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Moody on The Market



Moody Pat

Forty young professionals from across Michigan's Great Southwest have a new "badge" to wear this week as members of the 2020 Class of the Moody on the Market 40 Under 40 young professionals in our region, recognized for their contributions and leadership on multiple levels and becoming role models for the rest of the community. They gain this recognition for the third year running thanks to the businesses who made this year's campaign possible including major sponsors, Wightman, Kinexus Group, the Southwest Michigan Regional Chamber, McGhee's Heating & Air Conditioning, and Lake Michigan College with support from the Mason Jar Cafe, Starks Family Funeral Homes & Cremation Services, United Way of Southwest Michigan, and Schroeder Furniture. The selection committee was Chaired by Brittany Grasley from United Federal Credit Union and included Sarah Spoonholtz from the SW Michigan Regional Chamber, Anna Murphy from United Way of Southwest Michigan, Michael Nixon from Andrews University, and they let me have one vote, as well. It was not an easy task. The committee had some 84 nomination forms to consider, and that's a stack of paper thicker than a couple of reams of paper with the details behind each nominee, their accomplishments, volunteerism, and well beyond. The winners list is now on full display at the link below, and many are sharing their good fortune on social media, so keep your eye out for lots of great news on the people making a difference in our collective communities. Here's the access point for the list: www.moodyonthemarket.com/40under40/ You will find that there are 23 women and 17 men in the Class of 2020's 40 Under 40, and they range in age from 24 to 39. They live in more than a dozen cities across the region, but were born not only here at home but in places as far away as Denver, Los Angeles, and cities in Washington, Florida, Georgia, Ohio, Illinois, Indiana and beyond. The average age on the list is 33. They come from the non-profit sector, the professional ranks, from finance and government, from manufacturing, education, hospitality, utilities, the service industry, and the beverage industry among other sectors of the economy.

There are some great and fascinating stories with some very recognizable faces and some perhaps not so well known, but they all share a passion for making the community of Michigan's Great Southwest among the best places in the world to call home. See where these people have been in their lives, where they still hope to head, what super

Continued on page 8



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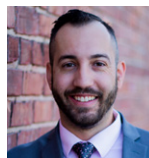
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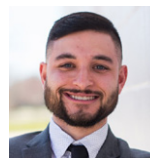
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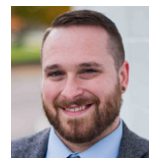
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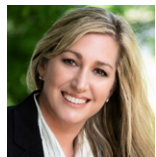
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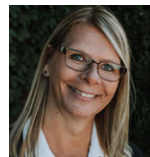
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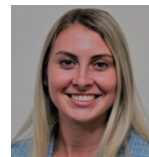
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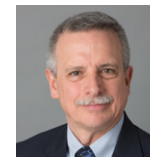
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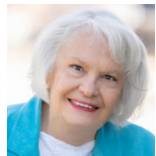
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Your Chamber Update

This week, I'd like to provide an update on one of the several innovative efforts spearheaded by the Southwest Michigan Regional Chamber to support businesses during this pandemic – the virtual downtown initiative known as *See Saint Joseph*.

Earlier this year, public officials from the City of St. Joseph aptly recognized that pandem-

ic-related event cancellations, travel restrictions, and consumer caution would cause thousands of potential visitors to forego their usual trip to Southwest Michigan. With the peak revenue season for merchants quickly approaching, members of the St. Joseph City Government and

Continued on page 2

Inserts & Promotions

- ALDI
- Family Fare
- Hardings Friendly Market of Bridgman
- Martin's Super Markets
- Save A Lot

Inserts may vary by Zip Code



Arthur Havlicek,
President,
SMR Chamber

Arthur Continued from cover

Downtown Development Authority (DDA) were actively researching ways to help stem the tide.

They invited our Chamber to one of their brainstorming sessions and we left with an idea. What if we built a virtual platform that would allow consumers to 'walk' the downtown and 'explore' inside shops without leaving the comfort and safety of their living room? As fate would have it, one of our very own Chamber members had the technological capability to do just that.

Mark Rutherford, owner of **CrazeVR** in St. Joseph, has long been on the forefront of cutting-edge virtual technology. Together, we crafted a proposal to create a first-of-its-kind 360-degree virtual tour for the downtown including links to every downtown merchant's web presence, beautiful panoramas of the area, and historical information on the various monuments and sculptures around town. Then, on May 18, 2020, Mr. Rutherford and I personally pitched the DDA and the St. Joseph City Commission on the merits of our proposal.

Recognizing that such services would help the city improve its web presence and provide a benefit to the public at large, the request for funding was approved. The City's foresight and quick response allowed them to become the first community in Southwest Michigan to create a fully immersive virtual experience to showcase their downtown district.

You can find the tour on the beautiful www.seestjoseph.com website created by **Holt Bosse**. The site includes a shopping map with contact information and hours of operation for each merchant, as well as a video cam-

aign emphasizing safety and inviting people to our area. Since going live, the tour has been viewed almost several thousand times, enhancing the visibility of the City and every business within.

With the city-wide tour completed, CrazeVR will now begin working on phase two of the proposal – virtual tours of individual downtown merchants. These 360-degree tours would be embedded right in the main platform so that visitors to the *See Saint Joseph* tour can 'walk-in' to an establishment just as they would off the street. Once inside, visitors will have the ability to explore products, make purchases, and even 'talk' to someone behind the counter. While optional, we highly recommend businesses take advantage of this opportunity.

Additionally, we strongly encourage local municipalities to continue exploring innovative solutions to help their area merchants get back on their feet. Most businesses have not recovered from the shutdown and, with consumer spending still down 33.7% in our area, it seems their path back won't get easier anytime soon. Time is of the essence and the Southwest Michigan Regional Chamber stands ready to craft a proposal that works for you.

The Southwest Michigan Regional Chamber can be reached by calling 269-932-4042 or emailing ahavlicek@smrchamber.com. CrazeVR can be reached by calling 269-588-1117 or emailing info@crazevr.com. Please don't hesitate to reach out.

