



Street Dining & Live Music



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## Moody on The Market



### Moody

As profiled previously in this forum, St. Joseph Restaurateur Robert Montgomery is relentless in his

drive for perfection just as much as he has been an innovator. His property at 221 Main in St. Joseph which bears the same name for his restaurant there, has been home to various iterations and scaled expansions, improvements, and other attempts to hit the sweet spot for his customers. However, when the coronavirus pandemic hit, he wasn't really sure which way to evolve. Now, after 3 months of 221 Main being shut down due to executive order, and a lot of uncertainty in how business would move forward with the reduced occupancy of reopening, Robert wisely used the break to conduct some research. He says, "We scoured the internet to see how things were unfolding around the country." As other states opened before Michigan, Montgomery looked for ideas, and creativity. He says, "Street dining was hitting our newsfeed a lot. Towns were closing down some of the side streets and allowing restaurants to serve customers outside for increased capacity potential. Essentially, they were turning restaurants 'inside out.'" Montgomery says providing outdoor capacity helps make up for tables lost inside due to social distancing rules, adding, "Plus, it's fun! Who doesn't love having their meal outside in the fresh air? So, we thought, 'If they can do that in Ohio, Illinois and Florida, why not here?'" Naturally, he felt that space on Pleasant Street in downtown St Joe, right outside his door, seemed like a perfect spot. That's where the driven nature of Robert Montgomery steps in to take over, as he says, "The first thing I did was contact the other businesses to get their take. Pleasant is only a short block long, so not many calls needed to be made. First, there's Silver Harbor Brewing Company at the end of the block. When I ran the idea past Mike Gross, one of the owners, he thought it was great, telling me, 'This could be a game-changer.' Thrive Psychology, located behind 221 Main, was immediately onboard and loved the idea of helping local businesses though reopening. And there is the new European market across the street - hopefully opening in July or August. The thought of a street plaza fit right in with their open-air market. So, okay, time to get with the city." Robert started sending emails to the St. Joseph City Commission looking for guidance. They were asking to close down a city street for outdoor dining - every weekend, all summer. That's a big deal. He says, "Having never planned something of this scale, I had no idea what to expect. The city was fantastic. Within days

Continued on page 6



Arthur Havlicek, President, SMR Chamber

Doctor Robert Flood O.D., P.C.

Doctor Joshua Byers O.D.

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### Stay Safe, Stay Open

The Southwest Michigan Regional Chamber, as a member-based organization, works to grow and promote businesses within the region. As you can imagine, the bulk of our recent efforts have been focused on helping businesses survive the unprecedented difficulties brought on by the coronavirus pandemic. While I have explored many of these efforts in depth over the past few weeks, I thought it would be helpful to take a step back and remind

readers about the work we've done and the initiatives that are still out there.

The earliest and perhaps most visible effort of ours has been our *Buy Local Berrien!* Facebook group. Created in mid-March to encourage patrons to support local small businesses throughout the "Stay Home, Stay Safe" Order, *Buy Local Berrien!*

Continued on page 2

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**Arthur** Continued from cover

has since evolved into a fun and free community resource where patrons can share experiences and recommend their favorite local establishments. Local restaurants, retailers, and entrepreneurs can also join and advertise their products, specials, and services to an ever-growing online audience of nearly 10,000 highly engaged consumers.

At the state level, we have been vocal advocates for safely re-engaging Michigan's economy. We formalized our Government Affairs Committee and joined the Michigan Chamber in releasing a Relief and Recovery Agenda. SMRC Board Chair Mark Lemoine, who owns the Coloma / St. Joseph KOA, even travelled to Lansing to testify in front of the Joint Select Committee on the COVID-19 Pandemic and advocate on behalf of struggling businesses in our region.

At the local level, we took meaningful steps to help businesses through the re-opening process in the form of the Berrien ReOpens Coalition, a collaborative consisting of the Southwest Michigan Regional Chamber, Cornerstone Alliance, Kinexus Group, the Berrien County Health Department, and the Berrien County Government. Together, we launched [www.berrienreopens.org](http://www.berrienreopens.org) with the goal of assisting companies of all sizes across the region in a planned, thoughtful, and safe way to restart the local economy by consolidating information in one location and providing useful resources to the business community.

Building off that effort, we decided to launch a new initiative designed to both protect public health and increase consumer confidence. We call it our *Southwest Michigan Safe* campaign and it encourages public, private, and nonprofit entities throughout the region to pledge to uphold a basic set of health and safety recommendations. Entities that have taken the pledge are then entitled to visual reinforcements such as window decals, yard signs, and sandwich boards. Additionally, they are listed online at [www.swmisafe.org](http://www.swmisafe.org).

We also successfully pitched the St. Joseph City Commission on funding a *Virtual Downtown* as a way to help local downtown businesses. Thanks to the incredible work of members like CrazeVR and Holt Bosse, as well as the support of our partners at St. Joseph Today, we will soon have a one-of-a-kind, cohesive internet front-end for the downtown that would allow shoppers to easily access all websites, find contact information, see everyone's hours, and even purchase products, all in a single location. As we explore how to safely re-open businesses, allowing consumers to explore our communities in the comfort of their home is an ideal solution.

During these extraordinary times, we made each of the above efforts available to members and non-members alike. Additionally, we allowed for the business community-at-large to have access to:

- The ability to create "Hot Deals" and "Job Postings" on our Chamber website;
- To receive our special COVID Update Email Communications;
- Find additional info on our website's COVID-19 Resource Page;
- And, of course, to receive updates through our weekly column in MailMax.

Last but certainly not least, we've fielded countless phone calls from area businesses where we've assisted with everything from providing clarity on executive orders to help navigating the myriad of assistance options out there.

While we have worked tirelessly to ease the burden on employers during this difficult time, please know we will continue pulling on every available lever until area businesses stop *surviving* and start *thriving* again. By continuing to push and to innovate, we can create a more sustainable and resilient Southwest Michigan economy that emerges from this pandemic stronger than ever.

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

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## Photo of the Week



### Breakfast Club

Bambi and Thumper are thrilled to dine out again.

Photo by Bailey Gruss

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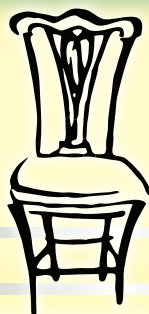
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# 2019 2020



## STUDENT ATHLETE *Of The Year*

### Carlos Johnson

Benton Harbor High School

Berrien County's Male Student Athlete of the Year.



Carlos Johnson of Benton Harbor High School is the WSJM Sports Berrien County Male Student Athlete of the Year. Carlos finished a record breaking career as a member of the Tigers' Basketball team.

Carlos became the all-time leading scorer in Benton Harbor school history, finishing with 1,940 points.

This season, he averaged 25.3 points, 11.6 rebounds, 6.1 assists, 5.3 blocks, and 3.6 steals per game.

Carlos was named Mr. Basketball for the state of Michigan and earned 1st Team All-State honors for a fourth straight year. He will continue his academic and basketball career at Butler University.

Carlos also volunteered with the Boys & Girls Club of Benton Harbor.

In the classroom, he graduates with a 4.0 grade point average.

Carlos is the son of Racheal Smith and Carlos Johnson Sr.

### Mara Rugen

Michigan Lutheran High School

Berrien County's Female Student Athlete of the Year.



Mara Rugen of Michigan Lutheran High School is the WSJM Sports Berrien County Female Student Athlete of the Year. Mara was a member of the Titans' Volleyball and Basketball teams.

