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Volume 21, Ver. 31

Moody on The Market



Moody

Primary election day just days away, and lots of people have been voting with their absentee ballots, but there's another election currently underway that is very important to the winemakers of our region and the wineries they represent as part of the **Lake Michigan Shore AVA** across **Michigan's Great Southwest** — **The USA Today 10Best Competition** for the nation's favorite **North American Wine Regions**. Our **Southwest Michigan** region is one of 20 North American Wine Regions currently in the hunt for the 10Best at *USA Today*, and voting is still active. We are one of two Michigan wine regions in the hunt, with the other being the **Old Mission Peninsula** area near **Traverse City**. More than half — a total of 11 — of the regions are in **California**, with others competing from **Texas, Virginia, Washington State, New York, Arizona, Oregon and Ontario**. By going to the link shared here, you can cast your ballot from the pool of 20 nominees. You can vote once per day and the voting ends on Monday, August 12th at noon Eastern Time. You can read the official rules at the link as well. Here's where to go to cast your vote:

www.10best.com/awards/travel/best-wine-region/. There you will be invited to vote for your favorite North American wine region, as *USA Today* tells you, "Someday, we'll all be ready to pack our suitcases again and head out on our next adventures. In the meantime, we'll keep supporting the places that inspire us. While California undoubtedly produces excellent wine, it's got stiff competition these days. North America is home to more than 250 grape-growing regions. We asked a panel of wine industry experts to pick their favorite North American wine regions. Vote for your favorite out of this pool of 20 nominees once per day until voting ends on Monday, August 12 at noon ET." These are the wine regions under consideration: Valle de Guadalupe — Baja California...Walla Walla Valley — Washington...Finger Lakes — New York...Texas Hill Country — Texas...Temecula Valley — California...Monticello — Virginia...Sonoma County — California...Old Mission Peninsula — Michigan...Lodi — California...Verde Valley — Arizona...Anderson Valley — California...Napa Valley — California...Paso Robles — California...Monterey County — California...Santa Barbara County — California...Willamette Valley — Oregon...Lake Michigan Shore —

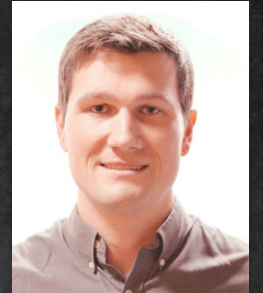
Continued on page 10



Arthur Havlicek,
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Be Prepared for Compliance Inspections

This week, the State of Michigan's Occupational Safety & Health Administration (MIOSHA) announced the launch of a new enforcement effort seeking to enhance compliance at business establishments around the state.

If you own or operate a public-facing business, this is something you'll want to be aware of.

The effort is called the State Emphasis Program (SEP) and focuses on businesses such as bars, restaurants, gas stations, convenience stores, grocery stores, and other retail establishments.

It works like this:

MIOSHA will conduct inspections, either by referral or randomly, at businesses in the aforementioned

Continued on page 2

Inserts & Promotions

- ALDI • Family Fare
- Hardings Friendly Market of Bridgman
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Inserts may vary by Zip Code

Arthur Continued from cover

tioned categories. During these inspections, MIOSHA staff will evaluate the employer's compliance with existing MIOSHA standards, Governor Gretchen Whitmer's Executive Orders, and guidance from the Centers for Disease Control and Prevention (CDC) as they pertain to protecting workers.

In addition to an evaluation, the staff will work to educate employees on best practices to ensure all workplaces remain safe. While inspections primarily seek to help employers comply with safety standards, citations and penalties up to \$7,000 may be issued if the inspections determine major deficiencies in the employer's COVID-19 preparedness and response plans.

That is a steep penalty for an already struggling business, and we at the Southwest Michigan Regional Chamber want to ensure you have everything you need to be in compliance.

A few of the steps and actions the state wants you to take include:

- Conducting daily health screenings of employees and contractors,
- Requiring employees and customers to wear face coverings properly,
- Considering changes to indoor ventilation to reduce transmission risk,
- Implementing enhanced cleaning protocols when employees or the public become sick,
- Posting required signs and notifying customers of their obligation to wear face coverings, if medically tolerated, and not entering if they feel sick,
- Maintaining compliance with social distancing and capacity limits of the establishment, and
- Ensuring that they have and use a preparedness and response plan.

Additional industry-specific guidance and resources can be found at [Michigan.gov/covidworkplacesafety](https://michigan.gov/covidworkplacesafety). These guidelines are constantly evolving so please take a moment to refresh yourself on the practices applicable to your industry.

If you still need a preparedness and response plan, we have customizable templates on our chamber's website: www.smrchamber.com/covid-19-resources/p-and-r-plan. These are templates that should be tailored to your particular risk level, implemented, and maintained.

If you need additional personal protection equipment (PPE), buy local! Berrien County businesses have stepped up to either produce or procure every type of PPE you need to keep your employees and customers safe. You can find a local list of resources at www.berrienreopens.org/ppe-resources. If something you need isn't listed, contact us and we will track it down for you.

Finally, if there are any financial barriers preventing your business from keeping your employees, customers, and community safe, help is out there. The State of Michigan has launched Michigan COVID-19 Safety Grant Program which will provide small businesses matching funds – up to \$10,000 – for the purchase of safety-related equipment and training in response to COVID-19. The initial grant application window will be open from Monday, July 27 through Friday, August 7, 2020, with awards given shortly thereafter. To apply, visit: www.forms.leg.state.mi.us/miosha-covid-19-safety-grants/.

As always, our Chamber is standing by to help businesses navigate these uncertain waters. If you need help or have questions, do not hesitate to call us at 269-932-4042.

Together, we can stay safe, stay in compliance, and stay open.

Read more at www.MailMaxOnline.com

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Photo of the Week



Beauty and the Bovine
 Photo by Caitlin Davis

Please email your favorite photo with a brief description to Photos@MailMaxOnline.com
 Photos must be horizontal orientation to be considered for Photo of the Week.

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Stanley Dove Twin Poster Bed	799	99
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Lang Black 5 door chest	899	337
Vaughan Bassett grey queen headboard	449	98
Hillsdale Metal Twin Headboard	319	129
Bassett Table w/4 side chairs - Espresso	3199	1097
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Lee
Lull

The Veterans Voice – Camp Lejeune CW (Part 1)

Camp Lejeune Contaminated Water (CLCW) claims have been filed for many decades. For a brief background, please visit www.atsdr.cdc.gov/sites/lejeune/background.html. In a nutshell, water from the Tarawa Terrace water treatment plant was primarily contaminated by PCE (perchloroethylene) and TCE (tetrachloroethylene). The source of the contamination were the waste disposal practices from the ABC One-Hour Cleaners, an off-base dry cleaning firm. U.S. Marine's at the Camp Lejeune Base in North Carolina discovered specific volatile organic compounds in the drinking water provided by two of the eight water treatment plants on base in 1982. In addition to PCE (a dry cleaning solvent) and TCE (a metal degreaser), benzene, vinyl chloride and more than 70 other chemicals were identified as contaminants at the Camp Lejeune Base. The last contaminated well was shut down in 1987. Any veterans who served a minimum of 30 (cumulative) days from August 1, 1953 thru December 31, 1987 are automatically eligible to enroll in the VA Health Benefits Program (no matter how much individual or joint annual income they earn). Also, if any veteran served for the minimum 30 (cumulative) days during that timeframe, they are eligible to file a claim if diagnosed with any of these current conditions: adult leukemia, aplastic anemia and other myelodysplastic syndromes, bladder cancer, kidney cancer, liver cancer, multiple myeloma, non-Hodgkin's lymphoma and Parkinson's disease (see VA News Release dated January 13, 2017 at www.va.gov/opa/pressrel/includes/viewPDF.cfm?id=2853). Prior to the Camp Lejeune Presumptive List in 2017, a Veterans Today Journal article from July 3, 2014 (see www.veteranstodayarchives.com/2014/07/03/camp-lejeune-disability-claims-denied) reported