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Photo of the Week



Flower Child
Photo by Sara Schmidt

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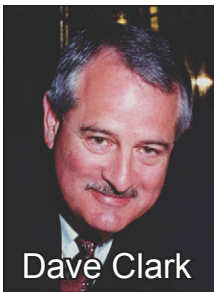
The Veterans Voice – VA Dental Benefits & Claims

The Department of Veterans Affairs offers dental benefits and disability compensation benefits to veterans and dependent(s) of veterans. There are different eligibility requirements to determine the route the veteran or dependent(s) needs to pursue. For instance, the veteran can use VA medical facilities for dental treatment and an eligible dependent(s) would only use a private facility. Veterans, depending on circumstances and non-availability of VA medical facilities due to scheduling, timeframe or medical necessity, may be scheduled with a private dentist or oral surgeon. A veteran who is eligible and enrolled in the VA Health Benefits Program is eligible for dental services. Generally speaking, the VA does dental work themselves only for veterans who are 100% service connected or have a service connected dental condition. However, there are exceptions to every exception. The VA has a total of nine dental classes for veterans. You can visit the VA's dental website at www.va.gov/healthbenefits/resources/publications/IB10-442_dental_benefits_for_veterans.pdf for the specific details regarding each of these classes. Time and space do not permit a comprehensive review of each dental class. However, for those who are 100% service connected, have a service connected dental condition and veterans enrolled in the VA Health Benefits Program with a medical necessity dental condition, a VA dentist, private dentist or oral surgeon can provide the necessary dental services. Veterans enrolled in the VA Health Benefits Program who are not eligible under the nine VA dental classes can still apply for discounted dental insurance with Delta Dental or MetLife (see www.va.gov/healthbenefits/VADIP). The VA Dental Insurance Program (VADIP), which began in 2016, offers veterans enrolled in the

VA's Health Benefits Program and dependent(s) eligible for the VA's Civilian Health and Medical Program (CHAMPVA) discounted dental insurance thru Delta Dental and MetLife. The coverage includes: diagnostic services, preventive services, endodontic services, restorative services, surgical services and emergency services. If your current dentist accepts one of these two dental insurance plans, you can retain your current dentist and obtain the discounted VADIP insurance. Veterans who have a 100% service connected disability, either permanent and total or thru individual unemployability, and are receiving CHAMPVA can also enroll their dependents into VADIP. If a veteran did receive a dental injury on active duty, they should review <https://militarydisabilitymadeeasy.com/themouthandteeth.html>. Dental conditions of the mouth and teeth deal primarily with the jaws, the jaw joint, the palates and the teeth, see 38 CFR § 3.381 - Service connection of dental conditions for treatment purposes at www.law.cornell.edu/cfr/text/38/3.381. Basically, the VA's rating activity will consider each defective or missing tooth and each disease of the teeth and periodontal tissues separately to determine whether the condition was incurred or aggravated in the line of duty during active service, see 38 CFR § 4.150 - Schedule of ratings for dental and oral conditions at www.law.cornell.edu/cfr/text/38/4.150. You can visit the Delta Dental website at www.deltadentalins.com/vadip or call them at 855-370-3303. You can visit the MetLife website at www.metlife.com/vadip or call them at 888-310-1681.

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

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Don Stuart

Gentle Giants, Scrawny and Scared, and Throwing Like a Girl

Do I need to go through the whole “These are tidbits from old Baseball Digests!” again? I’m counting on you to say, out loud, “Naw.”

Item: This actually happened to Carroll “Whitey” Lockman: He was called out by umpire Frank Dascoli on a close play at first. And then, Dascoli immediately ejected Lockman from the game. Lockman protested, “Why are you throwing me out?!? I didn’t say anything!!!” Drascoli replied, “I know. But I know what you were about to say, and it amounts to the same thing! Yer outta here.”

Item: I will just quote this BBD tidbit in it’s entirety: “Yes, Virginia, there is a Sandy Klaus – daughter of the Mets’ Bobby.”

Item: This sounds like a gag from a comedian-an working Catskills summer resorts in the 1950s, but the teammates of Boston Red Sox pitcher Dan Osinski swore it really happened: Several players went out for pizza, and when the orders came to the table, Osinski was asked if he wanted his pie cut into six or eight slices. “Better make it six,” Dan replied. “I don’t think I can eat eight.”

Item: Pittsburgh Pirate Gene Alley might’ve been forgiven if he didn’t feel the headline of an article about him was totally complimentary; it read “No Longer Scrawny or Scared.”

Item: One of the biggest players in baseball in the 1960s was Frank Howard. Not just “big” as in a headline-maker, star performer – we’re talking BIG, as in 6’7” and 260 pounds. His manager explained once that his awe-inspiring size

belies a gentle and kindly disposition: “On the team bus the other day, I saw him get up and give up his seat. To three sportswriters.”

Item: From the “This Would NEVER Happen These Days” Department: A little ad in the June 1966 BBD read as follows: “BASEBALL FANS – Get the authentic home addresses of over 3,400 major league baseball players – Active stars, Hall of Fame members, and many others. Only \$3.50 postpaid.” I’ll bet James T. Elder, Rt. 1, Box 285-A, Odessa, Fla., 33556 was absolutely beloved by all those ballplayers getting pestered by autograph hounds who replied to that ad.

Item: In a mid-1960s issue of BBD, one unhappy ballplayer who finally got his wish to traded had this to say about his former manager: “I’ve never known a man who knew so much about baseball before a game started and after it was over, but knew so little while it was going on.”

Item: The hit film “A League of Their Own” is, as everyone knows, based on the real experiences of women who played in a professional baseball league back in the 1940s and 50s. I’ve heard that the character played by Tom Hanks is modeled at least a little bit on Jimmy Foxx, a Hall of Fame slugger who managed the Fort Wayne, Indiana, ballclub in the All-American Girls Baseball League.

Foxx once told a story about a new player on his team. “She’d played in the league before, so I asked some of our kids what kind of a performer she was.” The subtly sly and prideful response was, “Oh, she’s darn good -- she throws like a girl!”

