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## Moody on The Market



### Moody

The coronavirus has claimed another victim in Michigan's Great Southwest. This time in the form of a small business enterprise that has found the current shutdown to be insurmountable in the long run, folding operations before mounting debts become insurmountable as well. **Downtown Baroda's Red Brick Cafe** has just faded into history. It was just over a year ago that I first told you the story of an anniversary at the colorful building in the heart of downtown Baroda with a storied past, whose present at that time was rapidly garnering attention as a truly hidden treasure. The building began its interesting journey way back at the turn of the century when it was built to house a bank. In fact, the bank vault is still in existence today. Later it became a meat locker and butcher shop for the community of Baroda. For a very brief time it was a photography studio, and then became a church. Until the mandated stay home order that closed restaurants and cafes to any on premise service, it had been the dynamic little diner and performance house known as The Red Brick Cafe. It was a bit of a journey once taking on the Red Brick moniker. Owners and operators **Larry and Joan Litke** launched renovation at the cafe in the summer of 2015, but did all the work themselves, so while it was a labor of love, it was also a time-consuming process. In the beginning it was all about the music. They love music and wanted to bring live performances to the **Village of Baroda**. They even hosted an Open Mic Night every Thursday evening with dinner starting at 5:00 pm and enjoyable music starting at 7:00. This week however, Joan took to **Facebook** to tell the sad news of the end of the journey: "With great sadness in my heart, Larry and I went down this morning and told our landlord we are folding the Red Brick Cafe. There is no way we could bounce back from this pandemic we are in. Thank you to all who supported us we love you all." The Red Brick's origin was as a coffee shop, opening in the summer of 2016, a year after renovations were begun, but it was still very much a hot house for the live music scene, with live entertainment every Saturday night from 6-10pm. Driven by the desire to have a relaxed atmosphere and that small-town feeling, the Litkes opened a full scale kitchen in the spring of 2018, to reviews that were overwhelmingly positive for the Red Brick Cafe's specialty of home-style cooking for breakfast and lunch every day. Sharing the history of the building with not only residents of the region, but

Continued on page 5



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**Arthur  
Havlicek,**  
President,  
SMR Chamber

### Your Chamber Update

As the contention over executive orders and the use of emergency powers rages on in Lansing, elected leaders must now also find a way to pass a balanced state budget when Michigan's economy has crashed, and tax revenue has steeply declined.

Last year's budget process proved tumultuous and it had nothing to do with the coronavi-

rus. Rather, complications of a divided government and fundamental differences over how to fund Michigan's crumbling roads led to a compromise being achieved late in the year.

Part of that compromise included a new bill requiring the legislature to present a budget plan to the Governor by July 1. This is the first year

Continued on page 2

### Inserts & Promotions

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that requirement would be in effect and the deadline is getting closer by the day.

By May, House and Senate appropriations subcommittees would have typically held several weeks of hearings, reported out their individual department budgets, and begun preliminary negotiations with their counterparts in the other chamber. The coronavirus has put them way behind schedule.

To make matters worse, early estimates from the State's Treasury Department predict tax revenues for the 2020 fiscal year could plummet anywhere from \$1 billion to \$3 billion. Along the same tract, the University of Michigan's Research Seminar on Quantitative Economics projected we would see anywhere from a \$2.6 billion to \$4 billion loss. Even the dependable Consensus Revenue Estimating Conference that will be held on May 15 may be unable to pinpoint exactly what the state will have to work with.

The inability to convene, coupled with unprecedented economic uncertainty, has made achieving a truly deliberated-on product by the July 1 deadline unlikely. Furthermore, if the budget bills are not signed by constitutionally required Sept. 30 deadline, the state would go into government shutdown.

One thing is for sure, the economic impact of COVID-19 on state spending will be significant. As such, subcommittee chairs are already drafting proposals that could slice 10%, 20%, or even 30% out of each of their budgets. I am bracing you for that probability because, while necessary, the result of a thirty-percent cut will likely be felt far and wide.

As these discussions begin, we will work on your behalf to ensure Southwest Michigan's priorities do not get lost in the mix. To start, we are

offering the following suggestions to our elected leaders.

- Issue a one-time extension of the July 1 deadline to provide time for substantive deliberations and thoughtful negotiations.
- Appropriate \$250 million from the \$1 billion Budget Stabilization Fund to offset economic losses. Do not deplete the reserve entirely.
- Ensure adequate resources for Michigan's rapidly depleting Unemployment Insurance Fund. As of right now, the fund is projected to run out of cash within two months.
- Prioritize spending cuts over *any* tax increase proposals. Individuals and businesses have been asked to make enough sacrifices during this pandemic - allow them to contribute through the revenue they generate by getting back-to-work.
- Prioritize state spending on protecting vulnerable populations in our society.
- Continue funding the state's workforce development programs. They are more critical than ever to getting Michigan's workers back on their feet.
- Continue funding the *Pure Michigan* tourism campaign. The campaign brings in over \$8 for every \$1 spent and is proven to generate visitors to our area and revenue for our local businesses.

The budget debate in the weeks and months ahead will be a contentious one. However, you can count on the Southwest Michigan Regional Chamber to be a strong voice for area businesses until the very end.

[ahavlicek@smrchamber.com](mailto:ahavlicek@smrchamber.com)

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## Photo of the Week



**Beautiful Blossoms**

Photo by Donna J. Lippert

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Lydia



Reyna

## La fe en momentos difíciles según mi experiencia y percepción

La fe es una creencia firme en que algo bueno va a ocurrir, o de que nada malo sucederá. También es una firme convicción de que existe algo más de nuestras percepciones, no puramente material, que vela por nuestros sueños, que nos sorprende con experiencias de aprendizaje, que nos da buena suerte, que nos cuida, nos empuja... Tal vez fue por eso por eso Nuestro Señor y Salvador nos dijo "la fe mueve montañas".

Las encuestas muestran que más del cuarenta por ciento de los estadounidenses en busca de ayuda por problemas de salud mental acude primeramente con los ministros, sacerdotes y rabinos. Esta cantidad representa el doble de quienes acuden inicialmente a ver a un psiquiatra, psicólogo o médico familiar.

Lo cierto es que sea cual sea la creencia exacta de cada persona, hay una realidad en la misma. Si tienes fe, las cosas acaban ocurriendo como por arte de magia. Cuando pones fe en lo que deseas con buenas intenciones, se centras toda tu energía, toda tu motivación, tu ilusión, tus ideas, proyectos, decisiones... Y, por consiguiente, no hay duda que ocurre algo maravilloso.

Pero también es cierto que la fe mueve montañas solamente cuando es verdadera y firme, solamente cuando estás plenamente convencido(a) de lo que anhelas que ocurra. Ya que, de alguna manera, con toda tu positiva actitud, pensamientos, creencias, sentimientos, emociones, convicción y conductas, estás haciendo realidad lo que deseas. Toda tu vida la diriges hacia allí. Cuando oramos con fe, también es creer que tú puedes conseguir hasta las cosas más imposibles para el hombre, pero para Dios posibles.

"La fe: he aquí lo más necesario al hombre. Desgraciado el que no cree en nada"

-Victor Hugo, escritor de origen francés y autor de la novela "Los Miserables".

### Tener fe, pero sin perder la perseverancia

Es muy importante tener unas creencias hacia la vida y fe en ellas, porque así nos dirigimos sin duda, sin miedos, sin prejuicios. Sin

embargo, es imprescindible no anularse en la fe, mantener nuestros criterios, valores, reflexiones y aprendizajes de experiencias pasadas. Consecuentemente, la fe es dirigirse hacia un objetivo, esperando que el optimismo nos acompañe, pero sin olvidarnos de lo que esto supondrá, de los riesgos de contraer una enfermedad y de sus posibles consecuencias.

Ahora es el momento de no dejarse inundar por el miedo, sino por la fe en el Creador, creyendo en nuestras posibilidades, en nuestra experiencia, nuestras capacidades y en la vida, que harán que tengamos muchas posibilidades para conseguirlo. "Querer es poder".

**Razones para decrecer la fe.** Confesar la falta de fe indolentemente, es falta de confianza y ánimo en sí mismo, y en Dios. Declarar que somos muy incrédulos, es quitarle méritos a Dios en sus procesos y sus promesas.

**La duda es enemigo de la fe.** "Y luego Jesús, extendiendo la mano, trabó de ÉL, y le dice: Oh hombre de poca fe, ¿por qué dudaste?" -Mateo 14:31.

**La abundancia interior incluye la fe.** "Por tanto, como en todo abundáis, en fe, y en palabra, y en ciencia, y en toda solicitud, y en vuestro amor para con nosotros, que también abundéis en esta gracia." -2 Corintios 8:7.

**La riqueza espiritual inicia con la fe.** "Hermanos míos amados, oíd: ¿No ha elegido Dios los pobres de este mundo, ricos en fe, y herederos del reino que ha prometido a los que le aman?" -Santiago 2:5.

Acuérdense hermanos y hermanas, que la fe, humildad, arrepentimiento, agradecimiento y perdón están unidos con el amor y la misericordia del Señor.

A todos mis mejores deseos: mantengan "Susana distancia" de 6 pies, lávense las manos frecuentemente y nunca pierdan la fe en el que todo lo puede.

