Jack." That question remained unanswered in one of the many vast empty spaces in my mind until this morning, when I googled it.

I found an essay that may answer the question. It says Monterey Jack is supposedly one of

the four cheeses that originated in the United States. I don't know what the other three are at this point, although I'm eager to find out, because I absolutely LOVE cheese. I once read an article by a physician who said that "Something is going to get you eventually" (he'd chosen the sun – he loved to sunbathe and be deeply tanned). I'm probably going to let cheese "get me" – because, you may recall I told you some time ago, I absolutely LOVE cheese.

Monterey Jack is, according to the essay, "descended from the semi-soft Italian cheeses that fed the armies of Caesar." That sounds high and mighty. But it's also called a "country cheese," which sounds humble and simple.

[We now briefly interrupt this column while I go and eat some cheese.]

Apparently, there's some controversy over the originator of Monterey Jack. Was it a central California woman named Dona Juana Cota de Boronda? She is known to have produced and sold "country cheese" door-to-door in the mid 1800s. I've asked No. 2 son if anyone has come to his California doorstep selling cheese, and he says, in a way that tells me his face has taken on a "What the--?" look, "Uh, no." Still, I asked him to get me some if it happens.

Another possible "inventor" was Domingo Pedrazzi. To apply pressure to the cheese, a necessary step in its production, Pedrazzi used a housejack, and hence the name "jack cheese."

But the use of "Jack" is also attributed to a guy named David Jacks, who bought the cheese from others at first, then hired someone to make it for him, and in a bit of magic called "making things up" – also known as "marketing" – called it "Jacks' Cheese," which eventually begat the default name.

If that's the true story, I say it's a darn good thing that "Jacks' Cheese" got switched around to place the "Jack" at the end. I mean, Jacks' is hard to pronounce – your mouth has to say "Jacksezz." And can't you just see wiseacre weekly columnists of the mid-1800s snickeringly calling it "Jackass Cheese"? I can. But even with that name, I'd still eat it 'til it gets me.

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Ed's unique sense of humor was displayed through the years in many of his radio commercials, where he would find something amusing to talk about and always end with "Thanks for listening - Bye."

Ed was recognized by colleagues within the automotive industry for his outstanding leadership and performance. He received the **Time Magazine Quality Dealer Award in 2006**. He also received the **Northwood University Automotive Dealer Education Award in 2016**, and he was currently a **Regional Director for the Michigan Automobile Dealers Association**.

When he was honored by the **Northwood University** award in 2016, they had this to say about him, "Ed Siemans' strong belief in supporting education is witnessed through the variety of organizations with which he and his dealership are continu-

ously involved. While some organizations are national, he prefers to support those programs and organizations that truly impact and benefit the local community. Siemans is an advocate and supporter for the **Blossomtime Festival, Gateway Services, Lory's Place, Lakeshore Excellence Foundation, Five Pines Ministries** and the **Lake Michigan College Foundation's Winner's Circle Benefit Auction**, to name a few. He is an active member of the **Michigan Automobile Dealers Association**, serving as a director and Group II Chairman for the organization. With more than 60 years of automotive experience, Siemans runs the dealership alongside his three sons."

For more than 45 years, Ed Siemans and his crew worked their plan of continuous improvement. Never letting up, they once again garnered national recognition for the work they do on behalf of their customers every day, when they were named one of only 387 Chrysler, Jeep, Dodge, Ram & Fiat dealerships in the world to earn certification as **Customer First Award for Excellence** winners in 2017. When he won that honor, Ed told me, "This is a great award representing the hard work that our staff contributes each and every day," and added, "We are the first to admit that we cannot be complacent. Each day brings a new challenge and a new technology. We need to continuously improve." He certainly fulfilled that challenge in every regard.

As noted, many would ask Ed when he was going to retire, but he truly loved what he did. Truth is, he worked on the day that he died. As many of us know, it's not work if you enjoy what you do, and Ed thoroughly enjoyed what he did.