In basketball, Mara was voted as the team's Most Valuable Player and Co-Best Defensive Player. She earned First Team BCS White Division All-Conference honors and was named the BCS White Division Player of the Year. She went on to also earn Associated Press First Team All-State, BCAM (Basketball Coaches Association of Michigan) First Team All-State, and BCAM Individual Academic All-State honors.

In volleyball, Mara led the Titans in kills, was second on the team in digs, and finished with a 90% serving percentage. She also earned All-Conference honors.

Mara was also a member of the Student Council, National Honor Society, and Interact Club, and served as a Student Ambassador.

She graduates with a 3.89 grade point average.

Mara is the daughter of Glen and Mary Rosenbaum.

### Spencer Carr

Bridgman Cross Country Coach

Berrien County's Coach of the Year.



Coach Carr guided the Bridgman girls' team to the Division 4 State Championship, the first girls' team state championship in school history. Leading up to that, the Bees captured their fifth straight BCS Conference Championship and first ever girls' cross country regional championship. He guided the Bridgman boys' team to a second place finish in the conference and a second place finish at regionals, qualifying for the state finals.

Daiden Shaw Lake Michigan Catholic/Countryside Academy	Grant Ruddell Lakeshore High School	Javond Ball Niles High School	Kaylee Thompson Niles High School	Jacob Scouler St. Joseph High School	Chase Strother New Buffalo High School	Karsyn Stewart Bridgman High School	Megan Neubecker Coloma High School	Arie Hackett Bridgman High School	Bethany Duval Brandywine High School	
Mara Rugen Michigan Lutheran High School	Shane Williams Lakeshore High School	Carlos Johnson Benton Harbor High School	Alycia Patterson Niles High School	Bryce Schiff St. Joseph High School	Dashiande Harris-Moore Benton Harbor High School	Ryan Franco Niles High school	Kennedy Byrd Brandywine High School	Nolan Wertanen St. Joseph High School	Chris Young Buchanan High School	Micah Hanau Lakeshore High School

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



**Don**



**Stuart**

## Why the Poet Swooned over June

So how have you been enjoying your June? For those who were home-schooling, is anything different now that "school's out"? Are you reveling in June's really long

days? Or are they a lot like lots of long April and May home-schooling, stay-at-home days? Have you been waiting for your loyal dopey columnist to appear all cultured by tossing off that famous bit of poesy that goesy like soesy: "What is so rare as a day in June?"

You know, doesn't hearing that famous phrase make you feel like learning lots more about it? Well, tough, I've got a deadline and this is my only column idea.

"What is so rare as a day in June" is only one line of several hundred in a loooooong poem called "The Vision of Sir Launfal." It's about some knights searching for the Holy Grail, featuring characters like King Arthur, his father Uther, his little-known sister Marthar, and their arch-enemy, Lex Luthor.

For those of you who think my weekly columns could never be compared to epic poetry, consider this: If you analyze "Vision" and all of the columns I've ever written, you'll never find a single word in either that rhymes with "Launfal."

A town that's just like home to me has something in common with the author of "What is so rare blah, blah, blah." The poet that wrote it was named James Russell Lowell, and the Indiana town I grew up in was named James Russell Lowell. Actually, it's just Lowell. Although every couple years there's a voter referendum about renaming it "Launfal."

Did you know that certain Lowell scholars – that is, scholars who study Lowell the poet, not scholars from Lowell the town (although there's probably a scholar in Lowell the town who specializes in Lowell the poet, making him or her a Lowell Lowell scholar) – wouldn't bother to read this run-on sentence?

It was probably someone who WOULD read that sentence who wrote this in a bio of Lowell (the poet): "The Vision of Sir Launfal' is a non-Arthurian Arthurian poem." Riiiiight.

Lowell (the poet) belonged to a group of authors known as both "The Fireside Poets" and "The Schoolroom Poets." Other members included Henry Wadsworth Longfellow, John Greenleaf Whittier, and Oliver Wendell Holmes. A poet named Dale Poznicky was a member briefly, but left when he got sick of being taunted for not having three names.

Lowell (the poet) secretly felt superior to the other Fireside Poets for not merely having three names, but three FIRST names.

Lowell (by now you know I'm talking about the poet, right?) started a literary magazine in 1843 but it folded after only two issues because his readers DIDN'T E-MAIL HIM ANY STORY IDEAS. I think it would've lasted longer if he'd done what I plan to do over the next month: write a four-column series of rhyming pieces that link together into an Arthurian non-Arthurian poem.

Wait a minute! Maybe an epic poem is just what my writing career needs! If it's successful, I might even get invited to join the Fireworks Poets! And people would start referring to me by MY three names – all FIRST names, to boot!: Donald Longfellow Stuart.

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**Lee**



**Lull**

## The Veterans Voice – Agent Orange Claims Part 3

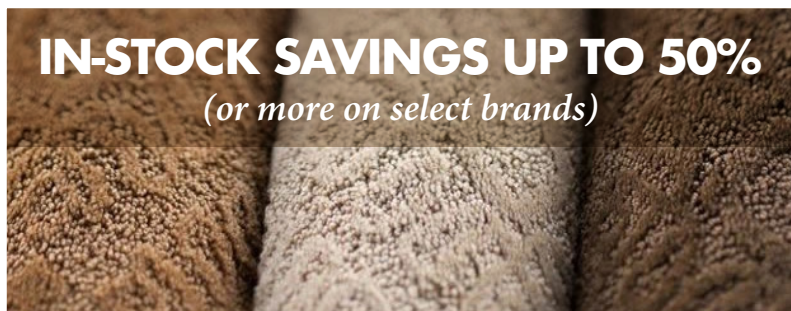
Agent Orange (A/O) claims for children of Vietnam Veterans (including some other locations in Asia) are probably one of the least known benefits that a child or parent of

a child on their behalf can file with the VA. If you go to the VA's website at [www.va.gov/disability/eligibility/special-claims/birth-defects](http://www.va.gov/disability/eligibility/special-claims/birth-defects) you will notice that the only disability that the VA will acknowledge (for the male veteran who served) is a form of spina bifida other than spina bifida occulta. If the biological mother was a veteran and served in those regions (see [www.publichealth.va.gov/exposures/agentorange/birth-defects/children-women-vietnam-vets.asp](http://www.publichealth.va.gov/exposures/agentorange/birth-defects/children-women-vietnam-vets.asp)) the VA lists 18 covered birth defects with a caveat that the list includes, but are not limited to, the 18 they listed. The old VA form used was titled, "Application for Benefits for Certain Children with Disabilities Born of Vietnam and Certain Korea Service Veterans" (VA Form 21-0304 dated June 2016). Due to increased pressure on VA, which will be shown later, they changed the same VA Form 21-0304 (dated February 2020) title to read, "Application for Benefits for a Qualifying Veteran's Child Born with Disabilities." There were two news stories earlier this year that, in my opinion, led to the needed change. Please view [www.fullcourtgreta.com/video/2020/01/12/american-soldiers-were-exposed-agent-orange-us-soil](http://www.fullcourtgreta.com/video/2020/01/12/american-soldiers-were-exposed-agent-orange-us-soil) and [www.newschannel5.com/news/newschannel-5-investigates/veteran-exposed-to-agent-orange-fights-to-get-medical-coverage-for-his-sick-daughter](http://www.newschannel5.com/news/newschannel-5-investigates/veteran-exposed-to-agent-orange-fights-to-get-medical-coverage-for-his-sick-daughter) which aired on February 3, 2020. The process is very straightforward. You fill out VA Form 21-0304, after reading all the evidence you need to gather and accompany the claim and mail it to Janesville, Wisconsin. We highly recommend before you venture into this process that you visit