that more than 96.4% of the CLCW claims were denied by the VA. A documentary film was made in 2014 that makes the case that over one million individuals over a span of 30 years could be adversely affected by the CLCW. The movie is called, "Semper Fi, Always Faithful" and you can view a brief critique on YouTube at www.youtube.com/watch?v=-oihMK73zi0 and a trailer at www.youtube.com/watch?v=K6-k-CaMIOE. U.S. Marine Corps Master Sargent Jerry Ensminger, who lost his nine year old daughter Janey to leukemia and his marriage, has led the charge against the CLCW for many years. He has testified about the struggles that veterans and family members stationed with veterans on base have suffered as a result from the CLCW. Any eligible veteran should join the CLCW Registry at www.atsdr.cdc.gov/sites/lejeune. Registries are helpful to veterans because if any new scientific studies come out or the VA decides to add presumptive conditions to the current list of eight, you will be notified of these changes and updates. Under extenuating circumstances, other causes of death can be linked to CLCW. We have filed CLCW claims using a study from www.atsdr.cdc.gov/sites/lejeune/qa_healthstudyactivities.html which compared individuals at Camp Pendleton to Camp Lejeune and determined higher mortality rates for the causes of death for such cancers as the cervix, esophagus, lung, pancreas, prostate, rectum and soft tissue. These are all cancers not on the current eight presumptives list for CLCW claims. 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.

Read more at www.MailMaxOnline.com

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rely on lip reading to communicate. We’re all in this together, so do your part and wear a communicator mask!

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

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



Pastor



Rosenbaum

By Name

The LORD said to Moses, "... I am pleased with you and I know you by name."

Exodus 33:17

In his novel, *To the Last Man*, Jeff Shaara paints a particular scene something like this: New York, 1919. The Great War is over. Roscoe lingers on the deck of the passenger ship. He watches as the other soldiers walk down the gang-plank and into the arms of their families. Roscoe waits until he can no longer avoid it. He steps off the ship and descends to the dock. And there he stands. No one is there for him, and he knows it. He is alone. In a sea of people laughing, smiling, crying, Roscoe is alone. And then he hears his name.

At first, he thinks he's imagined it. But then he hears it again. He follows the voice. It belongs to the face of a smiling old man—a man he does not know. But then the smiling old man introduces himself, "I'm Gino's father. Gino told us all about you in his letters. Welcome home. Let's get something to eat." And in that moment, Roscoe experiences what is, perhaps, the greatest act of kindness in his life. The father of his dead friend wanted to make sure that Roscoe was not alone when he got back from the war. And so he had waited day after day until Roscoe finally arrived. And then the smiling old man had called out his name.

If you've ever experienced something even remotely similar to this, you don't forget it. You're in a strange place, surrounded by people, and don't know anyone. No one cares who you are. You feel lost, awkward, out of place, alone. And then you hear someone call you by name.

The Lord assured Moses, "I am pleased with you and I know you by name." As extraordinary a figure as Moses is, however, this privilege does not belong just to Moses. God, in Christ Jesus, has cleansed you of your sins by the blood of his Son. He has blanketed you with the holiness of Christ. And now, through faith in our risen Savior, he has adopted you into his family. You belong. You are his. He calls you by name.

In a world where loneliness can seem so rampant, this is a sweet truth indeed.

Prayer: Heavenly Father, through your Son, you know me by name. Thank you. Amen.

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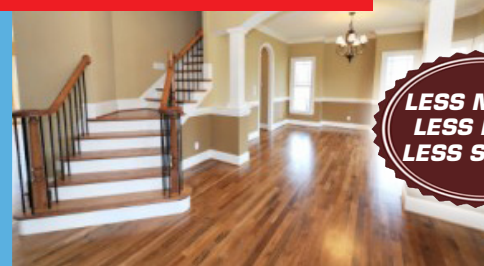
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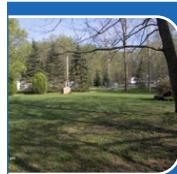
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OPEN HOUSE

7532 Stevensville-Baroda Rd

Stevensville



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- Beautiful 5 Bedroom, 2 Bathroom Brick Home
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- Charming Historic Interior • MLS#20018190

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Sandra Petznick Realtor

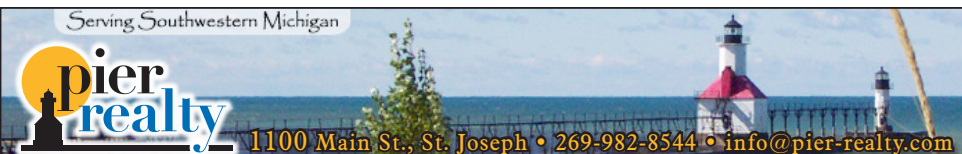
Sandrapetznick@comcast.net

269-921-6070

2409 Lakeshore Drive
 St. Joseph, MI 49085



ANCHOR



NEW LISTING

602 N Mechanic Street, Berrien Springs

CHARMING is written all over this cute 1,352 sq.ft., 3 Bd, 1.5 Ba home sitting on .25 of an acre. Double arched entry with original doors leads into the living room with beautiful hardwood floors, excellent original windows and dining area bump out. Another arched doorway leads to 2 main floor bedrooms & updated bath with wonderful cast iron tub.

\$137,000
Sharon Straw
269-325-4663

NEW PRICING

179,900

Michelle Alger
269-876-2713

2395 Lora Drive, Benton Harbor

Wonderful 3 bedroom home located in St. Joseph Township. Home offers large living room with fireplace, nice kitchen with eat in dining room, one full bath and two half baths. Hardwood floors through most of the home. Family room with sliding doors to an inviting 3 season room. Full basement with recreation room.

WEKO BEACH AREA

4801 Lake Street, Bridgman

Nestled in a lovely wooded lot, this spacious home welcomes you away from the busy world. The home boasts solid oak floors, a living room with custom built fireplace face and side bookcases and updated kitchen with new cabinet doors, counter tops and appliances. A large sun room off the living room gives lots of natural light and more room for seating and entertaining.

\$319,900
Michelle Alger
269-876-2713

1025 Point O Woods Dr, Benton Harbor

Imagine owning an awesome brick ranch built by Carroll Ott on 1.75 A wooded lot in quiet subdivision adjoining Point O Woods CC. Master suite w/11x10 bath & slider to deck. 2nd bedroom w/ bath; 1st floor laundry; 3 seasons screened porch; fam rm w/fp. formal dining off kitchen; sunken lv rm. cabinetry/woodwork has lite pecan hue. LL w/guest rm & bath + 2 huge rec rms w/sliding to patio.