Envíeme un correo electrónico a [lydreyna@outlook.com](mailto:lydreyna@outlook.com)



Diane Genovese, Owner

Like myself, many of you over the past several weeks have had much time to reflect on your lives over the years no matter what your age may be. Perhaps you have relived many memories from your childhood, teen years, raising children, walking them down the aisle, welcoming their children into the world and on it goes. Thank God for these memories, most importantly these gifts. This leads me to my next thought I wish to share. Through this pandemic, it gives us pause to reflect on the truly important chapters of our lives and set new goals regarding the precious gift of time. Then along comes "Gratitude" in a new wave. We live in a fast pace world that now suddenly settled down, almost bewildering us not knowing what to do next. It has created a new sensitivity, one that allows us listen more closely to those most important in our lives, listen to the meaning in the words of our favorite music and listen more closely to our own thoughts and aspirations. While we are safe in our homes, plenty of food to eat, completing many projects we couldn't find the time to complete, reading a good book and enjoying "time to reflect", again along comes the "Gratitude". This is not to say it has not been difficult by any means. God bless all of our front line workers from the medical field to the clerks in our grocery stores, the many parents home schooling, many of them working from home as well, the children unable to be with their friends,

the elderly feeling more lonely than ever and for everyone in this world longing to be sharing time with their families. As I have scrolled through Facebook the past several days, I have enjoyed many funny posts that bring a smile to my face, have also read some that I no longer wish to dwell on, but one word seemed to pop up often and caught my attention. And that was "Gratitude". There were many prayers posted regarding "Gratitude." I once read, gratitude helps people connect to something larger than themselves as individuals — whether to other people, nature, or a higher power. Many have lost loved ones recently. When we lose a loved one, it is the loving memories shared that guide us through this journey, as we relive them through our sadness but hopefully, they become our solitude, our acceptance. Then in time comes the "Gratitude", that we were so blessed to have them in our lives.

I am ever so "Grateful" for our strong community of hard working, caring individuals fighting the unknown and believing along the way we will come out on top, together.



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## Are you turning into a runner?

Unlike a lot of things right now, running isn't cancelled. In fact, the sport is actually growing! More people than ever are finding solace in pounding pavement—It's a solo activity, it can be done outside,

and the rules of social distancing are highly applicable.

So tell me—is this quarantine thing turning you into a runner?

Those of us that have been lacing up for a long time know that there's something so incredible about running. It harnesses two of our greatest human sensations: Fear and pleasure. In a book appropriately titled *Born to Run*, author Christopher McDougall explores this concept. "We run when we're scared, we run when we're ecstatic, we run away from our problems and run around for a good time," he writes.

Further proof why more people than ever are finding this sport right now!

If you answered "yes" to my previous question, I'd like to offer you the following tidbits to consider:

### 1) Running is hard, and it always will be.

Think of running as a beautiful challenge. It will constantly push you above and beyond your limit, taking you in and out of your comfort zone every time you lace up. Embrace that, and you'll go far.

### 2) Two steps count, so does a mile or even a marathon.

Running can be a team sport, but it's very much an individual battle. It's you, your feet, the road ahead and your determination to rise above what you did the day before—which is why every step counts, no matter how many you take.

3) **Forward is a pace.** Running is often associated with road racing. To some runners, pace (how fast you run) is everything. To others, it doesn't really matter—and that's perfectly fine. Forward movement of any kind will always generate progress. You don't have to be fast or slow. You just have to go.

4) **Rest is important.** Once you embrace running and all the joys it can generate, it can very easily become that one thing you need to do every single day. BUT—you must rest. The physical aspects of running will challenge any body, and you need to honor yours.

5) **Good shoes make all the difference.** This is, perhaps, the biggest takeaway. Not all shoes are created equally, and not all shoes are made for your feet! Invest in a pair that makes your feet happy, then the rest of your body will be, too. Even your mind.

*For top-notch running shoe advice and products, reach out to Connected Soles, Southwest Michigan's local running hub. They are open for curbside pick-up and virtual fittings on Tuesdays/Thursdays from 1-3PM and Saturdays from 10AM-Noon. Call (269) 408-1400 or email [connectedsolesrun@gmail.com](mailto:connectedsolesrun@gmail.com) for more information.*

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## MOODY *Continued from Cover*

the tourist community as well, the Red Brick Cafe had become that truly hidden treasure they'd been referred to as. The uniqueness of the cafe was readily evident. As Joan said last year, "Walk in our doors and step into the past!" Now, the Red Brick Cafe in the heart of Baroda at 8952 First Street in the village joins the storied past of that iconic building, and the Litkes step away with heavy hearts,

their delightful cafe taken from us by the ongoing health crisis ranging across the globe.

At a time when cleanliness is at the top of everyone's concern list, **Brady Cohen** is beaming proudly at the **Inn at Harbor Shores** following notification from **AAA Travel** that his resort hotel has been awarded the highest designation possible for being supremely clean. It was just last fall that the resort garnered status as a **Four Diamond Status** property, and this new designation adds a crowning touch to that. Cohen, the **General Manager** for the **Inn at Harbor Shores Resort** on the inner harbor along the **St. Joseph River**, says he has just received the certification from **Colby Olen**, the **Senior Regional Account Manager** for **Multimedia Marketing and AAA Travel Information & Content** at **AAA**. Olen writes, "I have some good news for you – The Inn at Harbor Shores has been designated a **AAA 'Best of Housekeeping'** property for 2020. This means that your property's housekeeping significantly surpassed expectations, as measured during the inspector's comprehensive on-site inspections." Cohen says, "With all that's going on in the world I think people will be happy to know our cleanliness is top notch. We are taking extra measures to protect our guests every day." AAA is extending the use of the **2020 Best of Housekeeping badge** for use in marketing channels free of charge through the end of September in an effort to support partner properties during the unprecedented global crisis stemming from the coronavirus pandemic. The badge is a tremendous asset that normally requires additional fees for use of the icon. Last fall, the Inn at Harbor Shores first earned AAA's coveted Four Diamond Status, one of only 19 hotels in the entire state to earn that high honor. When we shared that story with you in October, Cohen said, "The Four Diamond Award from AAA marks a pinnacle moment in our resort's history," and added, "As **Lake Michigan's** first beach, golf, and waterfront destination, we are proud to help keep **Michigan** tourism on the map.

*Continued on page 6*

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**MOODY** *Continued from page 5*

Not only is this a crowning achievement for The Inn, it is also well-deserved recognition of the natural beauty within Michigan and a celebration for the surrounding community." As part of the rating ascertainment process, a property must meet certain requirements based on an unannounced inspection. The stringent standard of a Four Diamond hotel is described by AAA as "refined, stylish with upscale physical attributes, extensive amenities and a high degree of hospitality, service, and attention to detail."

For only the fifth time in its storied 127-year history there is a new President at the helm for Vail Rubber Works in St. Joseph. He is Vail Harding. The 127-year old family-owned and operated manufacturer headquartered in St. Joseph says that Vail Harding, a 22-year veteran employee takes the reins from Joseph (Bill) Hanley, who has served as company President for the past 31 years. Harding is a

graduate of Grand Valley State University and holds degrees in Criminal Justice, Sociology, and Mechanical Engineering. He joined Vail Rubber in October of 1998 as a sales engineer and applications specialist, moved through the customer service area and into engineering and manufacturing where he became Manager of Manufacturing and Maintenance in February 2015. A year ago, in April of 2019 Harding was promoted to Vice President of Operations. Harding lives in south St. Joseph with his wife Jackie and their two sons. He is President of the Rubber Roller Group, an industry trade group, serves as a Director on The Kinexus Group Board, as well as on the Boards of two subsidiaries of The Kinexus Group; Youth Solutions and the MMTA. Harding and his family are members of the St. Joseph Catholic Church. Harding succeeds Bill Hanley who has served as Vail Rubber's fourth President since 1989. Hanley will continue to serve on Vail Rubber's Board of Directors. Hanley says:

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Friday, Saturday & Sunday 4pm-8pm

**Traditional Thin Crust Pizza**

Marinara.....\$14	Margherita.....\$15
Potato Mozzarella.....\$15	Roasted Mushroom.....\$16
Kalamata & Smoked Gouda.....\$16	
Caramelized Onion, Gorgonzola, Fig.....\$16	
Easy Cheese Peezee.....\$12	


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**BREAKFAST HOUSE**

**Available For Carry Out Orders**  
(7am-1pm)

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4100 S. M-139 St. Joseph



"We're very pleased to announce Vail's promotion to serve as the next President of Vail Rubber and confident that, with his leadership and experience and the support of his strong management, sales and production teams, Vail Rubber will be in good hands as we move further into our 2nd century. In his new role Vail will be supported by his fellow officers **Matt Hanley, VP of Sales and Technology, and Brian Nimtz, VP of Finance.** Vail's promotion to President also completes the company's senior management transition from fourth to fifth generation family management of Vail Rubber." Founded in 1892 by **William A. Vail**, Harding's great-great grandfather, Vail Rubber today provides rubber and polyurethane roll coverings as well as steel cores, repairs and other related products and services to the central, southern and eastern U.S. flat-rolled steel, aluminum and paper industries. Vail Rubber's primary operations are located on **Langley Avenue** in St. Joseph and that facility is supported by a manufacturing facility located just north of **Mobile, Alabama.** Ground was broken on construction of a second St. Joseph-area manufacturing facility on **Glenlord Road in Royaltown Township** in 2019 and that facility is expected to begin operations in late spring here in 2020.

Anybody who has ever ventured into **314 State Street** in downtown St. Joseph knows the truth to **Cindy Barinholtz'** claim that her mission is to "Search the globe for your amusement." Her **State Street Stuff** novelty store is a hit with most folks from the moment they walk into the doors of

the jam-packed store of silly fun. During the course of the current pandemic, when the shop has been closed like all other retailers in Michigan, Cindy has been posting a funny cartoon, joke or meme every day on her **Facebook** page, to help keep everyone's spirits up. She searches the globe for that material in order to amuse you as well. Wanting desperately to do her part in the battle against the coronavirus, Cindy realized that many people were going to need personal protections including face masks, hand sanitizer and other things. So, she proudly proclaims, she has "searched the globe for your protection." Cindy tells me, "After an exhaustive search for fun, novelty, high-quality, **made in America,** effective, face masks, I have finally found them!" She adds, "There are a ton of companies right now flooding the market with cheap masks that offer little to no protection. Quality masks should be at least two layers thick of tightly woven fabric." She cautions, "If you can hold it up to the light and see through it, it is totally worthless in protecting you from the virus." Cindy also felt that it was very important for her to find a mask that was made in America, to support workers in our own country during these difficult economic times, adding, "Most of the under \$15 face masks are made in **China.**" She found success, however, and says, "Our masks are three layers of 100-percent cotton. Well stitched. Washable. Soft and comfortable. Made in the USA. And they are reversible for those that just want to

Continued on page 8

**DINO'S**  
RESTAURANT & PANCAKE HOUSE

**Mother's Day Specials!**  
Call ahead for curbside - carryout

Sunday, May 10 • 8am-6pm

Prime Rib ..... \$14.95  
Half Slab BBQ Ribs ..... \$10.95  
Oven Baked Chicken .. \$10.95

Specials include soup or salad and dessert

2080 Niles Road • St. Joseph  
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**Full Menu Available for Take-Out**  
Curbside delivery on request

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Open Thursday through Sunday 4 PM!