the Children of Vietnam Veteran Health Alliance (COVVHA) website located at [www.covvha.net](http://www.covvha.net). You may also want to join and educate yourself at COVVHA's Facebook page located at [www.facebook.com/AGENTORANGE1](http://www.facebook.com/AGENTORANGE1). You can also log into Facebook and type in Children of Vietnam Veterans with Agent Orange which is a different organization that can help you. COVVHA has excellent resources to help you navigate the process. They will tell you on the website to expect many denials along the way to a hopefully favorable outcome in prevailing on the claim. Mandy Plemons, the daughter of U.S. Army Veteran James Cripps, has been fighting with the VA since 2016 on her claim for Thrombotic Thrombocytopenia Purpura (TTP). In the Channel 5 newscast she reiterates what a lot of veterans and dependents know about the VA. It is mostly cost measures that prevent veterans and dependents from prevailing on valid VA claims. Time and space does not permit a listing of all the disabilities that can be carried over to children from the father or mother of a veteran exposed to A/O. Currently, COVVHA suggests if given the possibility to try genetic testing. This type of testing can look for genetic mutations. However, the testing is expensive ranging from \$1,000 - \$3,000. Usually, insurance does not cover these costs. The cost must be paid out of pocket. You definitely need to follow the persevering and tenacious words of Sir Winston Churchill, "Never, never, never give up."

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](mailto:veterans@berriencounty.org) or visit their website at [www.berriencounty.org/veterans](http://www.berriencounty.org/veterans).

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# MOODY *Continued from Cover*

I was in a video conference before the city commission, pitching the idea. It passed unanimously! How exciting!" Robert next took to the task of logistical coordination of the plan. How would they block the street? How many tables could 221 and Silver Harbor put out and still maintain safe distancing? What about parking? What hours of operation would they undertake? How might the plaza affect businesses around them? How would fire trucks get down the street in an emergency? What about signs announcing the street closure? He admits, "There was a lot of work to do." Fortunately, **Kristen Gundersen, the Community Development Director for St. Joseph**, was a huge help in the effort. She put the businesses in contact with public works, police & fire, the city manager, code enforcement – basically anyone they needed in order to make the plan happen. Montgomery says, "Amy Zapal at St Joe Today offered to donate the event fencing so we could enclose the dining areas at the two restaurants. And

Mike Gross at Silver Harbor jumped right in, contacting area businesses and helping coordinate meetings with the city departments." Finally, last Friday they had their walk through with the fire department and code enforcement officials. Fencing and tables were chalked out at 221 Main and Silver Harbor, and everything checked out. **Pleasant Street Plaza** was officially given the green light. Mike Gross offered to transport the event fencing up from public works for both of the restaurants and even store it during the week. They are both very excited. So, beginning on Friday, June 19th at Silver Harbor Brewing Company and June 26th at 221 Main, Pleasant Street Plaza will be taking place every weekend throughout the summer in downtown St. Joe. Both restaurants will be open for street dining from noon on Friday until Sunday at dusk, when everything will be torn down and stored for the following weekend. Montgomery says, "Both 221 Main and Silver Harbor truly hope this will provide a great and safe dining experience for tourists and locals alike. We hope to see you all this summer at Pleasant Street Plaza!"

A Southwest Michigan business icon that was so famous it was even featured in Hollywood's blockbuster movie *The Hangover* will, sadly, not be able to recover from the hangover effect of the coronavirus pandemic...closing their doors permanently, effective immediately. **Alexa Claire Boutique and Tux Shop in Southtown St. Joseph** has ceased operations, taking a direct hit from the **Covid-19** quarantine which has impacted proms, Spring, Summer, and Fall weddings, and the future of large, formal events. With that back-

drop forming a questionable future, the owners, the **Fetters family**, have made the business decision to close the formalwear business completely, but the formalwear business only. Inasmuch as they also own and operate all local **Sanitary Cleaners** locations, the family wants to make it crystal clear that **the dry-cleaning business will absolutely remain open for business** and are not affected by the formalwear decision. The Fetters family will be concentrating on their primary business at Sanitary Cleaners and have been working on new and exciting things to come in that realm. Formerly known as **The Tux Shop**, the business was established in nearly 50 years ago in 1972 by the late brothers, **John and Gene Fetters**, as an expansion business to their long-standing, local, family-owned dry cleaners Sanitary Cleaners. Gene Fetters oversaw the Tux Shop's daily business for many, many years as one of the leading formalwear companies in the state. He also served on the national board of the **International Formalwear Association** throughout his career. At one time during the history of the business, The Tux Shop owned and operated six (6) locations, including **Kalamazoo, Michigan City, Muskegon, Holland, Benton Harbor, and St. Joseph** and housed over 1,500 tuxedos in the **St. Joseph Service Center** supporting local communities for over 48 years. **Claire Fetters** joined the family business as the **Director of Marketing** in the late 1990s overseeing multiple locations and introduced bridal, bridesmaids, and prom dresses to the inventory selections. The business has always been a community supporter through a long-standing sponsorship of **Blossomtime**, local high schools, the **Lake Michigan College Winner's Circle Auction, Lakeland Gala**, and dress donations to **Hurricane Sandy victims and Brides for Breast Cancer**. The Tux Shop was also instrumental in initiating local bridal shows in all of their markets. Owner, **Jeff Fetters**, notes, "As a multi-generational business, we are proud to have served our community for many years. We take pride in the fact that many have rented tuxedos from us for their proms and weddings and we have also serviced their children's prom or wedding." Jeff adds, "It has been an enjoyable business and we would like to thank all of our wonderful employees and communities for supporting us for 48 years!" Tuxedos from The Tux Shop have been to many prestigious events over the years, including Presidential Inaugurations, the **Muhammad Ali** dedication ceremonies, **NASCAR Awards Ceremony, Miss America Pageant, Miss Michigan Pageant, and The James Beard Awards**. As noted earlier in this story, most notably, The Tux Shop logo was featured in the movie, *The Hangover*. Go to the link for that great moment captured in Hollywood history: [www.youtube.com/watch?v=j8rUXmQjohc](http://www.youtube.com/watch?v=j8rUXmQjohc).

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**DINE-IN OR CARRY-OUT**

**Jessie Bowen, Director of the American Martial Arts Alliance Foundation** recently announced the release of highly expected **2020 Edition of AMAA Martial Arts Masters & Pioneers Autobiography Book – US & World Edition**. That's important to **SW Michigan** because of a notable inclusion. The AMAA Who's Who in the Martial Arts Book series is an autobiographical publication serving as a history book for today's martial artists. Since its first publication in 2015, it has become one of the most recognizable Martial Arts titles worldwide and is an essential guide for learning the history of martial arts pioneers who have paved the way for today's martial artists. The American Martial Arts Alliance Awards ceremony was to be hosted in **Las Vegas**, on July 10th-July 11th, however, due to the pandemic, all Las Vegas events have been canceled. Instead the entire celebration this year will be online. The online presentation will kick off on July 10th, with the release of the Chuck Norris Edition of the book and Virtual Book Signing and Legends Ring Recognition Ceremony. Following on July 11th will be online Seminars, Martial Arts Demonstrations by some of today's champions in a special salute to inductees, along with other panels of martial artists honoring **Grandmaster Chuck Norris, Grandmaster Benny "The Jet" Urquidez, and St. Joseph's own Dalia Vitkus**. Dalia Vitkus is one of five martial artists selected from the state of **Michigan** to be chosen for this prestigious honor. The online event will give Ms. Vitkus the opportunity to share her personal achievements with her community and the world. Jesse Bowens says, "Many great Martial Artists have lost the chance to tell their life story," and adds, "We are dedicated to preserving and sharing our inductee's extraordinary journeys with the world through the Who's Who in the Martial Arts Masters & Pioneers Autobiography Book, a dream book for any martial artist wanting to learn about, as well as become a part of, the history and culture of the martial arts in America." The book is the first of its kind that combines a martial arts history book and directory all in one. It will be available at **Barnes and Noble, Amazon, Lulu**, and other book outlets. Dalia