Ed's three sons, **Jack, Craig, and Eric**, are all active in the dealership business. They were lucky and blessed to spend time with their father every day.

Another thing that Ed frequently told radio listeners over the years was, "Stop by and see me, you might be really glad you did." For those of us who knew and loved Ed Siemans, we can honestly say it was a good thing we stopped by one day, and "we're really glad we did!" Rest in peace, my friend.

The **Barbott family** and many others in the same line of work likely heaved a huge sigh of relief last week when **Governor Gretchen Whitmer** ended the shutdown of their businesses at one of the most critical junctures in their lives. The Barbotts had already been planning to open this week, saying on their **Facebook** page, "We believe that we can social distance by limiting capacity through our greenhouse. Distancing our cash registers, putting

up sneeze guards around our cash registers. We are small enough that we can control people shopping in our greenhouse at safe distances." They also promise, "We will work with email orders for those people that don't want to come inside the store. We can pull those orders and meet you curbside." **Andy Barbott** writes, "We all have to work together since we have been deemed essential in caring and growing for our plants. It is in our best interest for me to keep my family safe and our customers safe by following **CDC** guidelines to the fullest. We believe we can manage that fine balance of life and our livelihood, our lives depend on it." So, Barbott's sought out industry guidance and planned to officially open for business on Friday, May 1st. **Barbott's Farm & Greenhouse** is located at **7155 Cleveland Avenue in Stevensville**. The feeling was mutual at the operations of Barbott's colleagues all across the state. In fact, following the governor's executive order easing restrictions to allow some businesses, including greenhouses and garden centers to reopen, **Michigan Greenhouse Growers Council President Dave Mast** of **Andy Mast Greenhouses in Grand Rapids** issued this statement: "Michigan's greenhouses and garden centers are prepared to reopen with a focus on the safety of our customers and employees. We have put safeguards in place and are ready to resume operations and safely get our product out to customers. Spring is a critical time for our industry and the people we employ, so we are pleased to be able to open our doors and resume operations today. It won't be business as usual but greenhouses and garden centers appreciate the opportunity to put our safeguards into action and step up to operate safely." The council issued a list of safeguards that greenhouses have put into place to protect customers and workers including: 1) Offering online shopping, call ahead orders, curbside pickup or delivery as available. 2) Limiting the number of customers near the cash registers and in the store at any given time. Many retailers are marking the floor in check-out lines to encourage social distancing. 3)

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A brilliant young 17-year old Senior at Benton Harbor High School emerged on a recent Saturday

afternoon as the winner of the Boys & Girls Clubs of Michigan Youth of the Year for the entire state of Michigan, ahead of a dozen other contenders for the title, and will head next to regional competition from throughout the Midwest later this summer. 17-year old Tekeidra Masters, who earlier this year on February 13th earned the title of Youth of the Year for the Boys & Girls Clubs of Benton Harbor for 2020, finished at the top in the statewide competition that day. Unfortunately, due to the current pandemic, that competition was conducted virtually, instead of the usual big event held in the Detroit area each year. Tekeidra was selected by a panel of eight judges from across the state, finishing ahead of 12 other winners from clubs in Muskegon, Kalamazoo, Troy, Flint, Holland, Lansing, Grand Rapids, Lenawee, Southeast Michigan, the Great Lakes Bay Region, Alpena and the DAR. Representing Benton Harbor, she was the winner, while second place went to Miles from Southeast Michigan, third place to Kaitlynn from Troy, and 4th place to Ariana from Lenawee. Tekeidra is in the top 15 in her class with a 3.6 GPA and is a member of the Honor Roll. She is on the volleyball, softball, and track teams, and is an active member of the Boys & Girls Clubs of Benton Harbor, participating in SMART Girls and Diplomas to Degrees. She works part-time at Burger King and volunteers in community clean-up efforts at local parks. Tekeidra plans to attend a four-year historically black college or university to earn her Bachelor's degree in Biology, followed by medical school with the goal of becoming a neurosurgeon. She took to Facebook video that afternoon after being declared the State of Michigan Youth of the Year title to thank the City of Benton Harbor, the club executive Brian Saxton, her mentors "RJ and John Sams, for making sure I was the best version of me today," as well as everybody who has supported her, and especially her family. She promised, "This is only the beginning, and I love you guys!" Through her work with the Boys & Girls Clubs of Benton Harbor, Tekeidra continues to work toward seeking solutions to help give back to her community, and has said, "I promise to be the voice against bullying and I pledge to be the voice for the unheard because the Boys & Girls Club did the same for me." Congratulations Tekeidra...and best of luck in the upcoming regional competition for the Midwestern United States.