\$429,900
Anne Odden
269-930-0257



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JUST LISTED

Charming ranch w/ 110' private beach frontage on Lk MI! 2400 sq ft, 3 BD, 3 BA. Great rm w/ vaulted ceilings. Open floor plan to dining rm & kitchen. Master bedroom boasts walk in closet w/ built-in cabinets. Lower walk out w/ brick fireplace. Gorgeous sunsets from deck or screened-in porch! Full time residence or beach home. Property offers wooded & private setting. \$750,000 (20029341)



JUST LISTED

Former Brown View Resort on Paw Paw Lake. 8 Bedrooms. 15 years old roof, hot water heater 2009, new well in 2000, baths updated 2009, new garage door 2019. Sandy beach, stone rock wall beach side. Use AS IS or update whole house to make it your cottage retreat. Lg backyard. Parking for about 10 cars. Lake side is fenced. 2nd floor w/ baseboard heat. Gas FA on floors 1 & 3. \$600,000 (20029165)



JUST LISTED

Fabulous contemporary, re-imagined & remodeled! Vault ceilings, new windows, skylights & multiple sliders. Expansive decking & paver patio. Updated kitchen w/ quartz tops/ island, Kraftmaid cabinets, SS smart appliances & more! Spacious w/ both formal & casual dining & vaulted family rm! Field stone fireplace. New wood, carpet & tile floors throughout. New fixtures, hardware & lighting. Updated baths, fresh paint & MORE! \$519,500 (20029293)



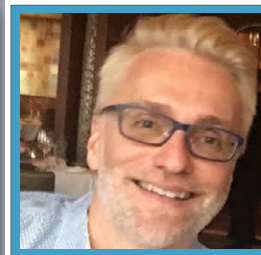
JUST LISTED

Nice 3BD, 1BA home that is minutes from downtown Coloma and Paw Paw lake. Ranch with 2 car attached garage. Great for first time home buyers and for investors looking to make it an income property. Schedule a showing today! \$129,999 (20029636)



JUST LISTED

Great opportunity to own a business! Grocery and feed store with some hardware and horse supply. This is a well-established business and can be so much more if you want to add to this already great business. Has new green house and newer pole barns. Mix and manufacture your own brand of feed. Beer and wine license. Plenty of parking. \$379,900 (20029806)



FEATURED AGENT OF THE WEEK
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NEW PRICE

Rivers Edge Condos offer wooded landscape w/ sidewalks close to St. Joe River. Customized kitchen/ granite tops, SS appliances, cherry wood cabinets & floors. New carpet & paint! Dining area overlooks sunken living rm w/ views of assoc. property. Master ste offers dual closets. 2nd bdrm connects to private full bath. W/D between suites. Lawn, snow, trash/sewer in HOA. 2-car, attach garage. \$178,900 (20011444)



MID-CENTURY MODERN

Amazing home on LK MICH. W. Eiting design/creation & was meticulously restored by current owner. Sits in large private park-like setting. Speechless views! Brick-paver driveway. Home features wall of windows capturing nature & bright light filling rooms. Relax in front of one of the fireplaces or go outside & enjoy out-door living space. Adjacent buildable lot included. Easy lake/beach access. No Erosion. \$2,150,000 (20015607)



PAW PAW LAKE

6 BD, 4.5 BA home has it all. VIEWS, space, top of line finishes, granite counters, Haas cabinetry, wood floors, pristine carpeting & walls of glass lakeside. 2 master stes, walk-in shower, laundry on both floors, composite decking, paver patio. Media rm. 2 furns & A/Cs, water heaters. Gas fireplace, wet bar, pantry, formal dining w/ carpet insert. Calla Lily sink. Cement sea wall & perm pier. \$1,272,000 (20019463)



PAW PAW LAKE

Well built & maintained 2435 ft. home w/ 2 masters, 4 BD total + den. 100' of waterfront & fenced yard. New steel break wall in 2013. Park your watercrafts along the boardwalk. 3 season rm w/ adj. EZ breeze windows. New roof in 2015. New siding, kitchen app, 2 car garage, w/d in 2009. Wood floors, pocket doors & built in closet systems. Living rm & Master bdrm w/ gas fireplace. Generator. \$675,000 (19041247)



YACHT CLUB POINT

Home w/ deeded access! 3000 sqft 2 story brick w/ wrap porch. 4 BD, 3 BA w/ whirlpool tubs, marble & ceramic tile tub surround & flooring. Wood floors on main floor. Fireplace LR mantle is wired for TV & built-in are 5 surround sound speakers. Kitchen w/oak cabinets, granite tops & SS appl, double oven, & brushed nickel faucets. Master w/ built in gas fireplace, tray ceiling, lg walk-in closet. \$430,000 (20024786)



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615 N. CYGNET LAKE DRIVE, BENTON HARBOR

- (M-139 South to Trumpeter Bay entrance on right, turn right on Cygnet Lake)
• 2 BR, 2 bath ranch, 1,170 sq. ft.
• New water heater, bath fixtures, freshly painted interior
• Updated kitchen includes ceramic floor, counters, appls
• Wooded lot w/updated landscaping, back patio
VIKKI WADE WILL GREET YOU. \$208,900 (20026837)

OPEN SUNDAY 1:00-3:00 PM



4144 RIDGE ROAD 16, STEVENSVILLE

- (Glenford west to Ridge Road to Sable Shores)
• 4 BR, 3 bath, 2,482 sq. ft., Lake Michigan views
• Sable Shores end unit condo, kitchen w/black SS appls
• Living room w/cathedral ceilings, 2-sided fireplace
• Association swimming pool, hot tub, beautifully landscaped
JOY SCHWARTING WILL GREET YOU. \$524,900 (20023489)

OPEN SUNDAY 1:00-3:00 PM



4620 MEADOWBROOK LANE, BRIDGMAN

- (E. on Lake St. to S. on Baldwin Rd. to Hidden Creek Ln. to Oakbrook Rd that turns into Meadowbrook Ln)
• 4 BR, 3.5 bath, 2,925 sq. ft., Hidden Creek subdivision
• Spacious kitchen w/granite counter tops
• Large master suite, 3-seasons room
• Finished basement, covered back deck, patio
JOHN ZELVIS WILL GREET YOU. \$254,900 (20028534)

OPEN SUNDAY 1:00-3:00 PM



3790 STELLER FARM DRIVE, BRIDGMAN

- (South on East past Lake Street. Turn right onto Steller Farms Drive)
• 4 BR, 2.5 bath, 4,208 sq. ft., Steller Farms
• Living room & study w/double fireplace
• Kitchen w/breakfast bar, main floor laundry
• Partially finished basement, huge yard w/back deck
CAM MAMMINA WILL GREET YOU. \$329,900 (20026602)

OPEN SUNDAY 1:00-3:00 PM



1904 SUNSET DRIVE, ST. JOSEPH

- (Langley to Lewis, Lewis ends at Sunset Drive, turn left)
• 3 BR, 2.5 bath, 2,562 sq. ft, beautiful ravine setting
• Living room w/wood burning fireplace, modern kitchen
• Large master suite w/glass shower & jetted tub
• Finished basement, back deck w/hot tub, many updates
ERIC SHAW WILL GREET YOU. \$310,000 (20029814)

OPEN SUNDAY 1:00-3:00 PM



3649 ST. CHARLES PLACE, ST. JOSEPH

- (Bacon School Road to Right on Boardwalk to left on St. Charles Place)
• Custom built 4 BR, 2.5 bath, 3,511 sq. ft., private ravine lot
• Great room opens into large kitchen w/breakfast area
• New roof, landscaping & other improvements throughout
• Finished basement, assoc. pool, clubhouse & other amenities
PAT SMEDLEY WILL GREET YOU. \$389,900 (20021943)

OPEN SUNDAY 2:00-4:00 PM



1107 LIONS PARK DRIVE, ST. JOSEPH

- (Lake Blvd to west on Park St to left onto Lions Park Dr.)
• Steps to Lake MI beaches & downtown SJ
• Updated 4 BR, 4 bath, 3500 sq. ft.
• Gourmet kitchen w/granite & newer SS appls
• Living room w/fireplace, vaulted ceilings
DAVID SHEPHERD WILL GREET YOU. \$799,888 (20008960)

JUST LISTED!