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**NOLA ROUX**  
casual cajun eatery

**SEAFOOD BOILS**

Every Saturday 2-7pm  
& NOW SUNDAYS 11-4  
(Only boils on Sunday NO regular menu)

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**The Whole Shabang Shrimp \$18**

**The Ultimate Seafood Boil \$18**

**GRANDE MERE INN**

PRE-ORDER GRANDE MERE INN DINNERS DURING THE WEEK FOR PICK UP ON THE WEEKEND!

For details and to pre-order visit:  
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@GMLrestaurant @grandemereinn

Thank you to our community for your continued support!  
- Charley and Tricia Racine

**Celebrate Mother's Day**  
Sunday, May 10, 2020  
Together At Home

Pre-order by Saturday May 9  
For Pick up between  
11 am - 3 pm on Mother's Day

**Entrees**  
Pork Chops with Mushroom Gravy  
Raspberry Chicken  
Seafood Ravioli

Mashed Potatoes or Mac & Cheese  
Fresh Asparagus  
Corn  
Dinner Salad & Delicious Desserts

**Pre-order for pick up**  
269 983 7248

Serves 2 for \$32  
Serves 4 for \$64  
Serves 6 for \$96  
Seafood Ravioli add \$4 per person

**Schulz's**  
501 Pleasant Street,  
Downtown St. Joseph, MI

Sponsored by Overflow Church

**Timothy's**

Call ahead to order for your Drive-Thru Pick-Up!

Sunday, May 10 • 12-8pm

**MOTHER'S DAY**

4 Course Spring Menu Dinner - \$30

**SALAD**  
Spinach, strawberries, daikon, gorgonzola, and spiced pecans tossed with a balsamic vinaigrette

**SOUP**  
Michigan spring asparagus bisque

**ENTREE (CHOOSE 1)**  
Thai seasoned fresh atlantic cod grilled on a cedar plank, pan seared asparagus served with sweet potato mash puree  
Grilled bacon wrapped petite filet of beef served with morel butter and horseradish potato puree

**DESSERT** - Rhubarb Crisp

As a Mother's Day gift, mothers will receive a gift card for their next visit to Timothy's Outside Kitchen which will entitle them to a complimentary dinner from our curbside dining menu

16409 Red Arrow Highway, Union Pier, Michigan 49129  
269.469.0900 • www.TimothysRestaurant.com



**\$13.99**  
ONLINE CODE  
**TACO**

**Large Mexican Pizza**  
Exp. 6/12/20

**JET'S PIZZA**

269-985-0085  
2922 Niles Ave.  
St. Joseph, MI 49085  
JetsPizza.com

**ATTN: Dr. Flood  
(Flood Vision Center)**

Your gesture, although much unexpected, is a reminder that there are still good people in this world. You did not have to do the extraordinary thing that you did, but you did it anyway. And, for that, I will be forever grateful! ~ K.H.

**MOODY** *Continued from page 7*

wear them as solid black." Impacted like every other retailer in the country, Cindy is also just trying to keep her head above water, noting, "I'm just trying to earn enough to pay my rent right now, as I have been unable to get in on any of the economic development grants or loans or anything." She has posted information on her State Street Stuff Facebook page regarding the face masks, or you can email her at [statestreetstuff@yahoo.com](mailto:statestreetstuff@yahoo.com) for more information. Here's her Facebook page:

[www.facebook.com/State-Street-Stuff-228217517276287/](http://www.facebook.com/State-Street-Stuff-228217517276287/)

She tells me that on the website she will offer various care packages for kids and adults that can be shipped anywhere in the country, and she is also working on private labeling for her own line of novelty hand sanitizers. She also has an offer for bulk mask purchases for local businesses in need of personal protection equipment on her Facebook page. Those can be drop-shipped from the manufacturer direct to the customer. She says they are pretty much wholesale prices, and she's just adding a tiny mark-up to at least try to pay her rent for the month. She also invites the purchase of those looking to donate to first responders, frontline workers or others in need of such protection. Look for the post with the image of surgical/anti-viral masks.

The **Purdue Club of SW Michigan** has announced the recipients of the **2020 scholarship** program. They are **Madison Bird, Abigail Hickok, Matthew Keppler and Veda Gourlay**. Madison Bird is a 2019 graduate of **Mattawan High School**.

She is pursuing a degree in **Chemical Engineering and Spanish**. Abigail Hickok is a 2020 graduate of **Buchanan High School**. She plans to pursue a degree in **Health and Human Science** and ultimately attend medical school. Matthew Keppler will be sophomore at Purdue and is pursuing a Bachelor of Science degree in **Industrial Engineering**. He is a **Lakeshore High School** graduate. Veda Gourley will be a sophomore at Purdue pursuing her Bachelor's degree in **Speech-Language Pathology**. She is a **Lakeshore High School** graduate. The Purdue Club Scholarship program has offered over \$70,000 in scholarships to students attending Purdue from **Berrien, Cass and Van Buren Counties** over the past 15 years. Scholarship funds are made possible through the generous support of Purdue alumni from Berrien, Cass and Van Buren Counties.

That's it for this week, folks. **Happy Mother's Day** to moms everywhere. Enjoy the weekend and we'll see you Saturday right here in **MailMax**, as well as online 24/7 at [www.MoodyOnTheMarket.com](http://www.MoodyOnTheMarket.com).

Pat Moody

Morning Radio Personality WSJM Radio

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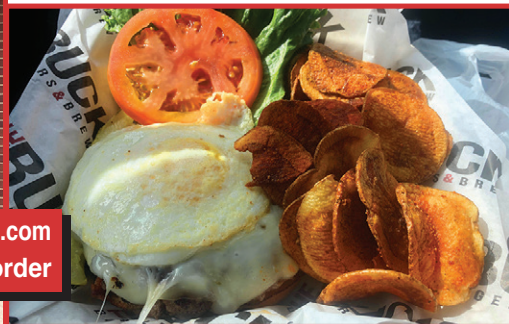
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412 State Street | Saint Joseph, Michigan



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### 2020 FORD TRANSIT CONNECT

Frozen White, Cruise Control, FORD PASS Connect, Rear View Camera, Power Windows and Locks, Remote Keyless Entry, and Much More! F20021



MSRP.....	\$26,795
SIEMANS DISCOUNT.....	- 1,300
FORD SELECT INVENTORY CUSTOMER CASH.....	- 750
FORD BUILT TO LEND A HAND FORD CREDIT BONUS CASH.....	- 1,500
FORD RETAIL CUSTOMER CASH.....	- 1,250

**SALE PRICE....\$21,995**

(\*MUST FINANCE THRU FORD MOTOR CREDIT)

### 2019 FORD MUSTANG ECOBOOST CONVERTIBLE DEMO

Oxford White, Midnight Blue Leather, Navigation, 19 Inch Polished Aluminum Wheels, B & O Play Premium Audio 12 Speaker System FORD PASS Connect, Blind Spot and Cross Path Detection, 10 Speed Automatic Transmission, and Much More! F19000



MSRP.....	\$43,140
SIEMANS DEMO DISCOUNT.....	- 4,895
FORD MUSTANG RETAIL CASH.....	- 2,000
FORD BUILT TO LEND A HAND FORD CREDIT BONUS CASH*.....	- 1,500
FORD SELECT INVENTORY RETAIL CASH.....	- 750
FORD SPECIAL PACKAGE RETAIL CASH.....	- 1,000

**SALE PRICE....\$32,995**

(\*MUST FINANCE THRU FORD MOTOR CREDIT)

### 2019 FORD RANGER LARIAT CREW CAB 4X4

Oxford White, Ebony Leather Seats, Navigation, Hard Fold Tonneau Cover, FX4 Off Road package, 18 Inch Aluminum Wheels, Trailer Tow Package, Adaptive Cruise Control, Remote Start, Heated Front Seats, FORD PASS Connect, Lane Keeping System, Blind Spot Monitoring, Reverse Sensing, Forward Sensing System, B & O 10 Speaker System, and Much More! F19358



MSRP.....	\$46,130
SIEMANS DISCOUNT.....	- 2,385
FORD RETAIL BONUS CASH.....	- 500
FORD BUILT TO LEND A HAND FORD CREDIT BONUS CASH*.....	- 1,500
FORD CREDIT RETAIL BONUS CASH*.....	- 750
FORD RETAIL CUSTOMER CASH.....	- 750

**SALE PRICE....\$40,245**

(\*MUST FINANCE THRU FORD MOTOR CREDIT)

### 2020 FORD EXPLORER ST 4X4

Agate Black Metallic, Twin Panel Moon Roof, 14 Speakers, 10 Inch Touch Screen, Multi-Contour Front Seats, 3.0 EcoBoost Engine, Hands Free Lift Gate, Heated First and Second Row Seats, Heated Steering Wheel, Powerfold Third Seat, 360 Degree Camera, Active Park Assist, Remote Start, B & O Sound System, Navigation, and Much More! F20013