That's it for this week, folks. As you shop for Mother's Day, consider doing your best to shop locally through curbside pick up, gift cards, or whatever manner you can to keep the local economy moving and we'll see you next Saturday right here in MailMax as well as online 24/7 at www.MoodyOnTheMarket.com.

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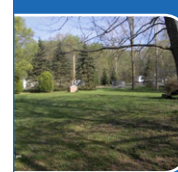
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- Identical adjacent duplex also available
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Call Dick Donnellan 269-921-0023



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269.468.7986

St. Joseph
269.983.0011



Harbor Country
269.231.5950

Niles
269.683.4507

www.cbanchor.com

cbanchor@hotmail.com

JUST LISTED

PAW PAW LK CONDO
Rare ground floor unit being offered turnkey. Updated 3 BD, 2 BA w/ garage. Views of the lake. Walk out patio doors to lg newly poured lakefront patio. Newer furnace, a/c, appliances, a new roof & laundry rm. Dock steps away. Low HOA fees. \$315,000 (20013623)

NEW CONSTRUCTION

Open concept 3 BD, 2 BA ranch design. Exterior to be vinyl & stone siding. Cathedral living rm ceiling, gas fireplace & natural light w/ windows to back yard & deck. Dining area into kitchen w/ granite countertops, SS appliances, island & pantry. Hardwood floors! Master suite w/ walk in shower & walk in closet. Walkout basement w/ sliders & plumbed for full bath. Side loading, 3+ car garage. \$358,750 (20007766)

CONDO

Close to the St. Joe River. Kitchen is customized w/ granite tops, SS appliances, cherry wood cabinets & floors. NEW carpet & paint! Dining area overlooks sunken living room. Master suite offers dual closets. Second bedroom connects to private full bath. Washer/dryer located in between the suites. Lawn care, snow removal, trash/sewer included in HOA. 2-car attached garage. \$174,900 (20011444)

JARVIS LAKE

3 BD, 1.5 BA cottage with 100 ft on lake. Fabulous fishing, permanent dock, screened porch overlooking the lake. Updates including newer windows, newer vinyl siding, newer LP gas furnace, & newer 3rd BD & BA. 19.54 acre Jarvis Lake is a no wake lake. About 2 hours from Chicago. Pontoon boat and some furniture included. \$174,900 (20006745)

CONDO

LAKE MICHIGAN

2 BR, 1.5 BA Condo w/ LK MI views from dining and living rooms. Featuring an open and inviting layout. Near St. Joseph, Tosi's Restaurant, and 24-hour Meijer grocery. Easy parking and 1 carport included in sale. Just imagine the sunsets that will be yours to view from your spacious balcony. This one is priced to sell. Come take a look! \$149,000 (20004806)

**WE ARE HERE TO
SERVE YOUR
REAL ESTATE NEEDS
- VIRTUALLY**

ACREAGE

4 BD, 3.5 BA home on 3 acres in Bridgman schools. Main floor master bdrm, updated kitchen w/ stainless appliances, new flooring, granite counters, & indoor pool w/ cedar interior pool area. Possibility to open pool area to outside to create entertainment space like no other around! Full basement. Newer top of line furnace, newer water heater & carpet throughout. \$409,000 (20010237)