- 3 BR, 2 bath ranch, 2,245 sq. ft., Trumpeter Bay
• Hardwood floors & vaulted ceilings throughout
• Kitchen w/SS appls, master suite w/tub & glass shower
• Living room w/fireplace, back deck overlooking wooded lot
• Benton Harbor \$234,900. LP - (20029796)

JUST LISTED!



- 4 BR, 3 bath 2,275 sq. ft., 7 acres
• Spacious living room, main floor laundry
• Main floor master suite, finished basement, horse stalls
• Separated pastures, hayfield, heated & insulated pole barn
• Eau Claire \$249,000. VZ - (20029613)

JUST LISTED!



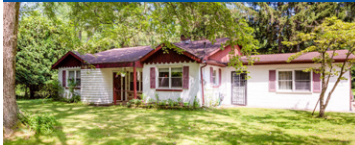
- 3 BR, 3 bath, 2,290 sq. ft., St. Joe Riverfront
• Newly remodeled kitchen w/SS appls, quartz countertops
• Master suite w/upgraded bath, walk-in shower & soaking tub
• Beautifully landscaped, concrete sea wall w/hanging deck
• St. Joseph \$395,000. JS - (20028668)

JUST LISTED!



- 2 BR, 2 bath, 1,411 sq. ft., close to Silver Beach
• Newly renovated kitchen w/granite countertops
• Spacious living room w/lots of natural light
• Screened in porch, 1-car detached garage
• St. Joseph \$375,000. DT - (20029029)

JUST LISTED!



- 4 BR, 1.5 bath, 1,600 sq. ft.
• Living room open to dining room w/fireplace
• Kitchen w/lots of cabinet space, main floor laundry
• Massive yard, backyard w/pond, pole barn
• Sawyer \$259,900. JV - (20029470)

JUST LISTED!



- 5 BR, 2 bath 2,080 sq. ft., 24.5 acres
• 1900's Farmhouse, home needs some TLC
• Kitchen w/granite & Silstone, SS appliances
• Kitchen w/lots of storage space
• Spacious living room, back deck, porch
• Bridgman \$328,000. MC - (20029304)

PRICE REDUCED!



- 5 BR, 3.5 bath, 2,763 sq. ft., Harbor Shores
• Views of HS Golf Course & Paw Paw River
• Gourmet kitchen custom cabinets, granite island
• Main floor master suite, living room w/fireplace
• St. Joseph \$899,000. DJ - (20003590)

PRICE REDUCED!



- 5 BR, 2.5 bath, 3,548 sq. ft.
• Large eat-in kitchen, formal dining room
• Living room w/fireplace, fenced backyard w/deck
• Finished basement w/family room & 2 additional rooms
• Niles \$215,000. MC - (20027693)

PRICE REDUCED!



- 5 BR, 2 bath colonial, 2,979 sq. ft. home w/1 BR, 1 bath apt.
• New carpeting, new hardwood floors, freshly painted
• Kitchen w/lots of cabinet space, living room w/fireplace
• LL w/large rec room & fireplace, 2-car attached garage
• Berrien Springs \$249,900. DJ - (20025427)

PRICE REDUCED!



- 6 BR, 4.5 bath, 4,060 sq. ft., Wyndstone subdivision
• Kitchen w/SS appls & lots of cabinet space
• Main floor master suite w/double vanity, main floor laundry
• Finished basement w/large rec room, BR & bath
• Stevensville \$424,900. MN - (20025241)

PRICE REDUCED!



- 3 BR, 2 bath, 1,886 sq. ft., one block from Silver Beach
• Kitchen w/granite & Silstone, SS appliances
• Master suite w/2 walk-in closets, marble countertops, deck
• Main floor laundry, fenced backyard, 2.5 car garage
• St. Joseph \$549,900. LP - (20023556)

PRICE REDUCED!



- 4 BR, 2.5 bath historical brick home, 3,390 sq. ft.
• Exquisite home with deeded Lake MI access
• Spacious rooms, beautiful hardwood floors
• Partially finished walk-out basement
• Buchanan \$225,000. MC - (20019325)

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 \$169,900. AK - (20020813)

PRICE REDUCED!



- 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 \$169,900. VW - (20013259)

PRICE REDUCED!



- 3 BR, 4 bath, 2,548 sq. ft., ravine setting on 1.1 acres
• Overlooking the Paw Paw River, 365' river frontage
• Main house w/hardwood floors, updated kitchen
• MIL suite, main floor laundry, walkout basement
• Coloma \$339,500. JF - (20015101)

PRICE REDUCED!



- 4 BR, 3 full bath, 4,376 sq. ft., 23.5 acres
• Open concept, kitchen w/center island, wine cellar
• Main floor master suite, hardwood floors throughout
• Beautiful surroundings, stocked pond, huge pole barn
• Baroda \$724,900. JF - (20007887)

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)

PRICE REDUCED!



- 2 BR, 1 bath, 941 sq. ft., close to Lake MI beaches
• Completely remodeled, hardwood flooring throughout
• Kitchen w/lots of counter & cabinet space
• Ceramic tile floor in bath w/granite countertop
• Coloma \$125,000. NS - (20024342)

PRICE REDUCED!



- 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 \$825,000. MN - (20019674)

NEWLY LISTED!



- 5 BR, 4 full & 2 half baths, 4,975 sq. ft., on St. Joseph River
• Custom built home, foyer w/spiral staircase, main floor master suite
• Vaulted living area w/fireplace, chef's kitchen, formal dining area
• Back deck w/outdoor entertainment space, views of river & grounds
• Benton Harbor \$849,000. JS - (20026921)

NEWLY LISTED!



- 4 BR, 2 bath farmhouse, 2,104 sq. ft., 1.8 acres
• Open concept, kitchen w/lots of cabinet space
• Hardwood floors, full basement, root cellar with walk out
• Wooded level land w/trails, 2-car attached garage
• Watervliet \$149,900. AK - (20026259)

NEWLY LISTED!



- 3 BR, 3.5 bath, 4,656 sq. ft., The Reserve at Knollwood
• Gourmet island kitchen w/Ayres cabinets, Corian countertops
• Main floor master suite w/shower, whirlpool tub, double vanity
• Main floor laundry, finished LL walk out, water views
• Niles \$825,000. JL - (20024088)

DEEDED RIVER ACCESS!



- 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)

MOODY *Continued from Cover*

Michigan...Mendocino — California...Niagara Peninsula — Ontario...and Sonoma Coast — California. Vote early and vote often to push our region into the 10Best.