MSRP.....	\$58,525
SIEMANS DISCOUNT.....	- 2,530
FORD RETAIL CUSTOMER CASH.....	- 500
FORD BUILT TO LEND A HAND FORD CREDIT BONUS CASH*.....	- 2,000

**SALE PRICE....\$53,495**

(\*MUST FINANCE THRU FORD MOTOR CREDIT)

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**DRIVE FORWARD**



**2020 RAM  
1500 CREW  
CAB 4X4 BIG  
HORN**

Granite Crystal, 5.7 Hemi V8 Engine, Heated Front Seats, Anti-Spin Rear Axle, Power Seat, Remote Start, Bucket Seat, Heated Steering Wheel, 20 Inch Aluminum Chrome Clad Wheels, Park Sense Front/Rear Park Assist, Touch Screen Radio, 2<sup>nd</sup> Row in Floor Storage Bins, and Much More! C20038



**LEASE FOR \$339/MONTH\***

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,600 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, \*(MUST QUALIFY FOR CHRYSLER LEASE RENEWAL) OFFER EXPIRES 05/31/20

**2020 DODGE  
DURANGO  
GT ALL WHEEL  
DRIVE**

Destroyer Grey, Trailer Tow, Performance Hood, Blind Spot and Cross Path Detection, Power Liftgate, Heated Steering Wheel, Heated Front and Second Row Seats, Sunroof, Navigation, 20 Inch High Gloss Black Aluminum Wheels, and Much More! C20085



**LEASE FOR \$389/MONTH\***

42 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3900 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, \*(MUST QUALIFY FOR CHRYSLER LEASE RENEWAL) OFFER EXPIRES 05/31/20

**2019 RAM 2500  
CREW CAB 4X4**

Maximum Steel Metallic, 6.4 V8 Engine, RAMBOX Cargo Management System, Chrome Appearance Group, Anti-Spin Rear Axle, LED Box Lighting, Chrome Clad Wheels, Touch Screen Radio, Snow Plow Prep Package, Trailer Brake Controller, and Much More! C19256



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BUSINESS LINK  
The best lease for small business

MSRP.....	\$46,215
LESS EMPLOYEE PRICING DISCOUNT.....	- 4,640
EMPLOYEE PRICING FOR ALL.....	\$41,575
RAM BONUS COUPON.....	- 250
BONUS CASH.....	- 1,000
FCA CONQUEST BONUS CASH*.....	- 500
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$39,825</b>
CONQUEST LEASE CASH*.....	500
MILITARY CONSUMER CASH*.....	- 500

**AS LOW AS.....\$38,825**  
(\*MUST QUALIFY)

**2019 CHRYSLER  
PACIFICA  
LIMITED**

Billet Silver Metallic, 20 Speaker HARMON KARDON Sound Group, U-Connect Theatre, 20 Inch Aluminum Wheels, 360 Surround View Camera System, Hands Free Sliding Doors, Navigation, Heated Steering Wheel, Tri-Pane Panoramic Sunroof, Heated First and Second Row Seats, Forward Collision Warning, Lane Departure Warning, Adaptive Cruise Control, and Much More! C19300



MSRP.....	\$50,570
SIEMANS DISCOUNT.....	- 8,575

**SALE PRICE FOR EVERYONE \$41,995**

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# DRIVE FORWARD



## 2020 JEEP GLADIATOR SPORT 4X4

Black, Trailer Tow Package, Touch Screen Radio, Black 3-Piece Hardtop, Spray-In Bedliner, Universal Garage Door Opener, Heated Steering Wheel, Heated Front Seats, Blind Spot and Cross Path Detection, and Much More! C20010



MSRP.....	\$46,155
LESS EMPLOYEE PRICING DISCOUNT.....	- 3,801
<b>EMPLOYEE PRICING FOR ALL.....</b>	<b>\$42,354</b>
MILITARY CONSUMER CASH*.....	- 500
<b>AS LOW AS.....</b>	<b>\$41,854</b>

(\*MUST QUALIFY)

## 2020 JEEP CHEROKEE LATITUDE 4X4

Diamond Black Crystal, Satelite Radio, Heated Front Seats, Remote Start, Heated Steering Wheel, Touch Screen Radio, and Much More! C20044



MSRP.....	\$29,845
SIEMANS DISCOUNT.....	- 850
REBATE.....	- 1,750
CHRYSLER CAPITAL BONUS CASH*.....	- 750
BONUS CASH.....	- 500
JEEP SELECT INVENTORY CASH.....	- 500
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$25,495</b>
MILITARY CONSUMER CASH*.....	- 500
<b>AS LOW AS.....</b>	<b>\$24,995</b>

(\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

## 2020 RAM PROMASTER 1500 HIGH ROOF DEMO

Bright White, Interior Convenience Group, Power Folding/Heated Mirrors, Speed Control, Park Sense Rear Park Assist System, and Much More! C20070



MSRP.....	\$36,670
SIEMANS DEMO DISCOUNT.....	- 2,675
REBATE.....	- 2,000
ON THE JOB COMMERCIAL UPFIT*.....	- 1,000
COMMERCIAL BONUS CASH*.....	- 1,000
PROMASTER CONQUEST BONUS CASH*.....	- 750
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$29,245</b>
MILITARY CONSUMER CASH*.....	- 500
<b>AS LOW AS.....</b>	<b>\$28,745</b>

(\*MUST QUALIFY)

## 2020 JEEP WRANGLER UNLIMITED 4X4

Firecracker Red, 2.0 Turbo Engine, 8 Speed Automatic Transmission, Back-Up Camera, Touch Screen Radio, Power Heated Mirrors, Integrated Voice Command with Bluetooth, and Much More! C20028



MSRP.....	\$37,990
LESS EMPLOYEE PRICING DISCOUNT.....	- 2,673
EMPLOYEE PRICING FOR ALL.....	\$35,317
CHRYSLER CAPITAL RETAIL BONUS CASH*.....	- 1,500
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$33,817</b>
MILITARY CONSUMER CASH*.....	- 500
<b>AS LOW AS.....</b>	<b>\$33,317</b>

**AS LOW AS.....\$33,317**

## 2020 JEEP GRAND CHEROKEE ALTITUDE PACKAGE 4X4

Diamond Black Crystal, Power Sunroof, 9 Amplified Speakers with Subwoofer, Premium Lighting Group, Heated Steering Wheel, Navigation, Heated Seats, Power Liftgate, 20 Inch Gloss Black Aluminum Wheels, Blind Spot and Cross Path Detection, and Much More! C20047



MSRP.....	\$44,570
SIEMANS DISCOUNT.....	- 1,825
REBATE.....	- 2,000
CHRYSLER CAPITAL BONUS CASH*.....	- 750
RETAIL BONUS CASH.....	- 500
JEEP SELECT INVENTORY.....	- 500
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$38,995</b>
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500
<b>AS LOW AS.....</b>	<b>\$37,995</b>

**AS LOW AS.....\$37,995**

(\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

# SIEMANS

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**WAS \$39,700**



**2017 FORD EXPEDITION LIMITED 4X4**  
**NOW \$39,175**

3.5 EcoBoost V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 31K Miles, Remote Start, Navigation, SYNC 3, Power Running Boards, Memory Power Leather Heated/AC Seating, Memory Power Adjust Pedals, Power Moon Roof, Auto Climate Control, CD-Player, Blind Spot Monitoring System, Rear View Camera, Trailer Tow Package, Power Lift Gate, Ford Certified! F20223A

**WAS \$29,853**



**2018 JEEP GRAND CHEROKEE LAREDO ALTITUDE 4X4**  
**NOW \$27,812**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Navigation, Power Driver's Seat, Suede Heated Front Seats, Heated Steering Wheel, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! U20034

**WAS \$22,692**



**2017 LINCOLN MKZ RESERVE AWD**  
**NOW \$21,595**

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, 2nd Row Heated Seats, Heated Steering Wheel, Auto Climate Control, Panoramic Moon Roof, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! U20019

**WAS \$21,995**



**2016 MAZDA CX-5 GT AWD**  
**NOW \$21,500**

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 38K Miles, Navigation, Leather Heated Front Seats, Power Driver's Seat, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Mazda Certified! S20003

**WAS \$25,835**



**2017 FORD EDGE TITANIUM AWD**  
**NOW \$25,186**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Panoramic Moon Roof, Blind Spot Monitoring, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! U20014

**WAS \$29,463**



**2018 JEEP GRAND CHEROKEE LIMITED 4X4**  
**NOW \$27,899**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Dual Panel Moon Roof, Blind Spot and Cross Path Detection, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Velvet F20123A

**WAS \$8,650**



**2012 CHEVY TRAVERSE LT**  
**NOW \$7,847**

3.6 EFI Engine, Automatic Transmission, Aluminum Wheels, 156K Miles, Remote Start, Power Heated Quad Seating, CD-Player, Remote Keyless Entry System, Car Smart Checked! U20026A

**WAS \$16,994**



**2017 JEEP PATRIOT HIGH ALTITUDE 4X4**  
**NOW \$15,899**

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 41K Miles, Remote Start, Power Leather Heated Seating, Power Moon Roof, Touchscreen Display, Rear View Camera, Remote Keyless Entry System, Jeep Certified! U20043

**WAS \$27,997**



**2015 JEEP WRANGLER UNLIMITED SAHARA 4X4**  
**NOW \$26,568**

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 69K Miles, Remote Start, Navigation, Leather Heated Seating, 6.5 Touchscreen Display, Trailer Tow Group, Remote Keyless Entry System, Jeep Certified! C19150A

**WAS \$10,539**



**2009 CHEVY SUBURBAN LTZ 4X4**  
**NOW \$8,825**

5.3 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 199K Miles, Remote Start, Navigation, Running Boards, Memory Power Leather Heated/AC Seating, Power Moon Roof, Auto Climate Control, DVD Entertainment System, Rear View Camera, Remote Keyless Entry System, F20057A