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<p>GOLD COINS</p> <p>ONE OF OUR BUYERS PAID \$260,000 FOR 18 GOLD COINS!!</p> <p>Pay up to for the following rare gold:</p> <table border="1"> <tr> <th>United States</th> <th>Used</th> <th>New</th> </tr> <tr> <td>\$1.00 1842 to 1889.....up to.....</td> <td>\$1,000.....</td> <td>\$10,000</td> </tr> <tr> <td>\$2.50 1798 to 1834.....up to.....</td> <td>\$5,500.....</td> <td>\$17,500</td> </tr> <tr> <td>\$2.50 1840 to 1929.....up to.....</td> <td>\$1,000.....</td> <td>\$5,000</td> </tr> <tr> <td>\$3.00 1854 to 1888.....up to.....</td> <td>\$3,000.....</td> <td>\$10,000</td> </tr> <tr> <td>\$5.00 1795 to 1833.....up to.....</td> <td>\$10,000.....</td> <td>\$50,000</td> </tr> <tr> <td>\$5.00 1834 to 1838.....up to.....</td> <td>\$1,000.....</td> <td>\$10,000</td> </tr> <tr> <td>\$5.00 1839 to 1908.....up to.....</td> <td>\$1,500.....</td> <td>\$6,000</td> </tr> <tr> <td>\$5.00 1908 to 1929.....up to.....</td> <td>\$1,500.....</td> <td>\$6,000</td> </tr> <tr> <td>\$10.00 1795 to 1804.....up to.....</td> <td>\$9,000.....</td> <td>\$29,000</td> </tr> <tr> <td>\$10.00 1839 to 1932.....up to.....</td> <td>\$1,000.....</td> <td>\$7,500</td> </tr> <tr> <td>\$20.00 1850 to 1933.....up to.....</td> <td>\$1,500.....</td> <td>\$10,000</td> </tr> <tr> <td>\$50.00 1851 to 1852.....up to.....</td> <td>\$5,000.....</td> <td>\$15,000</td> </tr> <tr> <td>\$50.00 1915 Pan-Pec.....up to.....</td> <td>\$7,500.....</td> <td>\$25,000</td> </tr> </table>	United States	Used	New	\$1.00 1842 to 1889.....up to.....	\$1,000.....	\$10,000	\$2.50 1798 to 1834.....up to.....	\$5,500.....	\$17,500	\$2.50 1840 to 1929.....up to.....	\$1,000.....	\$5,000	\$3.00 1854 to 1888.....up to.....	\$3,000.....	\$10,000	\$5.00 1795 to 1833.....up to.....	\$10,000.....	\$50,000	\$5.00 1834 to 1838.....up to.....	\$1,000.....	\$10,000	\$5.00 1839 to 1908.....up to.....	\$1,500.....	\$6,000	\$5.00 1908 to 1929.....up to.....	\$1,500.....	\$6,000	\$10.00 1795 to 1804.....up to.....	\$9,000.....	\$29,000	\$10.00 1839 to 1932.....up to.....	\$1,000.....	\$7,500	\$20.00 1850 to 1933.....up to.....	\$1,500.....	\$10,000	\$50.00 1851 to 1852.....up to.....	\$5,000.....	\$15,000	\$50.00 1915 Pan-Pec.....up to.....	\$7,500.....	\$25,000	<p>SILVER DOLLARS</p> <p>ONE OF OUR BUYERS PAID \$90,000 FOR ONE SILVER COIN!!</p> <p>Pay up to for the following rare dollars:</p> <table border="1"> <tr> <th>United States</th> <th>Used</th> <th>New</th> </tr> <tr> <td>1794 to 1803.....up to.....</td> <td>\$2,000.....</td> <td>\$50,000</td> </tr> <tr> <td>1836 to 1838.....up to.....</td> <td>\$1,000.....</td> <td>\$5,000</td> </tr> <tr> <td>1840 to 1873.....up to.....</td> <td>\$500.....</td> <td>\$5,000</td> </tr> <tr> <td>Trade Dollars.....up to.....</td> <td>\$100.....</td> <td>\$2,500</td> </tr> <tr> <td>1878 to 1904.....up to.....</td> <td>\$1,500.....</td> <td>\$12,500</td> </tr> <tr> <td>1921 to 1935.....up to.....</td> <td>\$50.....</td> <td>\$5,000</td> </tr> </table> <p>All prices in ad based on rarity and condition.</p>	United States	Used	New	1794 to 1803.....up to.....	\$2,000.....	\$50,000	1836 to 1838.....up to.....	\$1,000.....	\$5,000	1840 to 1873.....up to.....	\$500.....	\$5,000	Trade Dollars.....up to.....	\$100.....	\$2,500	1878 to 1904.....up to.....	\$1,500.....	\$12,500	1921 to 1935.....up to.....	\$50.....	\$5,000	<p>SILVER COINS</p> <p>Will Pay Up To 1000% On Silver Coins</p> <p>Up to 1000% of face value on silver coins 1964 & older</p>
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MOODY *Continued from Cover*

power they would most like to have in their lives, who inspires them the most, some of the quirky things many people likely don't know about them, what really opened their eyes during the pandemic, and other things like what book they're currently reading and more. On the list are people who work at these fine companies: Whirlpool Corporation... 1st Source Bank...Honor Credit Union...Kinexus Group... Three Blondes Brewing...United Federal Credit Union...Michigan Works!...Dugout Dolls... Edward Jones...M Squared Modern Hair...The Boys & Girls Clubs of Benton Harbor...The Frazee Real Estate Group...Lazy Ballerina Winery...Wightman...Berrien County Public Defenders Group...Cook Nuclear Plant...Benton Harbor Area Schools...Southwest Michigan Regional Airport... LOGAN Community Resource SWM...Varnum Law...St. Joseph Today... United Way of Southwest Michigan...The Readiness Center of Benton Harbor...Kruggel Lawton CPAs... Starks Family Funeral Homes & Cremation Services...Entergy-Palisades...City of Watervliet... Soulard's of Coloma...The Inn at Harbor Shores... Iron Shoe Distillery of Niles...JohnsonRauhoff... Lakeside Fit of Bridgman...The Berrien County Health Department... and Conybeare Law Office. Congratulations to the incredible list of winners.

A vital and significant piece of land at the confluence of the **St. Joseph and Paw Paw Rivers** along the harbor front in **Benton Harbor and St. Joseph** has changed hands for the first time in 85 years at a critical juncture and will dramatically

increase the cargo tonnage of aggregate materials arriving by **Great Lakes freighters** over the next several years and beyond.

Jack Kinney, owner of Central Dock alongside the **Twin Cities Bicentennial Bridge** carrying **Main Street and Business Loop-94** over the **St. Joseph River** proper and the **Morrison Channel**, has announced the sale of that deep water dock and contiguous land to **Rieth-Riley Construction Company**, headquartered in **Goshen, Indiana**. Rieth-Riley President & CEO **Keith Rose** called the acquisition, "A natural extension to our business to provide aggregate materials to the market." It is especially critical to Rieth-Riley at this juncture because they are a major contractor for the upcoming construction project that will complete the link between **US-31 and I-94** in Benton Harbor. In fact, Rose says, "The first boatload of materials is scheduled for as early as next Friday, to come in here with materials out of **Ontario**, bringing limestone and other aggregates" for the connection project, and adds, "Over the course of the project running into 2022 there will be a lot more coming through." Kinney says that his father bought the Central Dock almost 85 years ago and it has been in his family ever since. He says, "It started out as a coal operation, and my dad had the biggest coal business in the area." The Kinney's have been dealing with Rieth-Riley Construction for many years, and Kinney notes, "We sold our asphalt plant to them about 15 years ago, and in addition to this dock, we also sold them several buildings in **Benton Township** next to the asphalt plant." Kinney calls the Indiana firm "an