Vitkus lives in St. Joseph. In addition to her notable martial arts accomplishments, as a student of **Bill "Superfoot" Wallace and Grandmaster Brenda Sell**, member of the **PKA and the USCDKA**, she is the owner of **New Wave Kicks, Martial Art and Kickboxing** located at 2907 Division Street in Southtown St. Joe. She has earned her Master's Degree in Criminal Justice and counsels youth at the **Berrien County Juvenile Center**, as a case manager in secure detention. She has, and continues to, serve as needed for non-profit organizations, including the **Lithuanian Scout Association**, where she has reached officer rank as a **Sea Scout**, and **Hey U.G.L.Y.**, where she served as a board member for many years, working toward bullying prevention, building self-esteem and suicide prevention.

A popular **Three Oaks salon and spa** announced it would not be back when the gubernatorial mandated closure for such businesses finally ended this week, however its **Harbert location** has reopened. **MAK Spa at 13 N. Elm Street in Three Oaks** had just posted on a Friday their excitement saying, "We are THRILLED to announce that we will be opening our salon and spa on June 16th, 2020 at 9 am. We have set a plan for appointments moving forward," and they provided instructions on how to go about making an appointment when they returned. Somewhere along the line that plan collapsed and on the following Monday evening the spa announced that they would not reopen their Three Oaks location after all. Here is what they posted late that day on their **Facebook** fan page: "It is with great sadness that we are announcing the closure of our MAK Spa, Three Oaks location. We had every intention of reopening after our mandated COVID-19 closure but due to unforeseen circumstances will not be able to resume services at our Three Oaks location. It has been a great honor to serve the Three Oaks community and we hold a special place in our hearts for all Three Oaks businesses. Please continue to shop local and support these amazing businesses. All MAK Spa gift cards will be honored at our MAK Salon and Spa location in Harbert. Your MAK Spa gift cards may be redeemed for any

product or service available at MAK Salon and Spa. We thank you for your support, encouragement, and understanding as we navigate through these times." The Three Oaks version of the spa conducted a ribbon cutting in April of 2018 with the **Harbor Country Chamber** as owners **Kelsey Holzer and Maggie Martin** wielded the giant scissors, on a happy day. The MAK Salon and Spa at Harbert, located at **13584 Red Arrow Highway** reopened this week with Maggie as Master Stylist and Kelsey as Massage Therapist. You can learn more about the team's services, product line up, hours and more at their website here: [www.maksalonandspa.com/home#welcome](http://www.maksalonandspa.com/home#welcome).

That's it for this week, folks. Happy Fathers Day. See you Saturday here in **MailMax!**

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*May the grace of the Lord Jesus Christ, and the love of God, and the fellowship of the Holy Spirit be with you all. ~ 2 Corinthians 13:14*

It's not easy getting up in the morning knowing that if you make the slightest mistake at work, your boss is going to jump down your throat in front of everybody. It's not easy getting up in the morning wondering if today is the day your boyfriend is going to leave you because he's fallen in love with someone else. It's not easy getting up in the morning, dreading another lonely day. (Looks like it's going to be another Lean Cuisine in front of the TV tonight.) It's not easy getting up in the morning fearing your medical test results, your ADHD son's future, or whether or not you'll have enough money for this month's groceries, gas, and mortgage.

love. You might not feel like you have any real friends, but the Holy Spirit gives you his fellowship and friendship 24/7. You may have numerous fears regarding your health, family, and finances, but God blesses you with a peace that is beyond all understanding. In our Scripture verse today, the Apostle Paul reminds you that you are truly blessed. Here it is again: "The grace of the Lord Jesus Christ, and the love of God, and the fellowship of the Holy Spirit be with you."

Blessed with the grace, love, and fellowship of God, you can get up every morning knowing that God is always with you.

Prayer: Dear God, thank you for assuring me of your continual presence in my life. No matter what the circumstances, I can count on your grace, love, and fellowship. Amen.

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




Simply paradise! Well-maintained country cape cod cottage home on stunning 10 acre hillside. Professionally landscaped perennial gardens. Wrap around porch. Master suite w/ updated bath & sitting room. Features granite kitchen tops, cherry cabinets, refinished hardwood floors, soaring cathedral living & sun room ceilings. 30x32 pole barn, 3-car garage w/ upper guest quarters, & so much more! \$594,900 (20021824)

**NEW LISTING**



4 BD, 2 BA. Move in condition & maintenance free. This bi-level home has new kitchen & bathrooms, flooring, some walls, 75% of electric wires has been replaced, new copper plumbing, some new windows, new furnace & A/C! Large lot. All new fresh painting inside & out! Full of natural light and enjoy those summer days. \$169,900 (20021073)

**NEW LISTING**



Coming Soon - Ultimate Storage Condos, community of luxury garage suites, situated between three marinas. Customize to store most prized possessions & have extra space to explore personal hobbies & interests. Each space will include water, sewer, kitchenette plumbing, bathroom, individually climate controlled, 20' ceilings, 14x18 overhead door, a basic mezzanine, service door, and more. Various sizes available - Call today!

**REDUCED**




40 wood acres, 4,000 sq ft home. 4 BD & 6.5 BA. Luxury finishes! Great rm w/ stone fireplace w/ wood stove, cathedral ceilings & dining area that looks to pond. Kitchen w/ granite counters, island w/ bar sink, 6 gas burner stove & farm sink. Wood doors & reclaimed wood floors. Upstairs sleeps 5 w/ bath! Back deck w/ hot tub & screen porch in front w/fenced yard! Generator & 3.5 car heated/cooled garage. \$849,000 (20003663)

**TO ALL THE MEN WHO TAKE THE TIME TO MAKE A DIFFERENCE... HAPPY FATHER'S DAY!**

Dad, Pop, Father, Grandpa, Uncle, Friend, HERO

Daddy, Papa, Brother, Mentor



**REDUCED**



5 BD, 2 BA brick home on almost 7 wooded acres & 500' frontage of Hickory Ck. Updated Kitchen appliances w/Dual Fuel range. Dining & kitchen adjourned, connects to family rm w/wood burning stove, refinished oak flooring, sun rm, & 3 Season rm w/hot tub. Many upgrades on the property! New roofs, decking, windows and more. Call for all the details and your private showing today! \$419,000 (20018190)

**REDUCED**



Paw Paw Lake - 3 BD, 3 BA w/loft condo has stunning views of lake. Sun/Shade awning over large deck. Boat dock right in front of your condo. Meticulously maintained unit. HOA development is 13 acres including tennis, guest parking, 3 sandy beaches & more. Park just outside the condo. Use (2) garages for storing water toys. Extra wide Living rm faces lake. New flooring, upgraded appliances, newer AC. \$375,000 (20012163)

**REDUCED**



10+ acres SWMI's wine country. Home offers much potential. Brick exterior, concrete front porch w/ 3 BD, 3 BA. Sprawling design w/ white oak flooring & stone fireplace. Main fl laundry w/ walk in pantry. Newer kitchen appliances. Formal dining & eat-in area. Full basement & lots of storage. Chestnut, maple & various blossom trees w/ a private pond! Geothermal heating/cooling system. \$324,900 (20019791)