Lots of people recently got the answer to a question that has been bubbling for several weeks now. Is the **Big Boy Restaurant on Red Arrow Highway in Stevensville** closed for good? The

answer is, unless somebody steps up to buy it from the corporate offices and keep it as a Big Boy, the restaurant may well be closed for good, ending a 42-year run at that location. Former owner **David Hunt**, who sold the restaurant to **Big Boy Corporate** on August 15th last year, says he owned it for 20 years, but has begun to “unwind my 52-year Big Boy career and ease into retirement.” He still contin-

ues to operate three other Big Boy restaurants in **St. Johns, Mason and Essexville** — all in Michigan. He tells me, “They are closer to my home in the **Lansing** area, and I have re-opened all of them for full service at 50-percent capacity (as restricted by gubernatorial order) with the resulting revenue drops not making it easy.” Hunt’s former business partner, **Brian Smith**, still operates the Big Boy restaurants in **South Haven and Wayland**, and Hunt believes that some of the Stevensville employees will be working with Smith in South Haven. When I queried him about the closure in Stevensville, Hunt said, “I was disappointed to hear that due to the pandemic, Big Boy has decided not to re-open the Stevensville location. I was sent a picture today of a For Sale or Lease sign in front of the restaurant.” He adds, “I’m sure Big Boy would love to have anybody interested in keeping the Big Boy alive in Stevensville to contact them.” The Big Boy fran-

chise opened in Stevensville 42 years ago in 1978, and was a fixture there for those 42 years. Hunt says, “When I think of all the wonderful customers who supported us over the years, and the number of jobs we created, it puts a smile on my face, while I’m saddened to think that Big Boy won’t be there to greet our loyal guests and welcome them into Michigan.” Big Boy is now owned by **Big Boy Restaurant Group, LLC** and is headquartered in **Southfield, MI**. The **Big Boy Food Group**, which manufactures all of the restaurant’s signature dressings, sauces, soups, and ice cream is still located in **Warren, Michigan**. David says he will always love Southwest Michigan, concluding, “It truly is a special place, and I will continue to support all the many friends and business owners in the area.” The sign placed in the lawn at the restaurant says that anyone interested in purchasing or leasing the building can call **Thomas Huesser** at 856-341-3592. That’s the area code for **Camden, New Jersey** and surrounding area.

When **Anjana Gupta** was just five years old, she told her mother that she was going to be a dentist. Talk about destiny. Saying, “I was born to do this, and I am thankful every day that I get to do a job that I love,” Dr. Anjana Gupta is now fulfilling her lifelong dream of owning her own dental practice, as she takes the reins from **Dr. Lisa McShane** who is retiring on August 1st after 30 years of providing dental care to the community of Michigan’s Great Southwest. McShane, who bought the practice with her husband **Jim Tarantino** from **Dr. John Duda** in 2007, is calling it a career soon with plans to enjoy the rest of the summer in **Northern Michigan** and, she writes, “hopefully next winter in **Atlanta, Georgia**.” In a letter telling her patients of the impending retirement, Dr. McShane writes, “Congratulations to Dr. Anjana Gupta on acquiring the best dental practice in **Berrien County**. Dr. Gupta has worked extremely hard in establishing herself in our area and in this office over the past

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nine year, most recently answering emergency phone calls and seeing emergency patients during the Covid-19 quarantine.” She adds, “Dr. Gupta, along with **Dawn and Corin**, risked exposure daily to keep our patients free from pain until we could open for business ‘as usual’ once again.” Dr. Gupta is originally from **Elkhart**, and graduated undergrad from **Indiana University** in 2003, then went on to the **Indiana University School of Dentistry** from which she graduated in 2007. Reflecting back on her time, Dr. Gupta says, “It’s hard to believe I have been practicing for 13 years now. I feel like I am in the sweet spot in my career, old enough to be seasoned and young enough to get after it.” She adds, “I got married to my incredibly supportive husband, **Seth**, in 2017 and we had our first child, **Alice**, in May Of 2019. She is, of course, now, the love of my life. I never thought dentistry would be #2 in my life, but that is okay, because she is the best! It has given me a new perspective on life, learning that work-life balance as a working mom, and feeling grateful is an understatement.” As she preps for and watches the departure of Dr. McShane, Anjana says, “Lisa was not just my business partner and senior dentist; she is one of my best friends. She has been my mentor, my friend, my confidant, and the best ‘aunt’ that Alice could ever ask for.” Dr. Gupta joined the practice part-time in 2011, and quickly became a daily fixture in the busy office. The two became business partners in 2017. As Dr. Gupta

says, “When I moved to St. Joe, I fell in love with the office, the staff, the patients, and the community. It was an easy decision for me and my husband to settle down here, call this place our home, and raise our children here.” Regarding the long-running practice, Anjana says, “Lisa built a beautiful practice with an incredible staff and wonderful patients. I feel lucky that I get to inherit it all! Even though Lisa will be traveling up north and to Atlanta in her retirement, I know we’ll still get to meet up for dinner at our favorite spots and talk shop and life. Her advice over the last 10 years has been a blessing and I will treasure it forever. She will be missed! But I couldn’t be more excited for the future of the practice, which will eventually be known by the community as ‘Smiles on Niles!’” As Dr. McShane closes out her stellar career, she tells patients in her dispatch, “No need to worry, all your favorite dental professionals will continue to provide the absolute best in dental health care that you have come to expect from us. I was truly blessed to have worked with these exceptional women (and many others over the years) during my career. They were not only my staff or co-workers, they are my best friends. I know I am leaving you in the most capable of hands.” The dental office for Dr. Gupta and her team is located at **2800 Niles Road** in St. Joseph and can be reached by phone at 429-2511.

The family of **Gina Iannelli** in Southwest Michigan reports that she was diagnosed with **bul-**

bar onset ALS last October. As some may already know, bulbar onset is the fastest progressing form of ALS, and sadly at the moment, there are no drugs to stop the progression of the fatal disease, only those that slow it or lessen the symptoms. That is why family members are holding out hope for the drug **Prosetin**. It is the only drug that has the capability of crossing the blood/brain barrier to stop further damage to motor neurons. Prosetin was developed at **Columbia University** and needs to get to clinical trials. Understandably, in light of the Covid pandemic, drug companies are putting all of their energy to find a vaccine for that and not a cure for ALS. That is why Gina’s sister, **Diane Iannelli** established a fundraising page to help raise money to get Prosetin to clinical trials. Those who would like to read more about Prosetin and **Project ALS** can visit online at **Prosetin.org**. To visit Diane’s fundraising page, click this link: www.fundraise.projects.org/team/302107 They are operating as **Team G** and earlier this week had already raised \$7,700.00. Gina was raised in **Benton Harbor**, graduated from **Lake Michigan Catholic** in 1973 and still has many friends in the area. Diane says, “Their support for her would be a blessing, as her time is ticking away. Anyone willing to help or able to provide other contacts or resources would be greatly appreciated by the Iannelli family.

Continued on page 12

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MOODY *Continued from page 11*

Pandemic or not, **Southwestern Michigan Real Estate Broker Tim O'Leary** is one busy man. This spring he relocated his office to the **Southtown neighborhood of St. Joseph**, now anchored at **2614 Niles Avenue** in the former long time home of **The Diet Center**. In addition to his Broker role, O'Leary is also a licensed builder with an MBA and his PhD, who is an active volunteer with **Hospice** and serves as a **Reserve Police Officer** with the **Lincoln Township Police Department**. When O'Leary relocated to Niles Avenue this year, he wanted to offer people across Michigan's *Great Southwest* an opportunity to learn how to get started in real estate investing. In fact, he started buying houses himself when he was teaching at the **University of Notre Dame** as an instructor in "**Principles of Management**." O'Leary's firm, **Tim O'Leary Property Group**, specializes in residential and investment properties. His holdings include numerous other real estate investment companies including **Michigan Lake & Land, LLC**, which is a full-service **Brokerage & Property Management** business. O'Leary offers a broad range of service from real estate brokerage to property management and from maintenance to construction in the region. He says, "Whether you want to sell your home, buy your next house, are looking for a rental or just someone to manage your properties, we do it all in one location," and adds, "We even work with numerous experienced investors to help them sell or locate new properties and show new people how to get started buying their first rental or flip project." During his tenure over several years at Notre Dame, O'Leary learned how to diversify his own portfolio from some of his guest speakers and proceeded to purchase, rehab and rent out nearly 40 investment properties in Southwest Michigan. Tim also holds an

Accredited Buyer's Representative designation and is certified as a **Pricing Strategy Advisor**, a **Resort & Second Home Specialist** and a **Military Relocation Professional**. He and his wife have lived in the St Joseph area for more than 20 years. You can reach Tim by phone at 269-313-2330 or click this link for his website to learn more at: www.TimOLEaryPropertyGroup.com.