outstanding company that has served this community and well beyond for many years." Scanning the large empty dock-land, Kinney says, "They're going to start filling this site up again very soon." He tells us, "It is the deepest water dock in the city of Benton Harbor and one of only three such docks in the local harbor that can handle the freighters that come in off of the Great Lakes." Inasmuch as the **U.S. Army Corps of Engineers** dredges commercial harbors in a priority system based on the sheer tonnage of aggregate materials that are brought into the docks, Rieth-Riley's role in the highway project will be a major boon for the market. Materials that land at the docks there are and have been used for construction all across Michigan and beyond according to Kinney. By definition, 'deep water dock' means they can handle ships with 23- to 25-foot drafts. Kinney was highly appreciative of **Congressman Fred Upton** who joined the two businessmen at the Central Dock for an onsite press conference regarding the sale of the land. He says, "Our Congressman has worked for many years to keep the docks dredged by the Army Corps," and adds, "The amount that gets brought into these three deep water docks is the main reason we have a commercial harbor, which is also a direct benefit to recreational boaters." By way of explanation, he says, "If we don't bring in the volume of material necessary to keep the port active, the dredging stops." Pointing to Rieth-Riley's leader, Kinney said today, "I am so happy to be able to provide one of the biggest asphalt construction companies in this area a place to bring in a whole lot of new materials and fill this space up again. That way Fred can go visit his people in **Washington** to keep us justifiably dredged and open." He joked, "People tend to forget the importance of dredging when the water is so high, but in my 80-years on this dock, I've seen the water go up and down many times, and if it goes down three feet, this dock would be in jeopardy without federal dredging. It has to be continually dredged and Fred Upton has done a great job of getting that done every time." Having access to a deep water dock also saves thousands of dollars when materials arrive by ship, because otherwise those materials

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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.

would have to be hauled in by trucks or trains at a much higher expense." Kinney reports, "These ships are bringing in 15- to 18,000 tons at a time, and you can imagine how many trucks it would take to accomplish that same amount up and down our roads, so we want to keep these waters open." He adds, "I'm so glad that Keith Rose and Rieth-Riley Construction are the ones to take over. My dad and grandfather operated before me, and as hard as it is for me to give it up, I wouldn't consider selling it to anyone other than these fine operators at Rieth Riley. I couldn't be happier with the company that I'm selling it to. We've had a long running relationship with them, and I think its going to be a great thing for the city of Benton Harbor." Rose says his company is a 100-percent employee owned company, and adds, "We cover the markets from Indiana all the way to the Mackinac Bridge. We're extremely grateful for the opportunity to acquire this dock and extremely grateful to those who continue to dredge this harbor, because that also impacts us in Ludington and Manistee." Rose made Jack Kinney's days by saying, "We're happy to tell Jack that we're keeping the Central Dock name, and if it's within our power it will reach the 100 year mark which is quite a milestone for a company like this. We're grateful for the opportunity and look forward to advancing the project." Fred Upton says, "I want to not only thank Jack, but his whole family. The Kinney family, every one of them, have been instrumental partners in community development here in Southwest Michigan, in a major, major way. Their name has meant excellence, we're all proud to know them, they are not leaving this area, they're here to stay." Regarding the Central Dock, Upton says, "This has been a wonderful spot for the Kinneys over these 85 years, and really as you look at virtually every structure within probably 50 or 60 miles something came through this port to the Kinney property." Upton notes, "If it's not a commercial port, it is a recreational port, and nowhere close to the priority that the Corps of Engineers develops for dredging. Because of the St. Joe River meeting the

Paw Paw River here, and even in times of low water a lot of silt gets dumped right here. The dredging cost is usually somewhere between \$1-and-\$3-million that the Corps has in a limited budget to get the work done." Upton reminisced, "When I was first elected I got onto the transportation committee in Congress, and I remember State Senator Harry Gast coming to me with his hands on my shoulders, and as head of the Appropriations Committee he told me 'If there's one thing you can do for economic development here in Berrien County, it's getting 31-done.' Earlier this week I participated in the public forum that MDOT had on the completion of US 31 for the last segment essentially from LMC to I-94. In 2018, Secretary of Transportation Elaine Chao called me and said, 'Fred we've got the last \$20-million here now. It's good. The money's there, you're going to complete it.'" This summer work on the route is being do to relocate a major natural gas pipeline out of the way so they can finish the last mile or two and connect 31 to 94, and Upton says, "As they committed in the public forum, MDOT says it will all be done by the end of 2022. So the ship that's coming in maybe next week, is going to start the last couple of miles by bringing in the limestone and the gravel and the aggregate to really get this project done, and complete the dream that all of us wanted to see happen in Berrien County literally taking 31 from Indianapolis all the way up north and completing a major transportation link for west and southwest Michigan." Upton also commented on the significance of the deal, calling Rieth-Riley "one of the premier construction companies not only in the Midwest but frankly in America." He adds, "Their commitment to buy this land to make sure that they've got a resting spot for their sand and gravel and aggregate yet to come means that they know that the future is bright in Southwest Michigan. This is going to save them money. Bringing it in by truck would take up to 150 truckloads that we will save from being on the road from Canada or the Upper Peninsula, or wherever it's coming from, versus coming across the lake in a much cheaper cost per

ton and landing here. So, it's a good thing. It's a great thing for Southwest Michigan, but it also means the continued commitment knowing that we're going to continue to grow, and our needs in the construction industry are here at home." St. Joseph Mayor Mike Garey spoke on behalf of himself and Benton Harbor Mayor Marcus Muhammad, saying, "The idea of having both a commercial harbor with this operation, and the Harbor Shores residential area nearby is a great blend for all of the area." He adds, "Mr. Kinney's family has been a leading family in the business community here for nearly 100 years," and turning to Jack Kinney said, "I'm sure that your father is happy because you got a good price from Rieth-Riley, and your family's contributions to our greater community over all these years has been just tremendous. I understand your emotional feelings in making this deal after 85 years, but thank you for your contributions to our region." So begins a new era on the waterfront in the local harbor, at a key time when the Central Dock will be needed far more than it has been in several years.

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

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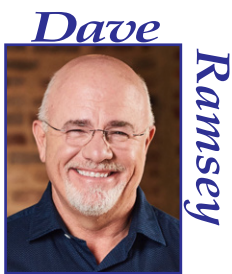
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Dave Ramsey

Dave Says Build wealth in college? Mandatory withdrawal at 72?

Dear Dave,
What advice do you have for college students who want to plan for the future and start building wealth? I'll finish my master's degree in marketing in less than two years, and I've been pretty lucky so far because my parents have paid for school. I bring in about \$2,200 a month at my job, and I have \$24,000 in savings.