**REDUCED**



Lake house with 295' of frontage on Rush Lk. Private setting with lots of land for the kids to play. All Sports Lake, Blue Gills & Lg. Mouth Bass. Shed down at lake included. Permanent Dock. The 24 x 40 detached garage. Newer overhead garage doors, newer siding & wood trim. Newer washer, dryer, range, refrigerator & hot water tank. \$287,000 (20010928)

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- 4 BR, 3 bath quad-level, 1,971 sq. ft.
- Many updates, new paint, all new concrete
- Vaulted ceilings, new engineered hardwood floors
- Kitchen w/SS appls, large backyard w/deck
- VITA ZACHERL WILL GREET YOU. \$275,000 (20020024)**

**JUST LISTED!**



- 4 BR, 2.5 bath, 4,416 sq. ft., 17 acres
- Prime opportunity for training/boarding facility for horses
- Main floor master suite, main floor laundry, walk out finished LL
- D-frame barn w/4 stalls, hay loft, feed & tack room, 3 acres of pasture
- Eau Claire \$640,000. DJ - (20021836)

**JUST LISTED!**



- 3 BR, 2.5 bath brick ranch, 2,136 sq. ft.
- Living room w/oak hardwood floors, screened-in porch
- Kitchen w/SS appls, granite countertops, spacious pantry
- Finishable basement w/4th bedroom option
- Buchanan \$329,000. DJ - (20020900)

**JUST LISTED!**



- 4 BR, 3 bath ranch, 2,875 sq. ft.
- Spacious kitchen w/plenty of counter space
- Large living room w/fireplace, hardwood flooring
- Finished walk-out LL w/family room, bedroom, full bath & kitchen
- Berrien Springs \$299,900. DJ - (20020870)

**JUST LISTED!**



- 4 BR, 3.5 bath, 3,075 sq. ft., extra large garage
- Green built living space, open floor plan
- Kitchen w/SS Whirlpool appls, stone countertops
- Fully finished LL, deeded access to Paw Paw River
- Watervliet \$299,900. WD - (20021857)

**JUST LISTED!**



- 4 BR, 3 bath ranch, 2,384 sq. ft., new furnace & A/C
- Spacious living room, kitchen w/SS appls & lots of storage
- Fenced backyard w/new heated inground pool
- Walk out basement w/living area & kitchen
- St. Joseph \$249,900. VW - (20021430)

**JUST LISTED!**



- 3 BR, 2 bath, 2,130 sq. ft.
- Open concept, hardwood floors, brick fireplace
- Large master suite w/vaulted ceilings, shower & tub
- Main floor laundry, finished basement, back patio, shed
- St. Joseph \$219,000. DJ - (20020920)

**JUST LISTED!**



- Cute 3 BR, 1 bath home, 1,024 sq. ft.
- Located close to Paw Paw Lake
- Completely updated w/new mecha
- New kitchen, floor, windows, roof, siding, mechanicals
- Coloma \$134,900. RG - (20006758)

**JUST LISTED!**



- 1 BR, 1 bath condo in Surfside, 840 sq. ft.,
- 300 ft. Lake MI frontage, 2 decks, 1 w/partial lake views
- Fresh interior paint throughout, massive BR w/walk-in closet
- New electric fireplace, new assoc. shared in-ground pool
- Stevensville \$134,900. LP - (20021656)

**JUST LISTED!**



- 4 BR, 2 bath quad-level, 1,291 sq. ft.
- Great investment opportunity
- Needs some TCL & updating
- Large fenced backyard, detached single stall garage
- Coloma \$105,000. DG - (20021928)

**JUST LISTED!**



- Brick 4 BR, 2.5 bath, 3,511 sq. ft., 0.5 acre ravine lot
- Great room opens into large kitchen w/breakfast area
- New roof, landscaping & other improvements throughout
- Neighborhood amenities include pool, tennis court & river access
- St. Joseph \$389,900. DS - (20021943)

**PRICE REDUCED!**



- 4 BR, 2 bath, 1,598 sq. ft.
- Great home or commercial property
- Refinished hardwood floors, spacious kitchen
- Attached 1-car garage, pole barn
- St. Joseph \$174,900. AK - (20020813)



**NEWLY LISTED!**



- 5 BR, 4 bath rehabbed farmhouse, 3.8 acres
- Spacious kitchen w/breakfast nook, hardwood flooring
- Third level option for guest quarters w/bath & kitchenette
- Huge main floor laundry room, wrap around porch,
- Coloma \$999,000. MN - (20019674)

**NEWLY LISTED!**



- 3 BR, 1 bath, 1,462 sq. ft.
- Spacious kitchen, newer vinyl windows
- Main floor laundry in mudroom
- Large lot, rear patio & deck, storage shed
- Buchanan \$79,900. LP - (20020450)

**NEWLY LISTED!**



- 3 BR, 1.5 bath 1,159 sq. ft.
- Renovated kitchen w/white backsplash, lots of counters/cabinets
- Re-finished hardwood floors throughout, fresh paint
- Newly poured concrete driveway, back deck
- St. Joseph \$169,900. CB - (20020160)

**NEWLY LISTED!**



- 2 BR, 1 full bath, 1,375 sq. ft., Van Auken Lake
- Totally updated cottage & buildable lake front lot
- Remodeled kitchen w/granite counters, SS appls
- Open layout, fireplace, new landscaped sandy beach area
- Bangor \$299,900. LP - (20019639)

**NEWLY LISTED!**



- 3 BR, 2.5 bath, 2,560 sq. ft., beautifully landscaped
- Fully remodeled kitchen, family room w/wet bar
- New A/C, newer furnace, back deck, fire pit
- Private deed access to Cable & Little Crooked Lake
- Dowagiac \$305,000. MB - (20020483)

**PRICE REDUCED!**



- Western boundary line is the Paw Paw River
- 3 BR, 3 bath, 2,044 sq. ft., 23 acres
- Solid oak floors and trim
- Re-finished from the studs out
- Hartford \$279,000. DG - (20003720)

**PRICE REDUCED!**



- 4 BR, 2.5 bath, 2,100 sq. ft.
- 5 acres, 2 pole barns, fenced backyard
- Spacious kitchen & dining area w/sliders to deck
- Main floor master suite, main floor laundry
- Watervliet \$274,500. MB - (20016609)

**NEWLY LISTED!**



- 5 BR, 2 bath 2,284 sq. ft., beautifully updated
- Kitchen w/new granite countertops & SS appls
- Living room w/fireplace, fully finished basement
- Fence backyard, deck, hot tub, close to downtown
- St. Joseph \$279,900. LP - (20017214)

**PRICE REDUCED!**



- 4 BR, 2.5 bath historical brick home, 3,390 sq. ft.
- Many upgrades, new HVAC, new back deck
- Spacious rooms, beautiful hardwood floors
- Partially finished walk-out basement
- Buchanan \$239,900. MC - (20019325)

**PRICE REDUCED!**



- 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 \$203,000. MN - (20009447)

**NEWLY LISTED!**



- 3 BR, 2 bath ranch, 2,211 sq. ft.
- Kitchen w/upgraded cherry cabinets & granite counters
- Living room w/fireplace, formal dining room
- Fenced backyard w/deck & firepit
- St. Joseph \$350,00. VW - (20020259)