PAW PAW LK LOT

Premiere lot location w/ water views & ready for new home. West side of property is all wooded. Nature's Cove gated community on Paw Paw Lk. Clubhouse, pool, basketball court & trampoline area. Cabana has lg screen TVs, seating areas & kitchen for gatherings. Each owner has assigned dock space (permanent pier). Property boasts 185' of water frontage view. \$159,900 (17029648)

PAW PAW LK

Lakefront 2BD Condo only steps away from sandy beach & dock. Main floor laundry. Open floor plan, updated kitchen w. new backsplash, paint, engineered hardwood flooring & newer water heater. Fireplace in great rm. 2 lg pvt beaches & swim platform. Upgraded interior doors & hardware. Low assoc. fees. Newest unit, on 6+ acres, permanent private boat piers & more! \$235,000 (20010440)

RUSH LAKE

Lake house with 295' of frontage. Private setting with lots of land for the kids to play. All Sports Lake, Blue Gills & Lg. Mouth Bass. Shed down at lake included. Permanent Dock. The 24 x 40 detached garage. Newer overhead garage doors, newer siding & wood trim. Newer washer, dryer, range, refrigerator & hot water tank. \$299,000 (20010928)

NILES LOT

Well located, beautiful lot for sale in an exclusive subdivision in Niles. This could be the perfect spot for building a home, garage, barn, storage, etc, close to main roads, shopping area, restaurants and more, a few minutes from Indiana and Notre Dame, 1.5 hour to Chicago! Plenty of room to roam, 1/3 of an acre, just down the street from Ballard Elementary School. \$26,000 (19058875)



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TWO GREAT OFFICES COME TOGETHER TO SERVE YOU BETTER

FEATURED HOME – ON LAKE CHAPIN!



- Distinguished 6 BR, 4.5 bath waterfront home
- Situated on Lake Chapin w/112 ft. of frontage
- Private dock and boat lift, scenic views
- Custom designed kitchen w/SS appliances
- Formal dining room & living room
- 3-season room w/stone fireplace
- Open staircase overlooking main floor
- Spacious master suite w/tub & shower
- Finished walkout lower level w/2 BRs, full bath
- Berrien Springs \$895,000. R – (19039717)

NEWLY LISTED!



- Beautiful 4 Bedroom 3.5 bath home
- Updated kitchen w/granite & SS appliances
- Spacious backyard w/deck & hot tub
- Close to downtown shopping, Lake MI beaches
- St. Joseph \$429,900 N – (20012587)

AMAZING CONDO LIVING!



- Light House Condo w/2 master suites
- 2.5 baths, spacious kitchen, large living rm
- Fireplace, HW floors, 2 parking spaces
- Clubhouse, swimming pool, Silver Beach
- St. Joseph \$1,075,000. L – (19032865)

BOATER'S PARADISE!



- Island Pointe Marina with 40' boat slip
- 2 BR, 3 full bath, 2197 sq. ft.
- Gourmet kitchen w/quartz & newer SS appls
- Open floor plan with vaulted ceilings
- St. Joseph \$339,900. I – (20002057)

ON 23 ACRES!



- Western boundary line is Paw Paw River
- 3 BR, 3 bath, 2,044 sq. ft.
- Solid oak floors and trim
- Re-finished from the studs out
- Hartford \$289,000. F – (20003720)

NEW LISTING!



- 2 BR, 1.5 bath condo overlooking Lake MI
- Many updates throughout, like brand new
- Well maintained complex, heated pool
- Deck with seating area, private assoc. beach
- Stevensville \$174,900. R - (20013259)

LAKE MICHIGAN LUXURY!