**WAS \$18,876**



**2014 FORD F-150 STX SUPERCAB 4X4**  
**NOW \$17,930**

5.0 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 93K Miles, Bed Liner, Running Boards, SYNC, CD-Player, Reverse Sensing System, Rear View Camera, Black Vinyl Floor Covering, Remote Keyless Entry System, Car Smart Checked, U20032

**WAS \$28,979**



**2017 JEEP GRAND CHEROKEE LIMITED 4X4**  
**NOW \$26,889**

3.6 V6 EFI Engine, 8 Speed Automatic, Satin Silver Aluminum Wheels, 38K Miles, Remote Start, Navigation, Memory Power Leather Heated Seating, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Rear Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Trailer Tow Group IV, Jeep Certified! U20030

# MANAGER'S

**WAS \$18,395**



**2017 HONDA CIVIC EX**  
**NOW \$17,513**

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

**WAS \$25,161**



**2015 FORD EXPEDITION LIMITED 4X4**  
**NOW \$21,291**

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 108K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Memory Power Adjust Pedals, Heated 2nd Row Seats, Power Fold 3rd Row Seats, Power Moon Roof, Auto Climate Control, CD-Player, Blind Spot Monitoring, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! F20082A

**WAS \$16,988**



**2017 FORD FUSION SE**  
**NOW \$14,733**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Power Heated Front Seats, Power Moon Roof, SYNC 3, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U19204

**WAS \$31,996**



**2017 BMW 430i xDRIVE GRAN COUPE AWD**  
**NOW \$26,475**

2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 20K Miles, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Keyless Entry System, Balance of Factory Warranty! F20049A

**WAS \$19,591**



**2017 FORD ESCAPE SE 4X4**  
**NOW \$17,842**

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

**WAS \$29,653**



**2018 HYUNDAI SANTA FE SPORT AWD**  
**NOW \$26,232**

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

**WAS \$37,909**



**2016 FORD F-150 LARIAT SUPERCREW 4X4**  
**NOW \$36,299**

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 31K Miles, Running Boards, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Seating, Memory Power Adjust Pedals, Power Twin Panel Moon Roof, Blind Spot Monitoring, Reverse Sensing System, Rear View Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! U20000

**WAS \$43,995**



**2015 CHEVY CORVETTE STINGRAY**  
**NOW \$41,495**

6.2 V8 EFI Engine, Automatic Transmission, Chrome Wheels, Only 15K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Rear View Camera, Keyless Entry System, Balance of Factory Power Train Warranty! M19114A

**WAS \$26,902**



**2013 JEEP WRANGLER UNLIMITED SAHARA 4X4**  
**NOW \$24,932**

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, Leather Heated Front Seats, 3-Piece Hard Top, Remote Keyless Entry System, Car Smart Checked! C20069A

**WAS \$38,670**



**2018 FORD F-150 LARIAT SUPERCREW 4X4**  
**NOW \$35,924**

3.5 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 46K Miles, Bed Liner, Chrome Step Bars, Remote Start, Navigation, Memory Power Leather Heated/AC Seating, Memory Power Adjust Pedals, SYNC 3, Reverse Sensing System, Rear View Camera, Trailer Tow Package, Blind Spot Information System with Trailer Tow Monitoring, Remote Keyless Entry System, Ford Certified! F20099A

**2017 GMC SIERRA 1500 LT Z-71 CREW CAB 4X4**  
**NOW \$35,170**

5.3 V8 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 53K Miles, Pick-Up Bed Cap, Bed Liner, Running Boards, Remote Start, Memory Power Leather Heated/AC Seating, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! U20065

**2016 RAM 1500 BIG HORN CREW CAB 4X4**  
**NOW \$26,513**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 34K Miles, Spray-In Bedliner, Running Boards, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Front and Reverse Park Assist System, Rear View Camera, Ram Certified! U20070

**2015 FORD TRANSIT 350 XLT 15 PASSENGER BUS**  
**NOW \$26,994**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 74K Miles, SYNC, Reverse Park Aid, Rear View Camera, Running Board Passenger Door, CD-Player, Remote Keyless Entry System, Ford Certified! F19512A

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**WAS \$22,411**



**2018 FORD ESCAPE SEL 4X4**  
**NOW \$20,516**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 19K Miles, Navigation, Leather Heated Front Seats, Power Driver's Seat, CD-Player, SYNC 3, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! U20018

**WAS \$15,994**



**2018 CHEVY TRAX LS AWD**  
**NOW \$15,494**

1.4 EFI Engine, Automatic Transmission, Aluminum Wheels, 18K Miles, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! C19329C

**WAS \$28,999**



**2017 FORD EXPLORER XLT 4X4**  
**NOW \$27,403**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Power Twin Panel Moon Roof, Auto Climate Control, Forward and Reverse Sensing System, Blind Spot Monitoring, Rear View Camera, Power Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! U20015

**WAS \$26,815**



**2018 JEEP GRAND CHEROKEE LIMITED 4X4**  
**NOW \$25,869**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 64K Miles, Remote Start, Navigation, 25<sup>th</sup> Anniversary Package, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Power Dual Panel Moon Roof, Rear Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Trailer Tow Group, Jeep Certified! U20041

**WAS \$25,819**



**2017 RAM 1500 ST EXPRESS QUAD CAB 4X4**  
**NOW \$24,287**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Chrome Clad Wheels, 33K Miles, 5.0 Touchscreen Display, Rear View Camera, Remote Keyless Entry System, Chrysler Certified! U20046

**WAS \$27,913**



**2017 JEEP GRAND CHEROKEE LIMITED 4X4**  
**NOW \$26,870**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 41K Miles, Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Blind Spot and Cross Path Detection, Rear Park Assist with Stop, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! U20036

**WAS \$20,675**



**2017 MAZDA CX-5 GT AWD**  
**NOW \$19,995**

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 81K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, M19186A

**WAS \$27,996**



**2017 FORD EXPLORER XLT 4X4**  
**NOW \$26,632**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Seating, Heated Steering Wheel, Auto Climate Control, Blind Spot Monitoring, Forward and Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Trailer Tow Package, Ford Certified! U20025

**WAS \$26,981**



**2015 CHEVY SILVERADO LT CREW CAB 4X4**  
**NOW \$26,511**

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 61K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Remote Keyless Entry System, Car Smart Checked! U20033

**WAS \$37,243**



**2017 FORD F-150 LARIAT SUPERCREW 4X4**  
**NOW \$34,657**

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

# SPECIALS

**WAS \$20,995**



**2019 MAZDA 3 SELECT**  
**NOW \$19,995**

2.5 EFI Engine, 6 Speed Skyactiv Automatic, Alloy Wheels, Only 3K Miles! Auto Climate Control, Blind Spot Monitoring, Rear Cross Traffic Alert, Lane Keep Assist, Lane Departure Warning, Rear View Camera, Remote Keyless Entry System, Mazda Certified! S19025

**WAS \$28,947**



**2016 GMC YUKON SLE 4X4**  
**NOW \$28,260**

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 82K Miles, Running Boards, Remote Start, Power Front Seats, Power Adjust Pedals, Auto Climate Control, CD-Player, Rear Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! C19262A

**WAS \$29,201**



**2017 RAM 1500 SLT BIG HORN CREW CAB 4X4**  
**NOW \$27,827**

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, Ram Certified! U19242

**WAS \$28,947**



**2016 GMC YUKON SLE 4X4**  
**NOW \$28,260**

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 82K Miles, Running Boards, Remote Start, Power Front Seats, Power Adjust Pedals, Auto Climate Control, CD-Player, Rear Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! C19262A

**WAS \$21,687**



**2017 FORD ESCAPE TITANIUM 4X4**  
**NOW \$20,993**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Silver Painted Aluminum Wheels, 24K Miles, Remote Start, SYNC 3, Memory Power Leather Heated Seating, Power Panoramic Moon Roof, Auto Climate Control, Blind Spot Monitoring, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20010

**WAS \$18,572**



**2016 CHRYSLER TOWN & COUNTRY TOURING**  
**NOW \$17,142**

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 51K Miles, Power Driver's Seat, Leather Seating, 3<sup>rd</sup> Row Row 'N Go Seats, DVD Entertainment Center, Power Sliding Side Doors, Power Lift Gate, Remote Keyless Entry System, Chrysler Certified! U19236

**WAS \$13,998**



**2013 INFINITI JX35 AWD**  
**NOW \$11,886**

3.5 EFI Engine, CVT Automatic, Aluminum Wheels, 132K Miles, Remote Start, Navigation, Memory Power Leather Heated Seating, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! F19511A

**WAS \$31,764**



**2017 FORD F-150 STX SUPERCREW 4X4**  
**NOW \$31,201**

5.0 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 31K Miles, Bed Liner, Running Boards, SYNC 3, CD-Player, Rear View Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! U20001

**WAS \$23,880**



**2015 JAGUAR XF 3.0 SPORT AWD**  
**NOW \$20,704**

3.0 EFI Engine, 8HP70 Automatic, Aluminum Wheels, 46K Miles, Memory Power Leather Heated Seating, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! C19339H

**WAS \$21,755**



**2015 FORD F-150 XLT SUPERCREW 4X4**  
**NOW \$19,996**

2.7 V6 EcoBoost EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 111K Miles, Remote Start, Chrome Step Bars, Power Front Seats, SYNC, Reverse Sensing System, Rear View Camera, Trailer Tow Package, Remote Keyless Entry System, Car Smart Checked! F19507A

**WAS \$22,953**



**2017 FORD ESCAPE TITANIUM 4X4**  
**NOW \$20,712**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Painted Aluminum Wheels, 34K 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! U19219

**WAS \$35,750**



**2011 FORD F-350 XLT CREW CAB 4X4 W/SNOW PLOW**  
**NOW \$29,332**

6.7 V8 DIESEL EFI Engine, 6 Speed Automatic, Aluminum Wheels, 60K Miles, Remote Start, Bed Liner, Chrome Step Bars, Power Driver's Seat, Power Adjust Pedals, SYNC, CD-Player, The Boss Snow Plow, Car Smart Checked! F19236A