**NEWLY LISTED!**



- New custom Craftsman, 3 BR, 2.5 bath home, 1,650 sq. ft.
- Open concept kitchen w/SS appls, main floor laundry
- Main floor master en-suite, rough plumbed basement
- Natural rural setting w/mature trees, 1-yr builder home warranty
- Niles \$239,900. JH - (20019496)

**PRICE REDUCED!**



- 2 BR, 1 full bath, 990 sq. ft., double lot
- Open living room w/vaulted ceiling, fenced yard
- Remodeled bathroom, new hot water heater
- Covered front deck, storage shed, back deck
- St. Joseph \$187,000. LP - (20018745)

**LAKE MICHIGAN LUXURY!**



- 4 BR, 4.5 baths, 5191 sq. ft., finished basement
- Exquisite home with deeded Lake MI access
- Top of the line Chef's kitchen w/granite & SS appls
- 2-story great room w/fireplace, main floor master suite
- St Joseph \$785,000. ML - (19008825)

**SPACIOUS ELEGANCE!**



- Elegant brick 6 BR, 4.5 bath, 4455 sq. ft.
- Beautiful wooded 1.25 acre lot, 3-car garage
- Chef's kitchen w/granite & SS appls, open floor plan
- Walkout LL, expansive deck & swimming hot tub
- St. Joseph \$549,000. JS - (20007653)

**LAKE VIEWS!**



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

# The SOUTHWEST MICHIGAN AUTOMOTIVE MARKETPLACE



BUILT



PROUD



### 2020 FORD ESCAPE SE ALL WHEEL DRIVE

Agate Black Metallic, Panoramic Vista Roof, Navigation, Adaptive Cruise Control, Rear View Camera, Ford Pass Connect, Heated Front Seats, Auto Temp Control, and Much More! F20091

**LEASE FOR ONLY \$199/MONTH\***

24 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$3,400 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, \*MUST QUALIFY FOR FORD RCL RENEWAL, OFFER EXPIRES 06/30/20



### 2020 FORD TRANSIT CONNECT VAN

Frozen White Metallic, Rear Window Defroster, Fixed Rear Glass, Cruise Control Power Windows and Locks, Swing Out Rear Doors, Rear View Camera, FORD PASS Connect, and Much More! F20008

MSRP.....\$27,240  
SIEMANS DISCOUNT.....- 1,495  
FORD BUILT FOR THE ROAD FORWARD BONUS CASH\* - 500  
FORD RETAIL CUSTOMER CASH.....- 1,250

**SALE PRICE...\$23,995**  
(\*MUST QUALIFY)



### 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 RETAIL CUSTOMER CASH.....- 2,500  
FORD SELECT INVENTORY RETAIL CASH - 750  
FORD SPECIAL PACKAGE RETAIL CASH...- 1,000

**SALE PRICE...\$33,995**



### 2019 FORD E350 PARCEL PORT BOX TRUCK

Oxford White, 6.2 V8 Engine, Remote Keyless Entry, Power Windows and Locks, Limited Slip Rear Axle, Cruise Control, 14 Foot Rockport Parcel Port Body and Much More! F19038

MSRP.....\$34,700  
ADD FOR BODY.....+ 9,020  
SUBTOTAL.....\$43,720  
SIEMANS DISCOUNT.....- 4,642  
FORD RETAIL CUSTOMER CASH.....- 2,750  
FORD BUILT FOR THE ROAD FORWARD BONUS CASH\* - 500  
FORD COMMERCIAL UPFIT\*.....- 1,000

**SALE PRICE...\$34,828**  
(\*MUST QUALIFY)



### 2020 FORD F-150 SUPERCAB 4X4

Blue Jeans, Power Windows and Locks, Ford Pass Connect, Locking Rear Axle, Trailer Hitch, Chrome Appearance Package, and Much More! F20050

MSRP.....\$40,330  
SIEMANS DISCOUNT.....- 1,690  
FORD CREDIT RETAIL BONUS CASH\*.....- 250  
FORD BONUS CASH.....- 1,500  
FORD F-SERIES RETAIL CUSTOMER CASH - 1,000  
FORD CREDIT RETAIL BONUS CASH\*.....- 1,000

**SALE PRICE...\$34,890**  
(\*MUST FINANCE THRU FORD MOTOR CREDIT)



### 2019 FORD F-150 SUPERCREW XLT 4X4

Race Red, Magnetic Accent, Remote Start, Heated Seats, 2.7 EcoBoost Engine, Power Sliding Rear Window, Navigation, Locking Rear Axle, Chrome Appearance Package, and Much More! F19452

MSRP.....\$49,685  
SIEMANS DISCOUNT.....- 3,940  
FORD F-SERIES RETAIL CUSTOMER CASH - 3,250  
FORD SPECIAL PACKAGE RETAIL BONUS CASH - 750  
FORD RETAIL BONUS CASH.....- 250  
FORD BONUS CASH.....- 1,500  
FORD SELECT INVENTORY RETAIL CUSTOMER CASH - 750  
FORD CREDIT RETAIL BONUS CASH\*.....- 750

**SALE PRICE...\$38,495**  
(\*MUST FINANCE THRU FORD MOTOR CREDIT)  
**OR 0% FOR 84 MONTHS**  
(IN LIEU OF FORD REBATES)



### 2020 FORD EXPLORER PLATINUM 4WD

Star White Metallic Tri-Coat, Hands Free Lift Gate, 3.0 EcoBoost V6 Engine, 20 Inch Bright Machine Face Aluminum Wheels, 14 Speakers, 10 Inch Touch Screen, Twin Panel Moon Roof, First and 2<sup>nd</sup> Row Heated Seats, Heated Steering Wheel, Powerfold Third Seat, 360 Degree Camera, Active Park Assist, B & O Sound System, Navigation, Remote Start, and Much More! F20040

MSRP.....\$61,155  
SIEMANS DISCOUNT.....- 2,338  
FORD RETAIL BONUS CASH.....- 1,500  
FORD RETAIL CUSTOMER CASH.....- 500  
FORD COMPETITIVE CONQUEST BONUS CASH\* - 2,000

**SALE PRICE...\$54,817**  
(\*MUST QUALIFY)



### 2019 FORD F-150 RAPTOR SUPERCREW 4X4

Ruby Red Metallic, Leather Seats, Power Sliding Rear Window, 360 Degree Camera, Heated Steering Wheel, Integrated Brake Controller, LED Box Lighting, Remote Start, B & O Sound System, Navigation, Twin Panel Moon Roof, Heated Seats, and Much More! F19125

MSRP.....\$68,715  
SIEMANS DISCOUNT.....- 6,720  
**SALE PRICE...\$61,995**

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**DRIVE FORWARD**



**2020 JEEP CHEROKEE LATITUDE PLUS 4X4**

Sting-Grey, Remote Start, Power Liftgate, Heated Front Seats, Heated Steering Wheel, Rear Back-Up Camera, and Much More! C20041



**LEASE FOR \$269 /MONTH\***

42 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,450 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 06/30/20

**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 \$299 /MONTH\***

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,700 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, \*(MUST QUALIFY FOR CHRYSLER LEASE RENEWAL/RETURNING RAM RENEWAL/FCA OWNER LOYALTY) OFFER EXPIRES 06/30/20

**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.....	- 1,325
REBATE.....	- 2,750
CHRYSLER CAPITAL BONUS CASH*.....	- 1,000
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$39,495</b>
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

**AS LOW AS.....\$38,495**  
 (\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

**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

**AS LOW AS.....\$41,854**  
 (\*MUST QUALIFY)

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# DRIVE FORWARD



## 2019 DODGE CHALLENGER SXT

Triple Nickel Clearcoat, Heated Steering Wheel, Touch Screen Radio, 20 Inch Wheels, Heated Front Seats, and Much More! C19299