That's it for this week, folks. Have a great week and we'll see you Saturday right here in **MailMax** and 24/7 online at www.MoodyOnTheMarket.com

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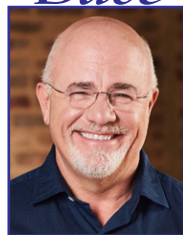


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Dave Ramsey



**Might be
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proper time**

Dear Dave,

My wife and I are on Baby Step 2 of your plan. About eight months ago she gave birth to our second child, and now she would like to have a mommy makeover. I want her to be comfortable and feel good about herself, but those procedures can be really expensive. I don't know how to fit that in with trying to pay off debt and get control of our money. What do you think?

Greg

Dear Greg,

Basically, this kind of cosmetic surgery isn't an emergency. It's a desire. It can, in many cases, be a valid and reasonable desire. But if you guys are serious about getting out of debt and gaining control of your finances, I'd advise waiting until after Baby Step 3 to make this happen. At that point, you'll have paid off all your debt—except for your home—and you'll have a fully funded emergency fund of three to six months of expenses in the bank.

Going on vacation isn't a need, it's a want. Buying a new couch isn't a need, it's a

Dave Says

want. I know you love your wife, and you want her to be happy and feel good about herself. But right now, this is a want. If it were a medical procedure required to save her life, it would be an emergency—a need. In a case like that, you'd stop what you're doing right now and address the issue.

This may be something you both agree is a valid expense. If it's something you've talked through together, and something you both want, that's fine. It's a reasonable goal under the circumstances. But I would wait until after you're out of debt *and* you have your emergency fund in place. Being out of debt will make it so much easier to save up and take care of any out-of-pocket expenses you might have to pay.

All in all, it's money well spent to help your wife look and feel like herself again. Just do it at the proper time where your finances are concerned!

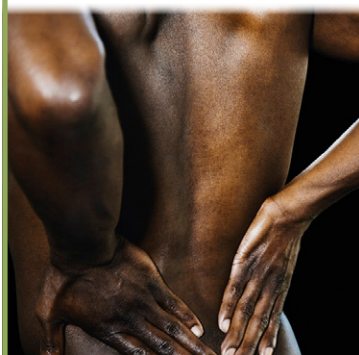
-Dave

**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.*

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Don
Stuart

Chest Thumping Over Baseball – Oomphie!

I apologize to any reader who isn't totally digging these kinda-sorta-baseball-columns. However, you're vastly outnumbered by the readers who have e-mailed me to say

they're enjoying them. Yep, both of 'em.

I'll share that reader input this week (sorry, readers, for exposing that you read these dopey columns, thus calling your mental stability into question).

Item: Due to editorial deadlines, I write this on the day of the first Chicago Cubs game that counts in the weird, odd and peculiar 60-game season Major League Baseball has decided to pursue.

I mention this because reader Dave Kortebein shared that he especially enjoyed my mentions of Cub legend Ernie Banks a couple weeks back. And he shared a photo of a gift his kids got him last Christmas – a sharp-looking Ernie Banks jersey. Which I hope you're wearing today Dave!! – I've got mine on!!

Item: Reader Jim Temple responded to my request for advice on whether "lush" and "oomphie" were still acceptable ways to describe someone as physically attractive. Jim sayeth no, don't try it. I wonder if he gave them a test run on someone he finds attractive, like I did with the wife. Unfortunately, I didn't use them to describe her; I was commenting about ESPN baseball analyst Jessica Mendoza. (Did you know that when you get a thump to the chestal/upper tummy area, you expel a gush of lush air that sounds like "oomphie!?!")

Item: Jim also told a story that tied into my binge-reading of old Baseball Digests (BBD). He

says his family moved from California to Cleveland in 1956 and they developed a rooting interest in the Cleveland Indians.

At that time, Jim's younger sister was – wait!, I won't give too many clues to her age, because she might not like that, and if we ever meet, she might give me a thump to the chestal/upper tummy area! Let's say she was in a stage of life where celebrity crushes are pretty common. (Oy, I just realized -- I must still be in that stage concerning Jessica Mendoza?)

Anyway, Jim's sister was "enchanted" with Cleveland's "tall, dark and handsome Rocky Colavito." I LOL'd when I read that! Because BBD had a thing for Rocky too! For one thing, Rocky was a home run hitter, and home runs got you ink. He also was genuinely lush and oomph--I mean, tall, dark and handsome. BBD frequently ran stories about him, when he was going good, when he was slumping, when he was traded. And I kid you not, every article referred to his pulchritude.

In the late 1950s, Rocky had some good years in Cleveland, and game attendance rose. And the BBD articles said a significant number of the "new" fans were females who came to swoon over Rocco (Jim's sister maybe?). When he was traded to Detroit around 1960, multiple BBD articles mentioned Cleveland's furious female fandom (Jim's sister maybe?).

I have some Rocky Colavito baseball cards collected in my youth, including a 1957 Topps card, which would've been right when Jim's sister was in her celebrity crush stage. I'm considering offering it to her, in a trade. All I want back is a vest or garment guaranteed to soften a thump to the chestal/upper tummy area.

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<p>2007 DODGE DAKOTA ST FWD, Quad Cab, super clean! V6 only 104k miles!</p> <p>NOW \$9,695</p> <p>FREE CARFAX</p>	<p>2010 FORD F150 STX 4x4, only 92k miles, clean! 4.6L engine!</p> <p>NOW \$12,995</p> <p>FREE CARFAX</p>