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**2017 RAM 1500 BIG HORN CREW CAB 4X4**  
**NOW \$27,172**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Chrome Clad Wheels, 28K Miles, Bed Liner, Remote Start, Power Driver's Seat, Touchscreen Display, Front and Rear Park Assist System, Rear View Camera, Remote Keyless Entry System, Ram Certified! U20067



**2016 CHRYSLER 300S AWD**  
**NOW \$22,576**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Dual Pane Panoramic Moon Roof, Touchscreen Display, Blind Spot and Cross Path Detection, Front and Rear Park Assist System, Rear View Camera, Remote Keyless Entry System, Chrysler Certified! U20069



**2019 FORD F-250 SRW CREW CAB 4X4 W/PLOW**  
**NOW \$41,975**

6.2 V8 EFI Engine, 6 Speed Automatic, Silver Cast Aluminum Wheels, 25K Miles, Fiberglass Bed Cap, Running Boards, SYNC, Snow Plow Package, STX Appearance Package, Rear View Camera, Remote Keyless Entry System, Ford Certified! C20075A

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**2015 CHEVY SILVERADO  
2500LT HD CREW CAB 4X4  
NOW \$38,635**

6.6 V8 EFI Engine, Automatic Transmission, Aluminum Wheels, 60K Miles, Bed Liner, Remote Start, Power Driver's Seat, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! F19479B

**2017 DODGE JOURNEY  
CROSSROAD AWD  
NOW \$18,618**

3.6 V6 EFI Engine, 6 Speed Automatic, Black Aluminum Wheels, 51K Miles, Power Leather Heated Seating, Heated Steering Wheel, 3rd Row 50/50 Fold-Reclining Seat, Rear Park Assist System, Rear View Camera, Remote Keyless Entry System, Dodge Certified! C19288B

**2017 FORD FUSION SE HYBRID  
NOW \$15,284**

2.0 IVCT Engine, ECVT Automatic, Painted Luster Nickel Wheels, 47K Miles, Remote Start, SYNC 3, Memory Power Leather Heated Front Seats, Auto Climate Control, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! F20234A

**2018 FORD  
FOCUS SEL HATCHBACK  
NOW \$15,416**

2.4 EFI Engine, 6 Speed Automatic, Machined Aluminum Wheels, 27K Miles, SYNC 3, Power Moon Roof, Auto Climate Control, CD-Player, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20073

**2018 FORD EDGE SEL AWD  
NOW \$25,310**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Painted Aluminum Wheels, 37K Miles, Remote Start, Navigation, Power Leather Heated Seating, Heated Steering Wheel, Auto Climate Control, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! F20068A

**2012 JEEP  
WRANGLER SAHARA 4X4  
NOW \$19,346**

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 95K Miles, Remote Start, Running Boards, Arctic Package, Heated Front Seats, Auto Climate Control, Connectivity Group, Remote Keyless Entry System, Car Smart Checked! U20045A

**2017 FORD F-150 XLT  
SPORT SUPERCAB 4X4  
NOW \$28,485**

2.7 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, Security Cover, Bed Liner, Running Boards, Power Heated Seating, SYNC 3, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20075

**2011 TOYOTA  
SIENNA LIMITED AWD  
NOW \$12,892**

3.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 158K Miles, Navigation, Memory Power Leather Heated Seating, Power Moon Roof, DVD Entertainment System, Power Slide Side Doors, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! C20151A

**2014 MAZDA 6 TOURING  
NOW \$10,995**

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 87K Miles, Power Driver's Seat, Leather Seating, Auto Climate Control, CD Player, Rear View Camera, Remote Keyless Entry System, M20001A

**2017 JEEP GRAND  
CHEROKEE SUMMIT 4X4  
NOW \$31,955**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, Memory Power Leather Heated AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Panoramic Moon Roof, Touch Screen Display, Blind Spot and Cross Path Detection, Rear View Camera, Power Lift Gate, Trailer Tow Group IV, Remote Keyless Entry System, Jeep Certified! C20095A

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**2015 RAM 1500 SLT OUTDOORSMAN  
ECO DIESEL CREW CAB 4X4  
NOW \$25,790**

3.0 V6 Turbo DIESEL EFI Engine, 8 Speed Automatic, Semi-Gloss Black Aluminum Wheels, 69K Miles, Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Rear View Camera, Remote Keyless Entry System, Ram Certified! C19274A

**2016 DODGE  
GRAND CARAVAN  
NOW \$16,500**

3.6 V6 EFI Engine, 6 Speed Automatic, Steel Wheels, 32K Miles, 7 Passenger Seating, Stow 'n Go Seating, American Value Package, Remote Keyless Entry System, Balance of Factory Warranty! U20066

**2007 JEEP  
WRANGLER UNLIMITED 4X4  
NOW \$15,989**

3.8 V6 EFI Engine, 4 Speed Automatic, Aluminum Wheels, 96K Miles, Black Freedom 3-Piece Hard Top, Remote Keyless Entry System, Car Smart Checked! U20058A

**2007 FORD  
F-150 XL SUPERCAB 4X4  
NOW \$6,399**

4.6 V8 EFI Engine, 4 Speed Automatic, Aluminum Wheels, 147K Miles, Bed Liner, Vinyl Floor Covering, Trailer Tow Package, U20028A

**2016 RAM 1500  
SLT OUTDOORSMAN CREW CAB 4X4  
NOW \$27,146**

5.7 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 50K Miles, Remote Start, Security Cover, Step Bars, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Park Assist System, Rear View Camera, Touchscreen Display, Remote Keyless Entry System, Ram Certified! U19217A

**2013 SCION FR-S  
NOW \$13,338**

2.0 EFI Engine, 6 Speed Manual Transmission, Aluminum Wheels, 64K Miles, CD-Player, Remote Keyless Entry System, Car Smart Checked! F20238H

**2017 JEEP WRANGLER  
UNLIMITED 4X4  
NOW \$28,661**

3.6 V6 EFI Engine, 6 Speed Manual Transmission, Aluminum Wheels, 31K Miles, Willy's Wheeler Package, Black 3-Piece Hard Top, Remote Keyless Entry System, Jeep Certified! F20238A

**2017 CHRYSLER  
PACIFICA LIMITED  
NOW \$28,291**

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 45K Miles, Remote Start, Navigation, Memory Power Leather Heated AC Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Fold 3rd Row Seats, Panoramic Moon Roof, Hands Free Sliding Side Doors, Power Lift Gate, Blind Spot and Cross Path Detection, Park Assist System, Rear View Camera, Remote Keyless Entry System, Chrysler Certified! U20072

**2015 GMC SIERRA 1500  
SLT Z-71 CREW CAB 4X4  
NOW \$29,282**

5.3 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 93K Miles, Remote Start, Navigation, Security Cover, Running Boards, Memory Power Leather Heated Seating, Power Adjust Pedals, Power Moon Roof, Auto Climate Control, Cd-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! C19234A

**2007 CHEVY  
CORVETTE CONVERTIBLE  
NOW \$19,960**

6.0 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 74K Miles, Memory Power Leather Heats Seats, Power Convertible Roof, Auto Climate Control, CD-Player, Remote Keyless Entry System, Car Smart Checked! C19130A

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**2018 FORD ESCAPE SEL 4X4**  
**NOW \$21,673**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 18K Miles, Remote Start, SYNC 3 with Touchscreen, Power Driver's Seats, Leather Heated Front Seats, Power Panoramic Moon Roof, Auto Climate Control, CD-Player, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! U20051



**2014 AUDI A6 PREMIUM PLUS AWD**  
**NOW \$14,473**

2.6 EFI Engine, Automatic Transmission, Aluminum Wheels, 93K Miles, Memory Power Leather Heated Seating, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! U18194A

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**2016 VOLKSWAGEN PASSAT SE**  
**NOW \$11,862**

1.8 EFI Engine, Automatic Transmission, Aluminum Wheels, 84K Miles, Power Leather Heated Seating, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Keyless Entry System, Car Smart Checked! C20102A



**2015 CHEVY TRAVERSE LT**  
**NOW \$18,770**

3.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 59K Miles, Remote Start, Power Driver's Seat, Heated Front Seat, CD-Player, Remote Keyless Entry System, Car Smart Checked! U20056



**2018 DODGE CHARGER GT AWD**  
**NOW \$25,442**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Blind Spot and Cross Path Detection, Rear View Camera, Touchscreen Display, Remote Keyless Entry System, Dodge Certified! U20050



**2014 CHEVY CAMARO LT**  
**NOW \$16,511**

3.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 62K Miles, Remote Start, Power Seating, Power Moon Roof, Remote Keyless Entry System, Car Smart Checked! U20049



**2016 MAZDA CX-5 TOURING AWD**  
**NOW \$18,995**

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 47K Miles, Power Driver's Seat, Heated Front Seats, Power Moon Roof, Bose Sound System, Rear View Camera, Remote Keyless Entry System, Mazda Certified! S20005



**2018 JEEP GRAND CHEROKEE ALTITUDE 4X4**  
**NOW \$29,718**

3.6 V6 EFI Engine, 8 Speed Automatic, Gloss Black Aluminum Wheels, 54K Miles, Remote Start, Navigation, Leather and Suede Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Rear Park Assist with Stop, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! U20048



**2017 RAM 1500 ST EXPRESS CREW CAB 4X4**  
**NOW \$25,995**

3.6 V6 EFI Engine, 8 Speed Automatic, Chrome Clad Wheels, 22K Miles, Anti-Spin Differential Rear Axle, Touchscreen Display, Rear View Camera, Remote Keyless Entry System, Ram Certified! F19489A