MSRP.....	\$31,375
SIEMANS DISCOUNT.....	- 2,330
REBATE.....	- 3,050
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$25,995</b>
MILITARY BONUS CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

**AS LOW AS.....\$24,995**  
(\*MUST QUALIFY)

## 2019 RAM 1500 CREW CAB 4X4

Flame Red, 5.7 HEMI V8 Engine, Trailer Tow Group, Black Tubular Side Steps, Anti-Spin Rear Axle, Satellite Radio, Receiver Hitch, Trailer Brake Controller, Rear Power Sliding Window, Spray-In-Bedliner, Touch Screen Radio, and Much More! C19349



MSRP.....	\$44,875
SIEMANS DISCOUNT.....	- 4,130
REBATE.....	- 2,000
CHRYSLER CAPITAL BONUS CASH*.....	- 500
TRUCK OWNER CONQUEST BONUS CASH*.....	- 1,000
BONUS CASH.....	- 1,500
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$35,745</b>
MILITARY CONSUMER CASH*.....	- 500

**AS LOW AS.....\$35,245**  
(\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

## 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**

## 2019 RAM 3500 CREW CAB 4X4 DUMP TRUCK DEMO

Bright White, 6.7 Cummins Diesel, Chrome Tubular Steps, Trailer Brake Controller, Chrome Appearance Group, Touch Screen Radio, Integrated Voice Command with Bluetooth, Remote Start, Voth Aluminum Dump Body with Drop Sides, Hitch, and Much More! C19201



MSRP.....	\$57,190
ADD FOR DUMP BODY.....	+14,785
SUBTOTAL.....	\$71,975
SIEMANS DISCOUNT.....	- 7,730
GREAT LAKES BC RETAIL CONSUMER CASH.....	- 2,000
RAM BONUS COUPON.....	- 250
FCA OWNER LOYALTY BONUS CASH*.....	- 1,000
ON THE JOB COMMERCIAL EQUIPMENT UPFIT.....	- 1,000
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$59,995</b>
MILITARY CONSUMER CASH*.....	- 500
GREAT LAKES BC CONQUEST LEASE TO RETAIL/LEASE*.....	- 500

**AS LOW AS.....\$58,995**  
(\*MUST QUALIFY)

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**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 \$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 \$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

# MANAGER'S

**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, 2<sup>nd</sup> 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

**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 \$25,790**



**2015 RAM 1500 SLT OUTDOOR CREW CAB NOW \$21,999**

3.0 V6 Turbo DIESEL EFI Engine, 8 Speed Automatic, Seating, Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! U20065

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**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, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Front and Reverse Park Assist System, Rear View Camera, Ram Certified! U20070



**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

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**WAS \$31,764**



**2017 FORD F-150 STX SUPERCREW 4X4 NOW \$30,725**

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 \$35,750**



**2011 FORD F-350 XLT CREW CAB 4X4 W/SNOW PLOW NOW \$28,714**

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

**WAS \$18,395**



**2017 HONDA CIVIC EX NOW \$16,999**

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

# SPECIALS



**2017 RAM PROMASTER ECO DIESEL VAN 4X4 NOW \$24,767**

Primer-Gloss Black Aluminum Wheels, 69K Miles, Bed Liner, Heated Front Seats, Heated Steering Wheel, Rear View Camera, Ram Certified! C19274A

**WAS \$37,243**



**2017 FORD F-150 LARIAT SUPERCREW 4X4 NOW \$33,963**

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

**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

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## BACK! ON BY HELLO!



**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



**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



**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

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Dennis Varo



Greg Kantauskas



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Sandy Hinman



Tim Place



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Alisha Haney



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**1999 FORD MUSTANG  
35TH ANNIVERSARY EDITION  
NOW \$7,995**

3.8 V6 EFI Engine, 5 Speed Manual Transmission, 36K Miles, 35<sup>th</sup> Anniversary Edition, Power Driver's Seat, Power Convertible, CD-Player, Keyless Entry System. M20028A

**2013 RAM 1500/ST  
TRADESMAN CREW CAB 4X4  
NOW \$17,495**

5.7 V8 HEMI EFI Engine, 6 Speed Automatic, Aluminum Wheels, 97K Miles, Bed Liner, Chrome Appearance Group, Trailer Brake Control, Remote Keyless Entry System, Car Smart Checked! Bright C20002A

**2014 DODGE  
GRAND CARAVAN SE  
NOW \$12,102**

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 45K Miles, Only One Owner - We Sold It New! 2nd Row Stow 'Go Bucket Seats, 3<sup>rd</sup> Row Stow 'N Go with Tailgate Seats, Remote Keyless Entry System, Car Smart Checked! C20090H

**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, 2<sup>nd</sup> Row Heated Seats, Blind Spot and Cross Path Detection, Rear View Camera, Touchscreen Display, Remote Keyless Entry System, Dodge Certified! U20050

**2017 JEEP GRAND  
CHEROKEE ALTITUDE 4X4  
NOW \$28,995**

3.6 V6 EFI Engine, 8 Speed Automatic, Gloss Black Aluminum Wheels, 37K Miles, Remote Start, Power Driver's Seats, Suede Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Rear View Camera, Power Lift Gate, Trailer Tow Group IV, Remote Keyless Entry System, Jeep Certified! U20094

**2009 TOYOTA  
HIGHLANDER LIMITED 4X4  
NOW \$11,962**

3.5 EFI V6 Engine, 5 Speed Automatic, Aluminum Wheels, 149K Miles, Navigation, Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Remote Keyless Entry System, Car Smart Checked! F20103A

**2014 TOYOTA COROLLA S  
NOW \$9,995**

1.8 EFI Engine, CVT Automatic Transmission, Aluminum Wheels, 93K Miles, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System. S20005A

**2015 JEEP GRAND  
CHEROKEE LIMITED 4X4  
NOW \$22,999**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 58K Miles, Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! C20195A

**2017 FORD EDGE SEL AWD  
NOW \$26,300**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 34K Miles, Power Leather Heated Front Seats, Heated Steering, Power Panoramic Moon Roof, 2<sup>nd</sup> Row Power Fold Seats, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! U20101

**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

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**2015 FORD FUSION SE  
NOW \$10,399**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 97K Miles, Power Seating, SYNC, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! U19236A

**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

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

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- ★ 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).
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## Lázaro



Castillo Jr

## El lado hipócrita del "yo ideal" o perfeccionista ¿Qué esconde dentro de su apariencia implacable?

En verdad, el perfeccionismo tiene versiones inadecuadas, y puede fácilmente acercarse a una psicopatología. (Algo como esto es cierto para muchos otros rasgos. Si es tan propenso al sacrificio personal que no les otorga ningún peso a sus propios intereses, siempre cuidando a los demás y nunca a usted mismo, su generosidad es desadaptativo. La cordura no se caracteriza en general por un conjunto distinto de rasgos "sanos", sino por versiones adaptativas de rasgos cuyas variantes más oscuras pueden conducir a la investigación.)

¿Qué hace que una versión del perfeccionismo sea deseable y la otra, indeseable? En sus manifestaciones saludables, el perfeccionismo motiva a las personas a luchar por la excelencia. Este tipo de perfeccionismo es clave para los mayores esfuerzos humanos. Es difícil imaginar que alguien se convierta en un virtuoso del violín, un bailarín de ballet de clase mundial o un artista notable sin una medida de esa intolerancia particular a la mediocridad en uno mismo, al menos, en un dominio dado, que es el núcleo del impulso, por excelencia.