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2017 Chevy Equinox LS AWD  Power seat, 7" infotainment touch screen with streaming bluetooth, warranty! NOW \$16,491 or \$232mo	2017 Subaru Outback Premium AWD  Power drivers seat, dual climate control, premium sound system with large touch screen, bluetooth, back up camera, warranty! NOW \$16,991 or \$239mo	2017 Ram 1500 SLT 4x4  10 way power seat, 8 spd automatic, premium split seat, back up camera, bluetooth, satellite radio, bedliner, side steps, warranty! NOW \$17,491 or \$246mo	2016 Jeep Renegade Limited 4x4  Heated leather, heated steering wheel, power drivers seat, premium sound group, back up camera, bluetooth, 18" Wheels, dual climate control, warranty! NOW \$17,491 or \$246mo	2018 Honda Odyssey  1st and 2nd row buckets seats, 3rd row split bench, bluetooth, back up camera, front and rear air, warranty! NOW \$17,791 or \$249mo	2016 Chevy Equinox LT AWD  Only 30k miles, power sunroof, power seat, heated front bucket seats, premium 7" touch screen infotainment with back up camera, streaming bluetooth, remote start, warranty! NOW \$17,991 or \$252mo
2015 Ford F150 Reg Cab  Only 18k miles, air, power windows, power locks, 6spd automatic, ladder rack, warranty! NOW \$17,991 or \$253mo	2019 Hyundai Tucson SE AWD  7" infotainment screen, Apple CarPlay, Android Auto, bluetooth, back up camera, warranty! NOW \$17,991 or \$254mo	2016 Honda CRV EX AWD  Heated seats, premium sound system, large touch screen, back up camera, system with bluetooth, warranty! NOW \$18,991 or \$266mo	2015 Dodge Durango SXT AWD  66k miles, 3 rows of seats for 7 pass, power drivers seat, bluetooth, satellite radio, 18 wheels, warranty! NOW \$19,791 or \$277mo	2015 Jeep Grand Cherokee Limited 4x4  1st and 2nd row heated leather, drivers and passenger power seat, 2 position memory seating, radio and mirrors, power sunroof, power lift gate, dual climate, 8.4" infotainment with bluetooth, satellite radio, back up camera, warranty! NOW \$19,991 or \$279mo	2016 Lincoln MKX All Wheel Drive  Drivers and passenger dual heated and ventilated leather power seat, second row heated seats, panoramic sunroof, navigation, dual climate, 20" wheels, warranty! NOW \$20,991 or \$295mo
2017 GMC Savanah 2500 Cargo Van  Only 23k miles, 4.8L V8, power windows, locks, cruise, air, side steps, interior bulk head, sharp, warranty! NOW \$21,491 or \$302mo	2017 Buick Encore Essence AWD  Under 5,000 miles! power sunroof, memory power drivers seat, heated leather, dual climate control, warranty! NOW \$21,991 or \$315mo	2010 Jeep Wrangler Unlimited Sahara 4x4  6spd manual, 4.88 gears, Eaton lockers, 6" lift kit, 35" tires and wheels, front and rear steel bumpers, HD spare tire carrier, power windows, locks, cruise, air, 9 Alpine speakers and subwoofer, tow pkg, warranty! NOW \$21,991 or \$316mo	2009 Jeep Wrangler Sahara 4x4  6spd manual transmission, power windows, power locks, cruise control, air conditioning, 3 piece hard top, painted wheel flares, warranty! NOW \$21,991 or \$315mo	2017 Chrysler Pacifica Touring L  Power heated front leather buckets seats, uconnect 3C infotainment with 8.4" touch screen, bluetooth, remote start, power sliders and rear lift gate, warranty! NOW \$22,491 or \$317mo	2016 Ford Edge Titanium AWD  Memory heated and ventilated leather power seats, panoramic sunroof, navigation, power lift gate, warranty! NOW \$22,491 or \$315mo
2016 Jeep Cherokee Trailhawk 4x4  Heated seats and steering wheel, 8.4" touch screen, bluetooth, satellite radio, back up camera, 3.2L V6, warranty! NOW \$22,491 or \$316mo	2013 Chevy Avalanche Ultimate Black Diamond Edition 4x4  Dual power heated and ventilated front leather buckets seats, power sunroof, dual climate control, power running boards, tow pkg, 20" polished wheels, warranty! NOW \$22,896 or \$329mo	2015 Jeep Wrangler Willys 4x4  3.6L V6, hard top, Rubicon style wheels and tires, 4.88 radio with 6.5" touch screen, bluetooth, tow package, warranty! NOW \$23,491 or \$329mo	2019 Chrysler 300 Limited AWD  Heated and ventilated dual seats with memory seat, mirrors, radio, navigation, Alpine speaker group, panoramic power sunroof, warranty! NOW \$23,891 or \$335mo	2012 Jeep Wrangler Unlimited Sport 4x4  (5) 20" wheels and tires, lift kit, front and rear steel bumpers, side steps, 10" android touch screen sound system with bluetooth, 9 Alpine speakers, power windows, locks and mirrors, cruise, air, 3.6L V6, warranty! NOW \$23,991 or \$346mo	2016 Ram 1500 Crew Cab Express 4x4  38k miles, 5.7L V8 HEMI, 8 spd automatic, 20" chrome wheels, tow pkg, bedliner, warranty! NOW \$26,496 or \$369mo
2019 Subaru Forrester Premium AWD  Power sunroof, power heated front seats, adaptive cruise control, eye sight blind spot monitoring, premium sound system, warranty! NOW \$25,991 or \$364mo	2017 Ford F-150 Super Crew  Drivers and passenger power heated seats, navigation, tow pkg with trailer back up assist, side steps, warranty! NOW \$27,891 or \$389mo	2020 Jeep Cherokee Limited 4x4  Only 8k miles, Heated seats, heated Steering Wheel, blind spot monitoring, cross path detection 8.4" touch screen, blue tooth, warranty! NOW \$28,991 or \$405mo	2011 Ram 2500 Crew Cab 4x4 Big Horn  93k miles, supersharp, 800lb ft torque cummins, 6 spd auto, power seat, large touch screen, power pedals tow pkg, premium sound system, warranty! NOW \$30,991 or \$465mo	2019 Dodge Durango GT AWD  Power heated leather/suede front bucket seats, heated 2nd row, 3rd row, power lift gate, memory seat, radio, exterior mirrors, 20" wheels, warranty! NOW \$31,986 or \$477mo	2018 Jeep Wrangler Sahara 4x4  20k miles, 6spd manual, power windows, locks, mirrors, cruise, 6.5" touch screen, bluetooth, 3 piece hard top, warranty! NOW \$31,991 or \$447mo

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\$249/mo
PER MONTH FOR
36 MONTHS

\$2,499 total due at signing.
Includes down payment, no security deposit required; excludes tax, title, license and dealer fees.
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\$14,765



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Stock # H12531, 1.5L i4, CVT, 22836 mi., 32/37 MPG
\$15,041



2017 Jeep Patriot High Altitude
2.4L i4 DOHC 16V Dual VVT, 6-Speed Automatic, 30754 mi., 20/25 MPG
\$16,008



2014 Buick Enclave Premium Group
3.6L V6 SIDI DOHC VVT, 6-Speed Automatic, 91814 mi., 16/22 MPG
\$16,244



2017 Honda Civic LX
1.5L i4 DOHC 16V, CVT, 36944 mi., 31/40 MPG
\$16,720



2015 Honda Odyssey EX-L
3.5L V6 SOHC i-VTEC 24V, 6-Speed Automatic, 94215 mi., 19/28 MPG
\$16,765



2016 Chevrolet Malibu Premier
2.0L 4-Cylinder DGI DOHC VVT Turbocharged, 8-Speed Automatic, 42631 mi.
\$17,799



2017 Honda Accord LX
Stock # H12440, 2.4L i4 DOHC i-VTEC 16V, CVT, 8468 mi., 27/36 MPG
\$18,361



2016 Honda CR-V Touring
Stock # H12443, 2.4L i4 DOHC 16V i-VTEC, CVT, 87612 mi., 25/31 MPG
\$18,933



2017 Jeep New Compass Latitude
2.4L i4 MultiAir, 9-Speed Automatic, 31022 mi., 22/30 MPG
\$19,338



2018 Honda HR-V EX
1.8L i4 SOHC 16V i-VTEC, CVT, 22984 mi., 27/31 MPG
\$19,468



2018 Honda Accord LX
1.5T i4 DOHC 16V Turbocharged VTEC, CVT, 13830 mi., 30/38 MPG
\$20,241



2018 Dodge Journey Crossroad
3.6L V6 24V VVT, 6-Speed Automatic, 27607 mi., 16/24 MPG
\$20,294



2017 Toyota Sienna LE
3.5L V6 SMPI DOHC, 8-Speed Automatic, 45161 mi., 19/27 MPG
\$22,049



2019 Nissan Pathfinder SV
V6, CVT with Xtronic, 17839 mi., 19/26 MPG
\$22,798



2017 Honda CR-V EX-L
1.5L i4 DOHC 16V, CVT, 22152 mi., 27/33 MPG
\$23,692



2017 Ford Explorer Limited
6-Speed Automatic with Select-Shift, 76576 mi., 16/23 MPG
\$23,999



2017 Toyota Sienna LE
3.5L V6 SMPI DOHC, 8-Speed Automatic, 40416 mi., 19/27 MPG
\$24,099



2018 Ford F-150 XLT
EcoBoost 3.5L V6 GTDI DOHC 24V Twin Turbocharged, 10-Speed Automatic, 29053 mi., 17/23 MPG
\$30,989



2017 Honda Civic LX
Stock # H12444, 2.0L i4 DOHC 16V i-VTEC, CVT, 37398 mi., 31/40 MPG
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2017 Nissan Rogue S
Stock # H12442, 2.5L i4 DOHC 16V, CVT with Xtronic, 13352 mi., 25/32 MPG
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2018 Jeep Grand Cherokee Limited
3.6L V6 24V VVT, 8-Speed Automatic, 22516 mi., 18/25 MPG
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**2005 FORD
FOCUS**