Alex
Dear Alex,
If I were you, I'd get really good at the whole marketing thing. At this stage of the game, you are your best investment. You're a go-getter, so just keep on going and getting it.

If you continue on this path, and by that I mean working, going to school, and piling up cash, you're going to be able to put that marketing know-how to work in a big way. You'll be able to use some of the cash you've got stored away to set yourself up in your new life. What you're doing right now, in your situation, will give you a better return mathematically than a mutual fund.

Do you get what I'm saying? An education that is usable is more valuable to you at this stage of the game than investing. Now, when you finish school and start living life in your new career, good growth stock mutual funds are what I'd recommend for retirement. And at that point, if you've got an extra \$30,000 or \$40,000 sitting there, that's even better.

Great start, Alex. Well done!
-Dave

Dear Dave,
I'll be 72 in October, and I have a Roth IRA I haven't done anything with in a while. I've got about \$30,000 in it, and I believe I read where the government said there will be a mandatory withdrawal at age 72. If this is true, what should I do with that money?

Danny
Dear Danny,
I'm not positive there are mandatory withdrawals on a Roth IRA. I think that applies to traditional IRAs, but double-check with your investment advisor to make sure.

If it does apply to Roths, I'd take the required minimum distribution and move that amount to other investments. Or, since it's only \$30,000, if you've got another nest egg you plan to live on, you could just have some fun with the money.

In any case, talk to your investment professional before taking action. If he has the heart of a teacher and cares about your best interests, he'll look at your overall financial situation and guide you in making the right decision.

-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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36 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$2,900 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *MUST QUALIFY FOR FORD LEASE RENEWAL, OFFER EXPIRES 08/31/20



2020 FORD ECOSPORT 4X4 SE

Shadow Black, Aluminum Wheels, Remote Start, Fog Lamps, Power Moonroof, Power Seat, Heated Front Seats, Rear View Camera, Reverse Sensing System, Satellite Radio, and Much More! F20128

MSRP.....\$26,540
SIEMANS DISCOUNT..... 318
FORD BONUS CASH..... 500
FORD RETAIL CASH..... 4,500
FORD COMPETITIVE CONQUEST BONUS CASH* - 500

SALE PRICE...\$20,722
(*MUST QUALIFY)



2019 FORD MUSTANG

Need For Green, 2.3 EcoBoost Engine, 10-Speed Automatic Transmission, Over-The-Top Racing Stripe, 18 Inch Low Gloss Black Aluminum Wheels, Rear View Camera, and Much More! F19280

MSRP.....\$29,855
SIEMANS DISCOUNT..... 2,610
FORD RETAIL CUSTOMER CASH..... 2,500
FORD SELECT INVENTORY RETAIL CUSTOMER CASH - 750

SALE PRICE...\$23,995



2020 FORD TRANSIT CONNECT

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

MSRP.....\$26,795
SIEMANS DISCOUNT..... 1,050
FORD RETAIL CUSTOMER CASH..... 1,500

SALE PRICE...\$24,245
(*MUST QUALIFY)



2020 FORD TRANSIT 250 CARGO VAN

Oxford White, Limited Slip Rear Axle, Cloth Seats, Vinyl Floor Covering, and Much More! F20217

MSRP.....\$38,990
SIEMANS DISCOUNT..... 1,995
FORD RETAIL CUSTOMER CASH..... 2,000
FORD SPECIAL PACKAGE RETAIL CASH...- 250
FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000

SALE PRICE...\$33,745
(*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*..... 1,000
FORD BONUS CASH..... 1,500
FORD F-SERIES RETAIL CUSTOMER CASH - 1,000
FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000

SALE PRICE...\$34,140
(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2020 FORD ESCAPE TITANIUM ALL WHEEL DRIVE

Agate Black Metallic, Leather Seats, 2.0 EcoBoost Engine, Trailer Tow Package, Panoramic Vista Roof, 19 Inch Machined Aluminum Wheels, Hands Free Lift Gate, Adaptive Cruise Control, Heated Front Seats, Heated Steering Wheel, Active Park Assist, FORD CO-PILOT 360, Rear View Camera, Remote Start, Reverse Sensing System, Navigation System, and Much More! F20105

MSRP.....\$39,075
SIEMANS DISCOUNT..... 1,373
FORD RETAIL CUSTOMER CASH..... 1,750
FORD RETAIL BONUS CASH..... 500
FORD SELECT INVENTORY RETAIL CUSTOMER CASH - 750

SALE PRICE...\$34,702



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 2nd 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..... 2,500
FORD RETAIL CUSTOMER CASH..... 500

SALE PRICE...\$55,817

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2020 JEEP RENEGADE LIMITED 4X4

Alpine White, Leather Bucket Seats, 1.3 Turbo Engine, 9-Speed Automatic Transmission, Touch Screen Radio, Remote Start, Heated Steering Wheel, Heated Front Seats, Power Seat, and Much More! C20179



2020 JEEP COMPASS LIMITED 4X4

Diamond Black Crystal, Full Sunroof, Leather Interior, Touch Screen Radio, Remote Start, 18 Inch Aluminum Wheels, Heated Seats, Heated Steering Wheel, and Much More! C20115



LEASE FOR \$179/MONTH*

42 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,000 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR CHRYSLER LEASE RENEWAL) OFFER EXPIRES 08/31/20

LEASE FOR \$239/MONTH*

42 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,200 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *(MUST QUALIFY FOR CHRYSLER LEASE RENEWAL) OFFER EXPIRES 08/31/20

2020 DODGE GRAND CARAVAN SE

White Knuckle, 7-Passenger Seating, Rear Air Conditioning with Heater, Back-Up Camera, Touch Screen Radio, and Much More! C20210



2020 DODGE JOURNEY

Pitch Black, Black Top Package, Black Wheels, 3-Zone Temp Control, Power Seat, Touch Screen Radio, 7-Passenger Seating, Satellite Radio, and Much More! C20134



MSRP.....	\$29,025
SIEMANS DISCOUNT.....	- 280
REBATE.....	- 1,750
CHRYSLER CAPITAL BONUS CASH*.....	- 1,000
RETAIL BONUS CASH.....	- 500
GRAND CARAVAN BONUS CASH.....	- 2,500
SALE PRICE FOR EVERYONE.....	\$22,995
MILITARY CONSUMER CASH*.....	- 500
CONQUEST LESSE CASH*.....	- 500

AS LOW AS.....\$21,995

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

MSRP.....	\$27,230
SIEMANS DISCOUNT.....	- 500
REBATE.....	- 2,250
CHRYSLER CAPITAL BONUS CASH*.....	- 1,000
SALE PRICE FORE EVERYONE.....	\$23,480
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$22,480

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

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2020 JEEP CHEROKEE TRAILHAWK 4X4