En otras ocasiones, el perfeccionismo toma una forma diferente, y autodestructiva. ¿Qué es lo más importante para el perfeccionista? La opinión social determina muchísimo dentro de la autorrealización del perfeccionista, que por lo regular entran en conflicto con el yo real. Pueda que por fuera todo esté bien con la sociedad y en apariencia con Dios, pero por dentro o, mejor dicho, su conducta real, es todo un infierno lleno de promiscuidades y disfunciones de toda índole.

Sin embargo, muchas personas cuyas tendencias perfeccionistas tienen versiones poco saludables, algunas dirían "neuróticas", son bastante diferentes de las personas con TOC. No participan en repeticiones compulsivas. No intentan hacer algo una y otra vez. De hecho, pueden pasar mucho más tiempo meditando que intentando realmente hacer algo. ¿Por qué?

Hay dos bases principales del perfeccion-

ismo insalubre. Una es la tendencia a cambiar el foco de atención de la tarea en cuestión a cómo el éxito o el fracaso se reflejarían en nosotros. Por supuesto, al hacer cualquier cosa, somos más o menos conscientes del hecho de que tanto el éxito como el fracaso mostrarían algo sobre nosotros, y no somos indiferentes a lo que sería ese algo, pero cuando estamos enfocados en una tarea, este pensamiento está en la periferia de nuestra atención, no es su punto focal. No es así para el perfeccionista. Los perfeccionistas están preocupados con lo que el éxito o el fracaso mostrarían sobre ellos. ¿Qué dirán de nosotros?

**El perfeccionista se refugia en las afiliaciones e imagen social y por consiguiente cree que, si nadie ve sus errores, eso lo hace exonerarle el día del juicio.**

Hay otro camino hacia el perfeccionismo desadaptativo. El perfeccionista está obsesionado con la idea de que el proyecto en cuestión debe ser lo mejor que haya hecho. A los perfeccionistas les preocupa el criterio de la sociedad, aunque por sus valores reales estén atados a la codependencia: sexo, dinero, admiración de los demás, etc.

Otro hecho por mí mismo sobre mí mismo: esta ilusión de poder escribir algo increíblemente basado en encuestas y la observación, por supuesto, significa aparecer impreso. Pero, así como los sueños colapsan y el triste intervalo entre el deseo de una cosa y su manifestación, también colapsa el perfeccionismo por no ser en la vida real auténtico, transparente o genuino.

Una encuesta ofrece una explicación honesta y conmovedora de lucha con las corrientes más oscuras del perfeccionismo. Como perfeccionista, creía que podía superarse en el próximo intento, pero sin descartar cambios en su conducta.

Al final, esta ilusión en la proximidad del estrellato del perfeccionista resulta intoxicante para los que persiguen más la forma que el contenido, auxiliándose de mecanismos de defensas: conflicto entre el yo real versus yo ideal o social.

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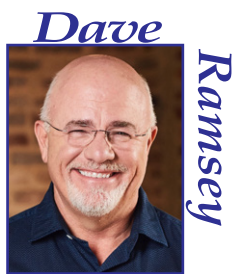
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Dave Ramsey

## Dave Says

### Saving for college

Dear Dave,  
What percentage of our income should we save for our kids' education? We know you recommend setting aside 15 percent for retirement, but do you have a similar rule that applies to paying for college?

Andrew  
Dear Andrew,

I don't really have a rule, or percentage, for how much you should save toward a college fund. If you're following the Baby Steps, I recommend getting 15 percent of your income going toward retirement before saving for college. After you've got your retirement savings rolling, put what you can, based on your own unique situation, toward college funding.

If you've got teenagers in the house, you need to get serious about college funding soon—like right now. There's no rush if they're toddlers, but you might want to start looking at things like a 529 or an ESA (Education Savings Account).

The thing is, there are just too many variables, the main one being the ages of the kids, to set a strict percentage. You've also got to consider things like where you're thinking about them going to school, how much you want to save up, and other factors.

-Dave

### Don't put your home on the line!

Dear Dave,  
We'd like to start preparing for the future, but our debt is preventing us from investing for retire-

ment. Would it be okay to use a home equity line of credit to start investing? We were thinking the eventual returns might justify doing this.

Nick  
Dear Nick,

No! Never put something as important and meaningful as your home on the line just for the sake of investing. Do not borrow against your home!

I'm guessing you're new to my way of doing things, so let's start from the beginning. First, follow the Baby Steps. Getting \$1,000 in the bank as a starter emergency fund is Baby Step 1. Next, pay off all your debts from smallest to largest—except for your home—using the debt snowball method. That's Baby Step 2. It's time then to revisit your emergency fund, and bulk it up to a full three to six months of expenses in Baby Step 3.

Now, it's time to really start thinking about your future and retirement. In Baby Step 4, take 15 percent of your gross household income and start investing it for retirement. Start with your company's 401(k) plan, up to the full employer match. Then, invest the rest into Roth IRAs. One for you, and one for your spouse, if you're married.

Here's the thing, Nick. Investing becomes easy at this point, because you've freed up your income. And that's the most important wealth-building tool you have!

-Dave

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

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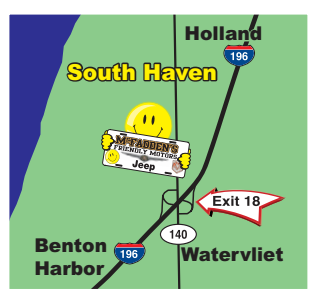


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**Every New Toyota Comes With ToyotaCare.<sup>6</sup>**  
**Toyota's No Cost Maintenance Plan.**

1. Limited term financing subject to approved credit through Toyota Financial Services. Tier 1+ & 1 only. Not all customers will qualify for lowest rate - see dealer for terms and conditions. 2. New 2020 RAV4 LE FWD Model 4430. Lease based on net cap cost of \$23,882. Lease end purchase option \$17,978.\* 3. New 2020 Camry LE Model 2532. Lease based on net cap cost of \$22,219. Lease end purchase option \$14,330.\* 4. Qualified military personnel and household members of eligible qualifying military personnel are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock. The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 5. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 6. ToyotaCare covers normal factory scheduled maintenance for 2 years or 25,000 miles, whichever comes first. 24-hour roadside assistance is also included for 2 years and unlimited miles. See Toyota dealers for details and exclusions. Valid only in the continental U.S. and Alaska. \*NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier 1 PLUS customers ONLY. Excludes state and local taxes, tags, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 at the rate of \$0.15 per mile (10K low mileage lease). \$350 Disposition Fee is due at lease termination. For 1, 2, 3, 4 & 5: Must take retail delivery from new 2020 dealer stock between 6/2/20 and 7/6/20. Customer Cash, APR & Lease offers may not be combined. See participating dealer for complete details. Individual dealer prices and document fees may vary. Offers may vary by region. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 7/6/20.

Lease a new **2020 RAV4 LE**<sup>2</sup>  
8-Speed AT ECT-i 4-Door FWD SUV Gas Model #4430  
\$199/mo. 3-Year | 10,000-Mile/Yr Lease

\$199

Per Mo.

36 Mos \$2999 Due at Signing

Lease a new **2020 CAMRY LE**<sup>3</sup>  
8-Speed AT ECT-i 4-Door FWD Sedan Gas Model #2532  
\$229/mo. 3-Year | 10,000-Mile/Yr Lease

\$229

Per Mo.

36 Mos \$2999 Due at Signing

Visit Your Local Michigan Toyota Dealer Today!

## SIGNATURE TOYOTA

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