72K MILES

\$5,991 OR \$189/MO

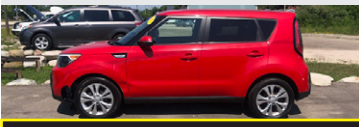
**2012 FORD
FOCUS SE**



88K MILES

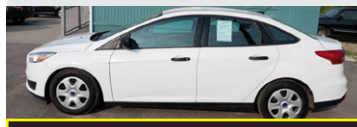
\$5,991 OR \$129/MO

**2014 KIA
SOUL**

POWER WINDOWS, LOCKS,
CRUISE, TILT

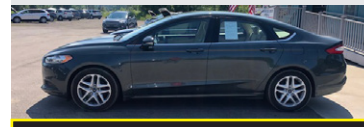
\$9,450 OR \$179/MO

**2016 FORD
FOCUS**

66K, POWER WINDOWS,
LOCK, CRUISE, TILT

\$9,991 OR \$199/MO

**2016 FORD
FUSION**

POWER SEAT, WINDOWS,
LOCKS, CRUISE, TILT

\$11,991 OR \$199/MO

**2013 DODGE
GRAND CARAVAN**



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**2011 DODGE
RAM LARAMIE 4X4**

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\$12,900 OR \$219/MO



**2016 CHRYSLER
200 LX**



\$11,991 OR \$225/MO

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SIENNA LE**



7 SEATER, LOCAL TRADE

\$12,900 OR \$249/MO

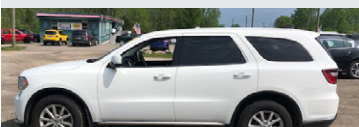
**2014 NISSAN
ROUGE S AWD**



53K MILES

\$12,960 OR \$225/MO

**2014 DODGE
DURANGO**



\$13,991 OR \$249/MO

**2013 NISSAN
PATHFINDER SL AWD**



LEATHER, NV, TOW PKG, V6

\$14,900 OR \$259/MO

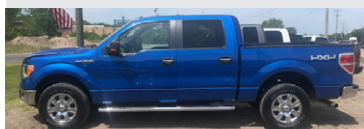
**2017 FORD
ESCAPE**



SE, ECO, POWER SEAT, 4X4

\$15,991 OR \$265/MO

**2012 FORD
F150 CREW CAB 4X4**



5.0 V8, FULL POWER, MUST SEE

\$15,991 OR \$285/MO

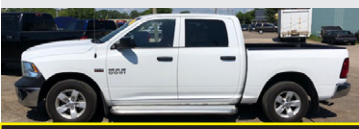
**2012 JEEP GRAND
CHEROKEE OVERLAND**



80K MILES, ALL OPTIONS

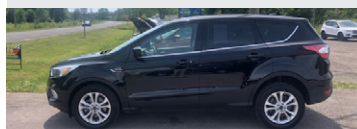
\$16,900 OR \$292/MO

**2015 DODGE
RAM 1500 SLT**

CREW CAB,
POWER SEAT, HEMI

\$16,991 OR \$298/MO

**2017 FORD
ESCAPE SE AWD**



30K MILES, FACTORY WARRANTY

\$18,991 OR \$305/MO

**2019 CHEVY
TRAX**



14K MILES

\$18,991 OR \$349/MO

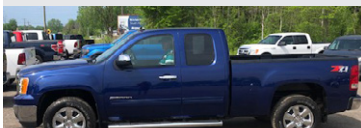
**2014 DODGE
RAM**



JUST IN!

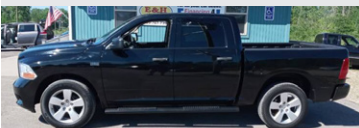
\$18,991 OR \$349/MO

**2013 GMC
SIERRA EXT Z71**



\$18,991

**2012 DODGE
RAM**



JUST IN!

\$19,500 OR \$359/MO

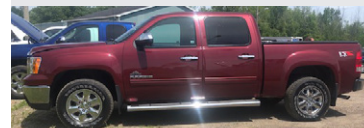
**2012 FORD F150
LARIAT 4X4 CREW**



LEATHER, ALL OPTIONS

\$19,900 OR \$349/MO

**2013 GMC
SIERRA SLE Z71 4X4**



CREW CAB, 90K MILES, FULL POWER

\$22,991 OR \$386/MO

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2020 HYUNDAI TUCSON SE
ALL WHEEL DRIVE

M-PLAN SAVINGS \$5,115

#H3433

WAS \$26,175 NOW **\$21,060***

2019 HYUNDAI IONIQ HYBRID
LIMITED

M-PLAN SAVINGS \$4,925

#H3263

WAS \$29,795 NOW **\$24,870***

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1. Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. Cannot be combined with TFS subvented leases and TFS subvented APRs. Can be combined with TFS standard lease factor. 2. Toyota vehicles and components are built using U.S. and globally sourced parts. 3. New 2020 Camry (excludes hybrid) 1.9% APR For 60 Months with \$17.48 per \$1,000 borrowed. 4. New 2020 Camry LE Model 2532. Lease based on net cap cost of \$22,115. Lease end purchase option \$14,259. 5. New 2020 RAV4 LE FWD Model 4430. Lease based on net cap cost of \$23,978. Lease end purchase option \$17,770. 6. All-New 2020 Highlander L FWD Model 6935. Lease based on net cap cost of \$31,617. Lease end purchase option \$23,425. 7. Qualified military personnel and household members of eligible qualifying military personnel are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales, U.S.A., Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock. The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 8. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 9. 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. *For 3 - Subject to approved credit through Toyota Financial Services Tier 1+ & 1 only. Not all customers will qualify for lowest rate - see dealer for terms and conditions. **For 4, 5 & 6 - 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, 3, 4, 5, 6, 7 & 8: Must take retail delivery from new 2020 dealer stock between 7/7/20 and 8/3/20, with the exception of \$2,000 Customer Cash on New 2020 Camry (includes hybrid, AWD & TRD models) valid 7/22/20 - 8/3/20 only. 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 8/3/20.

JUST ANNOUNCED! JULY 22 - AUGUST 3 ONLY

\$2000 CUSTOMER CASH¹

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or any new 2020 CAMRY (excludes Hybrid)

1.9% for 60
APR Financing Mos.³

-or-

\$219
Per Mo.

-or- Lease a new
2020 CAMRY LE
8-Speed AT ECT-i 4-Door FWD Sedan
Gas Model #2532
\$219/mo. 3-Year | 10,000-Mile/Yr Lease
36 Mos. | \$2999 Due at Signing⁴



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Lease a new **2020 RAV4 LE**
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 an all-new **2020 HIGHLANDER L**
8-Speed AT ECT-i 4-Door FWD SUV Gas Model #6935
\$299/mo. 3-Year | 10,000-Mile/Yr Lease



\$299
Per Mo.

36 Mos \$2999 Due at Signing