Hydro Blue, 2.0 Turbo Engine, Power Liftgate, Heated Steering Wheel, Touch Screen Radio, Remote Start, Heated Front Seats, Blind Spot and Cross Path Detection, Back-Up Camera, and Much More! C20043



2020 RAM 1500 CREW CAB 4X4 BIG HORN

Maximum Steel Metallic, Navigation, 20 Inch Aluminum Chrome Clad Wheels, Power Sliding Rear Window, Anti-Spin Rear Axle, Touch Screen Radio, Power Drivers Seat, Power Adjustable Pedals, and Much More! C20083



LEASE FOR \$259/MONTH*

42 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,300 DUE AT SIGNING, PLUS 1st PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED. *(MUST QUALIFY FOR CHRYSLER LEASE RENEWAL) OFFER EXPIRES 08/31/20

LEASE FOR \$299/MONTH*

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,600 DUE AT SIGNING, PLUS 1st PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED. *(MUST QUALIFY FOR CHRYSLER LEASE RENEWAL AND RAM LEASE LOYALTY) OFFER EXPIRES 08/31/20

2020 RAM PROMASTER 3500 HIGH ROOF CARGO VAN DEMO

Bright white, Wood Floor, 3-Passenger Seating, Interior Convenience Group, Speed Control, Navigation, Power Folding Heated Mirrors, and Much More! C20107



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MSRP.....	\$40,665
SIEMANS DEMO DISCOUNT.....	- 3,170
REBATE.....	- 1,000
ON THE JOB COMMERCIAL UPFIT*.....	- 1,000
PROMASTER CONQUEST BONUS CASH*.....	- 750
COMMERCIAL BONUS CASH*.....	- 1,000
SALE PRICE FOR EVERYONE.....	\$33,745
CONQUEST LEASE CASH*.....	- 500
MILITARY CONSUMER CASH*.....	- 500

AS LOW AS.....\$32,745
(*MUST QUALIFY)

2020 RAM 2500 CREW CAB 4X4

Black, 6.4 V8 Engine, Heavy Duty Snow Plow Prep Package, Chrome Appearance Group, Anti-Spin Rear Axle, Rear Window Defroster, Touch Screen and Much More! C20140



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MSRP.....	\$44,725
SIEMANS DISCOUNT.....	- 2,500
CHRYSLER CAPITAL BONUS CASH*.....	- 1,500
RAM ENGINE BONUS CASH.....	- 500
RAM BONUS COUPON.....	- 750
SALE PRICE FOR EVERYONE.....	\$39,475
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$38,475
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

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2018 JEEP GRAND CHEROKEE ALTITUDE 4X4
NOW \$33,229
 3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 16K Miles, Remote Start, Navigation, Power Driver's Seats, Leather Suede Heated Front Seats, Heated Steering Wheel, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! C20242A



2017 FORD FUSION SE
NOW \$17,917
 1.5 EcoBoost EFI Engine, 6 Speed Automatic, Painted Luster Nickel Wheels, 33K Miles, Remote Start, SYNC 3, Luxury Package, Leather Power Heated Front Seats, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20160



2018 HYUNDAI SANTA FE SPORT AWD
NOW \$21,994
 2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 23K Miles, Power Driver's Seat, Cloth and Leather Heated Front Seats, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! F20289A




2016 FORD FOCUS SEDAN SE
NOW \$12,981
 2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 45K Miles, SYNC, CD-Player, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20157



2017 JEEP COMPASS LIMITED
NOW \$21,994
 2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 23K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Moon Roof, Touchscreen Display, Rear View Camera, Trailer Tow Group, Remote Keyless Entry System, Ford Certified! U20160

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2018 CHEVY EQUINOX LT AWD
NOW \$21,851
 1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! U20165



2018 HONDA CR-V EXL AWD
NOW \$26,182
 1.5 EFI Engine, CVT Automatic, Aluminum Wheels, 42K Miles, Remote Start, Memory Power Leather Heated Seating, Power Moon Roof, Auto Climate Control, Lane Keeping Assist, Lane Departure Warning, Cross Traffic Alert, Blind Spot Monitor, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! C20197A



2016 FORD ESCAPE TITANIUM 4X4
NOW \$20,821
 1.6 EcoBoost EFI Engine, 6 Speed Automatic, Nickel Painted Wheels, 20K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20146



2017 GMC ACADIA SLT AWD
NOW \$25,618
 3.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 68K Miles, Remote Start, Navigation, Power Leather Heated Seating, Power Moon Roof, Auto Climate Control, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! F20108A



2017 FORD ESCAPE TITANIUM 4X4
NOW \$22,852
 2.0 EcoBoost EFI Engine, 6 Speed Automatic, Silver Painted Aluminum Wheels, 36K Miles, Remote Start, SYNC Connect, Memory Power Leather Heated Seating, Auto Climate Control, Blind Spot Information System, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20140



2018 FORD ESCAPE SE 4X4
NOW \$19,898
 1.5 EcoBoost EFI Engine, 6 Speed Automatic, Sparkle Silver Painted Aluminum Wheels, 33K Miles, Power Driver's Seat, Heated Front Seats, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20118



2017 FORD EDGE SEL AWD
NOW \$26,553
 2.0 EcoBoost EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, 26K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Power Panoramic Moon Roof, Blind Spot Monitoring, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20123



2019 RAM 1500 BIG HORN LONESTAR CREW CAB 4X4
NOW \$38,590
 5.7 V8 HEMI EFI Engine, Speed Automatic, Aluminum Wheels, 28K Miles, Remote Start, Navigation, Security Cover, Bed Liner, Running Boards, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Heated Steering Wheel, Power Panoramic Moon Roof, Rear View Camera, Trailer Tow Group, Remote Keyless Entry System, Ram Certified! F19385A



2018 FORD EDGE SEL AWD
NOW \$26,553
 2.0 EcoBoost EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, 26K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Power Panoramic Moon Roof, Blind Spot Monitoring, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20123



2017 FORD ESCAPE TITANIUM 4X4
NOW \$23,997
 2.0 EFI Engine, 6 Speed Automatic, Silver Aluminum Wheels, 22K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Seating, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Remote Keyless Entry System, Ford Certified! U20139



2017 DODGE JOURNEY GT AWD
NOW \$19,987
 3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 48K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, 3rd Row Fold/Recline Seat, Touchscreen Display, Park Assist System, Rear View Camera, Remote Keyless Entry System, Dodge Certified! U20149



2015 FORD EDGE SEL AWD
NOW \$17,984
 2.0 EcoBoost EFI Engine, 6 Speed Automatic, Painted Aluminum Wheels, 63K Miles, SYNC, Power Leather Heated Front Seats, CD-Player, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20094A