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**2016 FORD EDGE SEL AWD**  
**NOW \$18,999**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Painted Aluminum Wheels, 71K Miles, Remote Start, Power Front Seats, CD-Player, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! F19415A



**2016 BUICK ENCORE AWD**  
**NOW \$17,969**

1.4 EFI Engine, 6 Speed Automatic, Chromed Aluminum Wheels, 47K Miles, Remote Start, Navigation, Memory Power Leather Heated Seating, Heated Steering Wheel, Power Moon Roof, Auto Climate Control, CD-Player, Blind Spot Monitor, Cross Traffic Alert, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! Carbon U20057



**2017 FORD EXPLORER XLT 4X4**  
**NOW \$28,994**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Seating, Heated Steering Wheel, Power Dual Panel Moon Roof, Auto Climate Control, Blind Spot Monitoring, Forward and Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Trailer Tow Package, Ford Certified! U20059



**2017 CHRYSLER PACIFICA TOURING L PLUS**  
**NOW \$25,995**

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sliding Side Doors, Touchscreen Display, Rear Park Assist, Rear View Camera, DVD Entertainment System, Power Lift Gate, Remote Keyless Entry System, Chrysler Certified! U20052



**2016 HONDA HR-V EXL AWD**  
**NOW \$14,995**

1.8 EFI Engine, CVT Automatic, Aluminum Wheels, 85K Miles, Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, M20017A



**2017 JEEP GRAND CHEROKEE LIMITED 4X4**  
**NOW \$29,839**

3.6 V6 EFI Engine, 8 Speed Automatic, Sain Silver Aluminum Wheels, 24K Miles, Remote Start, Navigation, Adaptive Cruise Control, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Jeep Advanced Active Safety Group, Lane Departure Alert, Blind Spot and Cross Path Detection, Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! C20135A



**2017 MAZDA CX-5 GRAND TOURING AWD**  
**NOW \$24,500**

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 31K Miles, Navigation, Power Leather Heated Front Seats, 2nd Row Heated Seats, Power Moon Roof, Auto Climate Control, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Mazda Certified! S20008



**2016 RAM 1500 SPORT CREW CAB 4X4**  
**NOW \$32,956**

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FORD RETAIL CUSTOMER CASH.....	- 3,750
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SUBTOTAL.....	\$45,613
SIEMANS DISCOUNT.....	- 4,618
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FORD BUILT TO LEND A HAND FORD CREDIT RETAIL BONUS*.....	- 1,750
FORD COMMERCIAL UPFIT BONUS CASH.....	- 1,000

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FORD RETAIL BONUS CASH.....	- 250
FORD BONUS CASH.....	- 1,500
FORD BUILT TO LEND A HAND FORD CREDIT BONUS CASH*.....	- 2,000

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MSRP.....	\$61,060
SIEMANS DISCOUNT.....	- 5,065
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Dave

Dave Says



Ramsey

Tithe on stimulus check?

Dear Dave, Should my wife and I tithe on our stimulus checks? She thinks we should, but I'm not sure. In my mind, we already gave our money to Caesar—so to speak—and now he's just giving it back. What do you think?

Luke

Dear Luke,

Well, it's your money you're getting back. The government doesn't really create anything, it only takes money from us. And in this case, it gave you back some of what it took. I don't really see that as a tithing circumstance.

The other side of the coin is that you really can't go wrong being generous. The tithe is your baseline for generosity. You shouldn't tithe or not tithe because of a set of rules, but if you're having a theological or philosophical discussion about the tithe and how it works, I think your reasoning is sound.

It's certainly not a salvation issue, but generosity is a good rhythm to have in your life. And honestly, these stimulus checks are kind of like tax refunds. You gave it to the government, and now they're giving it back.

So, in my mind it's okay either way. I've just always had an attitude of when in doubt, it's better to give.

-Dave

Go ahead, knock it out

Dear Dave,

We make about \$70,000 a year, and we're debt-free except for our house. We're following your plan, and just started saving for retirement, but we only have \$15,000 left on our mortgage. We can have that paid off in six or seven months, so would it be okay to go ahead and pay off our home as soon as possible before continuing to save for retirement?

Nate

Dear Nate,

I'm generally pretty hardcore about sticking with the proper order while doing the Baby Steps. But in your case, with such a small amount left to pay on your home, I think I'd go ahead and knock that out.

Most of the people I talk to still have six figures left on their mortgages. There's a big difference between that and the situation you two are in right now. Think about it, you guys could be completely debt-free by Christmas, and you've already started to make a move on retirement planning. I say go for 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

Lee



Lull

The Veterans Voice – Dave Ramsey's FPU-ME

Financial challenges plague all of us at one time or another, especially during the current COVID-19 Pandemic. For veterans, it can be especially challenging. Many veterans experience extra challenges due to disabilities (both physical and mental) as a result of their military service. We want to offer veterans Dave Ramsey's Financial Peace University - Military Edition (FPU-ME) classes online and free of charge as a resource to help. This class would normally cost a veteran or service member \$82.00 if purchased directly at www.daveramsey.com/military. The online classes are local and exclusive to Berrien County veterans, however, the veterans spouse and/or children may participate together in the convenience and comfort of their home. We will be using Webex Video Conferencing software that can be downloaded for free in various formats at www.webex.com. This is the third class facilitated by a local Berrien County military veteran from the financial planning industry who has always done an outstanding job. The last two FPU-ME classes were held at The Chapel church in St. Joseph. However, since none of us know how long the COVID-19 Pandemic, stay-at-home, social distancing and group gathering restrictions will continue, we need to adjust and adapt accordingly. The nine weeks of classes begin on Thursday, June 4th from 6:00 to 8:00 p.m. and will continue on Thursday's during that time. The classes will cover the following topics – Lesson 1: Super Saving, Lesson 2: Relating with Money, Lesson 3: Cash Flow Planning, Lesson 4: Dumping Debt, Lesson 5: Buyer Beware, Lesson 6: The Role of Insurance, Lesson 7: Retirement and College Planning, Lesson 8: Real Estate and Mortgages, and Lesson 9: The Great Misunderstanding. Positive

feedback received from past sessions include: 1) Developed habits that broke the cycle of living from paycheck to paycheck that gave my family a sound financial future, 2) Strengthened my marriage by enhancing my ability to communicate about finances, 3) Helped my adult children learn wealth building and financial life skills by having them attend with me, 4) Gained confidence in discussing my finances with bankers, lenders and financial advisors, and 5) Learned skills to share with younger children to help them prioritize wants verses needs and teach them good financial habits that became second nature. If you are an active duty service member or military veteran and are interested in participating online with this free course, just contact our office for additional details and information. Space is limited so contact us as soon as possible. Those who have participated in our past two classes and still have their workbook are also welcome to attend the classes. We also offer free financial coaching for military veterans from an Accredited Financial Counselor and Financial Fitness Coach Counselor. She has assisted many veterans in Berrien County one-on-one to help people link their behavior to their goals and values. The financial coach is there to provide support, encouragement, accountability and resources as you define and move forward with your goals. Financial coaching is about learning the skills it takes to align your ongoing behavior with your financial dreams. Please contact us today if you are interested in the FPU-ME classes or financial coaching for veterans.

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.

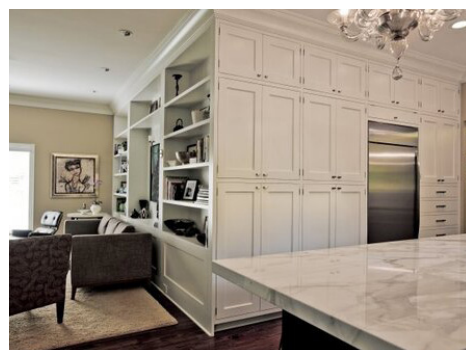
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**Pastor**



**Rosenbaum**

**Stay Positive**

*But God demonstrates his own love for us in this: While we were still sinners, Christ died for us.*

*Romans 5:8*

Are you finding it hard to be positive and optimistic during these difficult

Paul Gerhardt realized that his sin was actually his biggest problem because it meant that he had no right to expect anything from God. So, what made him so positive? He knew that God loved him anyway. That in love for him, God had sent Jesus to die for his sins and rise again; all so that Paul could know God loves him, had forgiven him, and would take him to heaven.

God loves you and sent his Son for you and your salvation too. So even in these hard times, find your reason for hope and optimism in Jesus Christ, so you can say with Paul Gerhardt.

Why should cross and trial grieve me?

Christ is near with his cheer;  
never will he leave me.

Who can rob me of the heaven  
that God's Son for me won  
when his life was given?

(Christian Worship: A Lutheran Hymnal – 428)

*Prayer: Thank you, Lord, for proving your love for me by sending Jesus to save me from my sins. Use this truth to keep me positive during difficult times. Amen.*

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

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

COVID-19 days?

Let me tell you about a remarkably positive man you may have never heard about. Paul Gerhardt was a Lutheran pastor in the mid-1600s in Germany. When he was a child, his family home and church were destroyed in the Thirty Years' War. As an adult, he lost four children in infancy because of disease. He lost his church when he refused to compromise his beliefs at the demands of the government. He went for a year without a paycheck. A year after that, his wife died, leaving him to raise the one son who had survived the epidemic.

Your life may not be marked by tragedy and hardship as much as Paul Gerhardt's, but can still be hard, and not just due to the fall-out from the coronavirus. Maybe your marriage isn't great. Maybe your job is mentally, emotionally, or physically draining. Maybe you have serious health problems. Maybe you never seem to catch a break, or your dreams routinely turn into disappointment. Maybe you are disappointed in yourself, and you realize God should be the one disappointed in you and your sins.



**Berrien County Veterans Services**

701 Main Street  
St. Joseph, MI 49085  
(269) 983-7111 Ext. 8224  
[www.berriencounty.org/veterans](http://www.berriencounty.org/veterans)



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.



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**Don**



**Stuart**

Throughout these reminiscences about No. 2 son's move to the Golden State, I've tried conjuring a column headline that somehow weaves in the Led Zeppelin song title "Goin' to California."