- Exquisite home with deeded Lake MI access
- 4 BR, 4.5 baths, 5191 finished sq. ft
- Top of the line Chef's kitchen, granite
- Main floor master suite w/access to backyard
- St Joseph \$785,000. A - (19008825)

NEWLY LISTED!



- Beautiful updated home on 7 acres
- 4 BR, 3.5 bath, 3022 sq. ft.
- Main floor master suite
- Full walk-out finished basement
- Benton Harbor \$365,000. B – (20011221)

NEWLY LISTED!



- Wild Dunes Beach, 4 BR, 3.5 bath
- Great room w/vaulted ceilings
- Expansive deck, walkout LL
- Private wooded backyard
- Stevensville \$525,000. W – (20010101)

SPACIOUS ELEGANCE!



- Elegant brick 6 BR, 4.5 bath, 4455 sq. ft.
- Beautiful wooded 1.25 acre lot
- Chef's kitchen w/granite & SS appliances
- Walkout finished LL w/BR, bath, rec room
- St. Joseph \$549,000. S – (200007653)

OUTDOORSMAN'S PARADISE!



- 5 BR farm house on 122 acres
- Wooded with acres of corn
- Hardwoods and tillable land
- Wildlife abundant, great hunting retreat
- Eau Claire \$529,900. N – (19048056)

GRACEFUL ELEGANCE!



- 5 BR, 4.5 Bath w/great open concept
- Chef's kitchen, 3-sided gas fireplace
- Finished basement w/field stone fireplace
- Basement w/family room, kitchenette, snack bar
- St. Joseph \$544,500. S – (19051068)

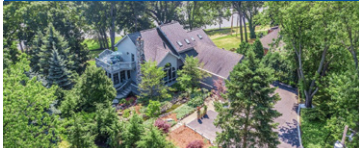
COLDWELL BANKER ADVANTAGE

IS NOW

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SAME FACES, SAME ADDRESS, NEW NAME

RIVER FRONT!



- Rare opportunity/St. Joe city/113' River frontage
- 1 acre/beautifully landscaped/incredible views
- Stunning 4 BR, 3.5 baths, 3,867 sq. ft.
- Main floor master suite w/access to deck
- St. Joseph \$694,900. M - (20005939)

LAKE VIEWS!



- Steps to Lake MI beaches & downtown SJ
- Updated 4 BR, 4 bath, 3500 sq. ft.
- Gourmet kitchen w/granite & newer SS appls
- Living room w/fireplace, vaulted ceilings
- St. Joseph \$850,000. L – (20008960)

BRAND NEW!



- 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)

MANY UPDATES!



- Updated 3 BR, 2 full bath ranch
- 1 car detached garage, fireplace
- Open floor plan with large kitchen
- Finished basement with rec room and family room
- Benton Harbor \$115,000. H - (20003543)

PRICE IMPROVED!



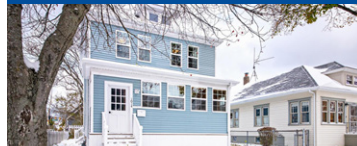
- Beautiful remodeled farmhouse, 4 BR, 2 bath
- Sits on 1.2 acres with barn, large deck
- Expansive living & dining areas
- Partially finished basement
- Berrien Center \$209,900. P – (20009447)

OLD WORLD CHARM!



- 3 BR, 1 full bath, 1,494 sq. ft.
- Beautiful hardwood floors
- Enclosed front porch, backyard with deck
- 2 car detached garage
- Hartford \$84,000 M – (19056549)

CITY LIVING!



- 3 BR, 3 full bath, charmer
- Newer roof, siding, windows, flooring
- New covered front & back porch
- Close to downtown, Silver Beach & more
- St. Joseph \$165,000. C – (19054890)

NEWLY LISTED!



- Buildable lot at Harbor Shores
- Lot will accommodate a basement
- Access to pool, clubhouse & hot tub
- Easy access to Lake Michigan
- Benton Twp. \$44,500 E – (20012586)