2017 FORD ESCAPE TITANIUM 4X4
NOW \$23,928
 1.5 EcoBoost EFI Engine, 6 Speed Automatic, Silver Painted Aluminum Wheels, 12K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20143



2018 SUBARU OUTBACK PREMIUM
NOW \$23,928
 2.5 EFI Engine, CVT Automatic, Aluminum Wheels, 23K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! U20160



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2017 JEEP LIMITED 4X4
NOW \$24,970

3.6 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, SYNC 3, Memory Power Leather Heated/AC Seating, Twin-Panel Moon Roof, Auto Climate Control, Front 180 Degree Camera, Blind Spot Monitor, Adaptive Cruise Control, Collision Warning, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Trailer Tow Group, Remote Keyless Entry System, Jeep Certified! U20162



2017 FORD EXPLORER SPORT 4X4
NOW \$36,452

3.5 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Seating, Twin-Panel Moon Roof, Auto Climate Control, Front 180 Degree Camera, Blind Spot Monitor, Adaptive Cruise Control, Collision Warning, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Trailer Tow Group, Remote Keyless Entry System, Ford Certified! U20159



2019 DODGE GRAND CARAVAN GT
NOW \$20,995

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, Power Leather Heated Seating, Heated Steering Wheel, Stow 'N Go Seats, Auto Climate Control, Power Slide Side Doors, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! S20012



2017 FORD ESCAPE SE 4X4
NOW \$19,996

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Sparkle Silver Painted Aluminum Wheels, 33K Miles, SYNC, Power Leather Driver's Seat, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20163



2013 CHEVY SILVERADO 1500 LT-Z REGULAR CAB 4X4 W/PLOW
NOW \$19,949

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 124K Miles, Bed Liner, Running Boards, Power Driver's Seat, Auto Temp Control, CD-Player, Remote Keyless Entry System, Car Smart Checked! C20229A

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2017 FORD EDGE SEL AWD
NOW \$23,921

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Silver Painter Aluminum Wheels, 45K Miles, Power Leather Heated Front Seats, Climate Control, CD-Player, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20136



2019 FORD FUSION SE
NOW \$20,997

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 9K Miles, SYNC 3, Power Front Seats, Auto Climate Control, Lane-Keeping System, Pre-Collision Assist, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! C20127A



2017 FORD ESCAPE SE 4X4
NOW \$19,305

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Silver Painted Aluminum Wheels, 33K Miles, SYNC 3, Power Driver's Seat, Panoramic Moon Roof, Blind Spot Information System, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20138



2018 JEEP WRANGLER JK SPORT 4X4
NOW \$27,618

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 30K Miles, Convertible Soft Top, CD-Player, Remote Keyless Entry System, Jeep Certified! C20038A



2017 FORD EDGE SEL AWD
NOW \$26,769

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Silver Painted Aluminum Wheels, 33K Miles, SYNC 3, Power Driver's Seat, Panoramic Moon Roof, Blind Spot Information System, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20138



2017 RAM 1500 SLT BIG HORN CREW CAB 4X4
NOW \$32,107

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Chrome Clad Wheels, 34K Miles, Remote Start, Navigation, Touchscreen Display, Rear View Camera, Remote Keyless Entry System, Ram Certified! U20120



2017 FORD ESCAPE TITANIUM 4X4
NOW \$22,174

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Silver Painted Aluminum Wheels, 31K Miles, Remote Start, Navigation, Memory Power Leather Heated Seating, Auto Climate Control, SYNC 3, Blind Spot Monitor, Reverse Sensing System, Active Park Assist System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20128



2017 FORD EDGE SEL AWD
NOW \$26,757

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20161



2018 JEEP COMPASS LIMITED 4X4
NOW \$23,870

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 23K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Rear View Camera, Remote Keyless Entry System, Jeep Certified! U20154



2017 FORD OUTBACK
NOW \$22,896

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, 30K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Panoramic Moon Roof, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20150



2017 RAM 1500 ST BIG HORN CREW CAB 4X4
NOW \$33,319

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Black Aluminum Wheels, 56K Miles, Bed Liner, Running Boards, Remote Start, Navigation, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Heated Steering Wheel, Front-Reverse Park Assist, Rear View Camera, Trailer Tow Package, Remote Keyless Entry System, Car Smart Checked! C20214A



2017 FORD FUSION SE
NOW \$18,786

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Power Moon Roof, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20152



2016 FORD EDGE SEL AWD
NOW \$24,957

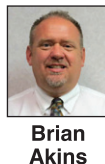
2.0 Ecoboost EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, 30K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Panoramic Moon Roof, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20150



2018 FORD ESCAPE SE 4X4
NOW \$21,719

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Sport Appearance Package, Power Driver's Seat, Heated Front Seats, SYNC 3, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20155

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**2010 NISSAN
370Z TOURING COUPE**
NOW \$17,366

3.7 EFI Engine, Automatic Transmission, Aluminum Wheels, 45K Miles, Power Leather Seats, CD-Player, Remote Keyless Entry System, Car Smart Checked! F19450B



2013 NISSAN JUKE SL AWD
NOW \$11,373

1.6 EFI Engine, Automatic Transmission, Aluminum Wheels, 80K Miles, Leather Heated Front Seats, Power Moon Roof, Auto Temp Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! F20209B



**2015 FORD
ESCAPE TITANIUM 4X4**
NOW \$14,987

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Sparkle Nickel Painted Aluminum Wheels, 90K Miles, Remote Start, Navigation, SYNC, Memory Power Leather Heated Front Seats, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Active Park Assist, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Car Smart Checked! F20318A



**2017 MAZDA CX-5
GRAND SELECT AWD**
NOW \$24,995

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 24K Miles, Navigation, Power Driver's Seat, Leather Heated Front Seats, Power Moon Roof, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Mazda Certified! S20015

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**2019 FORD
EXPLORER XLT 4X4**
NOW \$37,546

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 17K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Seating, Heated Steering Wheel, Dual Panel Moon Roof, Auto Climate Control, Adaptive Cruise Control, Forward and Reverse Sensing System, Collision Warning, Blind Spot Monitor, Lane Keeping System, Rear View Camera, Power Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! U20166



**2017 FORD F-150
XLT SUPERCREW 4X4**
NOW \$39,595

3.5 V6 EcoBoost EFI Engine, 10 Speed Automatic with Tow Mode, Aluminum Wheels, 35K Miles, Bed Liner, Running Boards, FX4 Off-Road Package, Remote Start, SYNC 3, Power Driver's Seat, Dual Panel Moon Roof, Reverse Sensing System, Rear View Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! U20158