But I just can't come up with the right combo of "easily understood reference to the classic rock tune" + "relevance to the column's 'theme'" + "dopey laugh line."

If you can come up with something, please let me know. If it's a good one, I'll mention you in a column. If it's a great one, I'll claim I made it up myself.

Now, resuming our musings (Cool wordsmithing discovery: "musing" can be formed from the letters in "resuming"! Ooooooh! - and so can "gnumesir"!):

Item: My son's new home is not far from the University of California-Santa Cruz. Unlike a lot of California universities, UC-SC doesn't have long, storied sports traditions. It wasn't until 1980 that the school started fielding five teams in the NCAA's Division III echelon.

The NCAA requires every member school to have a mascot/nickname for their teams. The UC-SC Chancellor at the time decided an excellent choice would be the Sea Lions.

## The Land of Milk, Honey. . .and Slimy Yellow Slugs

However, for many years prior to this, a different, unofficial mascot represented most of all of UC-SC's "club" teams - a mascot much-loved by the student body. I think perhaps because no matter what the student body's bodies looked like, they couldn't possibly look worse than the body of the mascot - the banana slug.

The banana slug is a slimy, bright yellow mollusk that makes its living in the redwood forests of the Left Coast. And it's so proud of its lemon-colored, gelatinous physique that it doesn't even hide it under a shell!

Anyway, the UC-SC Chancellor staunchly considered a Sea Lion to be a far more dignified university symbol than a Banana Slug. The majority of students held the completely opposite view.

In 1986, a straw vote was taken, and the student body overwhelmingly chose the Banana Slugs. The Chancellor capitulated, and the Slug became UC-SC's official mascot.

Nowadays, there's a costumed slug mascot, named Sammy the Slug, and rather than the nationwide ridicule that the Chancellor may have feared, the Banana Slug has generated decades of positive outcomes for UC-SC: Multiple "Best Mascot" honors; a full-page story in People magazine; and; and revenue generation: you can buy slug pom-poms, socks, plush toys, mugs, face decorations, and my favorite - peanut butter-filled candy slugs at Santa Cruz' popular Mackenzies Chocolates. Bonus! -- they're bright yellow, and slimy!!

So, besides the subversive nose-thumbing at other California schools with aggressive, hyper-competitive mascots, why did the student body love the Banana Slug so much?

Various students of the mid-1980s have said things like, "The slug represented the hearts and minds of the students and the way they perceived UCSC as a unique institution," and "The slug suited the campus so well--its symbiotic relationship with the redwoods, and its nonviolent Gandhi-an characteristics," and "The slug has no known predators, so opposing mascots can't defeat it!"

But I read a little about the slug's life story, and I wonder if its appeal was, ummmmm, a bit more basic: I bet the students plugged for the slug because it can mate for eight hours at a time.

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### LEGALS

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

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

Motion to approve minutes of March 17, 2020. All ayes, motion carried.

Motion to approve March 2020 bills in the amount of \$734,652.54. All ayes, motion carried.

Motion to accept bid from Andy Eagan using Beck actuator/valve and contingency availability for the amount of \$508,000.00 for the replacement and installation of the filter actuator valves at Lake Charter Township Water Plant, any savings that Any Eagan Co., incurs would be returned to the township. Roll call vote: All yes, Motion carried.

Motion to accept bid of Dupont to replace the membrane O-rings at a cost of \$45,015.56. All ayes, motion carried.

Motion to upgrade SCADA Flow/Turbidity Transmitters from Utility Instrumentation Services for \$12,140.00. All ayes, motion carried.

Motion to forward P.A. 116 Farmland and Open Space Preservation Program from Heritage Farms/Totzke Farms Properties LLC to the Lake Charter Township Planning Commission. All ayes, motion carried.

Motion to approve \$6,187.92 for the renewal of the volunteer firefighters' life and accident insurance from Hartford Life for July 1, 2020 through July 1, 2021 (same amount as last year). All ayes, motion carried.

Motion to approve the extension of the assessment services with HSC Services, Inc., for \$2,960.00 per month. A 2.07% increase commencing June 1, 2020 until May 31, 2021. All ayes, motion carried.

Motion to approve the 2020 Berrien County Road Department Township Road Agreement for matching funds totaling \$124,106.00. All ayes, motion carried.

Motion to allow Jeff Burkhard, Lake Charter Township Water Plant Superintendent to post the position of an F-4 Water Plant Operator for the night shift for Lake Charter Township Water Plant. All ayes, motion carried.

#### ANNOUNCEMENTS

The next regular meeting is scheduled for May 19, 2020 at 7:00 p.m., Lake Township Hall, Bridgman, Michigan.

Lake Charter Township Planning Commission is scheduled for May 4, 2020 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan.

Lake Charter Township Zoning Board of Appeals is scheduled for May 14, 2020 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan. Meeting adjourned 8:03 p.m.

Lake Charter Township Hall Offices will be closed on May 25, 2020 in observance of Memorial Day. Lake Charter Township website: www.lake-township.org

A complete set of minutes may be obtained from the Lake Charter Township Clerk Lake Charter Township Hall Offices are closed to the Public Use the red drop box outside the Ambulance bay. Call the office for an appointment. Conduct what business you can online.

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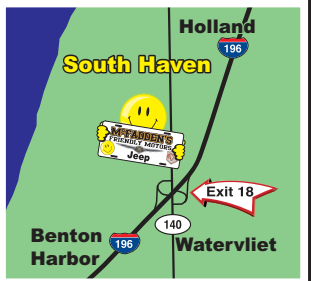
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<p>1904 Sunset Drive, St. Joseph In the heart of SJ city, yet you would think you are in the country with this home oriented to the wooded ravine below. Large master suite on main level. Large sliding glass doors leading out to deck, hot tub, pond, and fire pit. See documents for full list of recent investments such as new roof, windows, air conditioning, and more! Home Warranty included. Move-in ready.</p> <p>\$414,000 Anne Odden 269-930-0257</p>	<p><b>NEW LISTING</b> 1700 Forres Avenue, St. Joseph This Charming Forres Ave Cape Cod is located just a few blocks to Lake Michigan Sunsets &amp; has been well cared for &amp; nicely updated. The 25 x 8 covered front porch is perfect for a couple of rocking chairs on a warm summer evening. For more privacy and space enjoy the 20 x 14 screened house in the fenced rear yard. Inside is a dream.</p> <p>\$274,900 Mark Mawhinney 269-921-4555</p>

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**CONDO**  
Paw Paw Lake 3 BD, 3 BA meticulously maintained condo w/views of lake. Lg Sun/Shade awning over lg deck. Included boat dock in front of condo. HOA Development is 13 acres, tennis, space for dog walking, yard games, & guest parking. 3 sandy beaches. 2 garages. Living room is extra wide & faces lake. New flooring, upgraded appliances, newer AC. \$397,500 (20012163)

**PAW PAW LK**  
Paw Paw Lk w/ beautiful views. Open concept A frame with minimal maintenance. Massive windows in the living rm bring the lake practically indoors. Home is located on a low traffic no outlet road. There is a large 2 car garage to store all the summer toys. If you're looking for a peaceful, very well kept, low maintenance home this is a must see. \$374,000 (20012222)

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Great investment property! Building with 3 apartments. Seller is updating the property with new roofs, windows, and plumbing (windows and plumbing are completed). Extra-large corner lot! Coin washer and dryer in the basement. All appliances stay. Do not wait any longer, you can live in one and rent out the other 2! \$154,900 (19056713)

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**LOCATION!**  
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**RIVER FRONT!**

- Rare opportunity/St. Joe city/113' River frontage
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**LAKE VIEWS!**

- Steps to Lake MI beaches & downtown SJ
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**NEWLY LISTED!**



- Beautiful updated home on 7 acres
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- 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)

**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)

**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)



**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)

**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)

**MANY UPDATES!**



- Move in ready 4 BR, 1 bath home
- New kitchen, new flooring & paint thru-out
- Eat-in kitchen and a nice back yard
- Large living room & family room
- Niles \$107,499. W – (20006016)

**RENTAL OPPORTUNITY!**



- Downtown apartment, open floor plan
- 3 bedrooms, 1 full bath, hardwood floors
- Enjoy Lake Michigan sunsets from the bluff
- Plenty of parking, 1 dog allowed (40 lb. Limit)
- St. Joseph \$1,400/month. M – (20003976)

**45 ACRE PARCEL!**



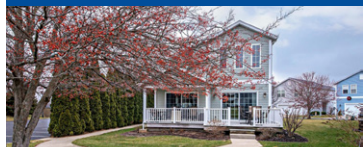
- Come check out this great property
- Almost 45 acres of farming/hunting land
- Rare opportunity to own a large parcel
- 20 acres that is cleared & 25 acres of possibilities
- Watervliet Twp., \$196,000. H – (19056359)

**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)

**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)

**INVESTMENT OPPORTUNITY!**



- Home or rental investment
- 3 BR, 1 bath, 1191 sq. ft., full basement
- Newer kitchen cabinets, counters, flooring
- Fenced 0.31 acre lot, attached 1-car garage
- Benton Harbor, \$60,000. E – (20005859)

**YOUR PICK OF BUILDABLE SITES!**



- Cleared and wooded lots
- Close to St. Joseph shopping
- Close to Whirlpool HQ
- Cul-de-sac w/utilities available at lots
- Benton Twp., \$25,000+. C - (18047055+)

**MOVE IN READY!**



- 2 BR, 1 bath bungalow, 860 sq. ft.
- New Kitchen, bath, flooring & thru-out
- Large detached garage w/12' door
- Enjoy the convenience of this location.
- City of Niles \$69,900. S – (20001172)

**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)

**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
- 3-season room, stone fireplace, chef's kitchen
- Berrien Springs \$895,000. R – (19039717)

**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)