**2016 FORD
F-150 XLT REGULAR CAB**
NOW \$27,982

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 25K Miles, Security Cover, Bed Liner, Running Boards, SYNC, Remote Keyless Entry System, Ford Certified! U20167



**2018 FORD
ESCAPE TITANIUM 4X4**
NOW \$25,851

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 23K Miles, Remote Start, Navigation, SYNC 3, Memory Leather Power Heated Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Auto Climate Control, Cross-Traffic Alert, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! C20260A



**2019 FORD TRANSIT 350
XLT 15 PASSENGER VAN**
NOW \$32,729

3.7 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 18K Miles, Preferred Equipment Package, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20112A



**2019 DODGE
GRAND CARAVAN SXT**
NOW \$20,500

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, CD-Player, Power Driver's Seat, Power Slide Side Doors, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Powertrain Factory Warranty! S20013



2016 CHEVY MALIBU LT
NOW \$11,990

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 128K Miles, Remote Start, Power Leather Heated Front Seats, Rear View Camera, Car Smart Checked! C20184A



**2015 FORD FUSION
TITANIUM HYBRID**
NOW \$14,702

2.0 iVCT Hybrid, ECVT Automatic, Aluminum Wheels, 66K Miles, Remote Start, Navigation, SYNC, Memory Power Leather Heated/AC Front Seats, Power Moon Roof, Auto Climate Control, Adaptive Cruise Control, Lane Keeping System, Blind Spot with Cross Traffic Alert, Park Assist, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! F20318H

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2017 FORD EDGE SEL AWD
NOW \$25,049

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Painted Aluminum Wheels, 42K Miles, Remote Start, Navigation, Power Leather Heated Seating, Heated Steering Wheel, Power Fold Rear Seats, CD-Player, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20133



2015 GMC YUKON SLT 4X4
NOW \$31,390

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 88K Miles, Remote Start, Navigation, Running Boards, Memory Power Leather Heated/AC Seating, Power Moon Roof, Auto Climate Control, DVD Entertainment System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! C20137B



2018 FORD F-150 XLT SUPERCREW 4X4
NOW \$37,820

2.7 V6 EFI Engine, 10 Speed Automatic with Tow Motor, Chrome-Like PVD Wheels, 18K Miles, Remote Start, Navigation, Chrome Step Bar, Bed Liner, Power Heated Front Seats, SYNC 3, Reverse Sensing System, Rear View Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! F19516A



2017 FORD EDGE TITANIUM
NOW \$28,994

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 32K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moon Roof, Adaptive Cruise Control, Collision Warning, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20151



2017 FORD ESCAPE TITANIUM 4X4
NOW \$23,717

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Silver Painted Aluminum Wheels, 25K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Seating, Panoramic Moon Roof, Auto Climate Control, SYNC 3, Blind Spot Information System, Reverse Sensing System, Park Assist System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20141

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2016 CHRYSLER 300 S AWD
NOW \$20,976

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 55K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Power Panoramic Moon Roof, Blind Spot and Cross Path Detection, Park Assist System, Rear View Camera, Remote Keyless Entry System, Chrysler Certified! U20114



2017 FORD ESCAPE SE 4X4
NOW \$18,899

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Silver Painted Aluminum Wheels, 29K Miles, Power Driver's Seat, Auto Climate Control, SYNC 3, Blind Spot Information System Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20117



2014 FORD FUSION TITANIUM
NOW \$8,905

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 185K Miles, Remote Start, Navigation, Memory Power Leather Heated Seating, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, U20085A



2009 CHRYSLER TOWN & COUNTRY LIMITED
NOW \$6,854

4.0 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 156K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, 2nd Row Heated Seats, Power Slide Side Doors, DVD Entertainment System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, C19300A



2019 JEEP CHEROKEE LATITUDE PLUS 4X4
NOW \$22,887

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Blind Spot and Cross Path Detection, Reverse Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! U20107A



2016 JEEP COMPASS LATITUDE
NOW \$17,500

2.0 EFI Engine, CVT Automatic, Aluminum Wheels, 31K Miles, Remote Start, High Altitude Edition, Power Driver's Seat, Leather Heated Front Seats, Power Moon Roof, Touchscreen Display, Rear View Camera, Remote Keyless Entry System, Jeep Certified! U20127



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



2017 FORD FUSION V6 SPORT AWD
NOW \$23,675

2.7 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 31K Miles, Remote Start, Navigation, Sport Upgrade Package, Memory Power Leather Heated Front Seats, Aluminum Sport Pedals, Power Moon Roof, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! C19274B



2017 FORD EDGE SEL AWD
NOW \$24,500

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, CD-Player, Blind Spot Information System, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20131A



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2020 MAZDA CX-30 AWD

VIN# 3MVDMBBL2LM132069

- JET BLACK MICA
- BLACK INTERIOR

MSRP \$24,400

Sale Price \$23,733

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Pastor

Resting On the Rock



Rosenbaum

The LORD is my rock, my fortress and my deliverer; my God is my rock, in whom I take refuge, my shield and the horn of my salvation, my stronghold.

Psalm 18:2

Storms can come up quickly upon the 1,695 square mile lake on the Minnesota/Canada border known as Lake of the Woods. At times, fishermen are too far from camp to make it back before the life-threatening weather hits. How do they survive in these situations? They often run their boats up on one of many rock islands and wait out the storm, anchored on the rock.

Have you ever been caught in a storm of life? Not just a weather storm, but a time when adversity comes upon you suddenly, like a black thundercloud rising on the horizon? When worries seem to be flooding you? When the trials of life flash before you like lightning and send you searching for shelter? How do you survive a storm like this?

Our Bible reading for today from Psalm 18 provides a solution: "The LORD is my rock, my fortress and my deliverer, my God is my rock, in whom

I take refuge." You see, in waves of worry, you have a solid rock to anchor on: A God who promises to be with you ALWAYS, to the very end of the age. In a flood of anxiety, you have his unchanging promise: In ALL THINGS he works for the good of those who love him. In the howling winds of pain and suffering, you have his unchanging guarantee: There is NOTHING that can separate you from his love! After all, he sent Jesus to prove it by giving up his life to save you from your sins and give you eternal life!

And because of those promises, you will be able to stand in every storm of life. Why? Because you can rest on your rock—your unchanging God.

Prayer: Lord, when I face storms in my life, remind me to take refuge in you. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
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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 & ACS, water heaters. Gas fireplace, wet bar, pantry, formal dining w/carpet inset. Calla lily sink. Cement sea wall & perm pier. For private viewing, call today. \$1,272,000 (20019463)

THE OAKS

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! \$485,000 (20029293)

NEW CONSTRUCTION

Open concept 3 BD, 2 BA ranch design. Exterior to be vinyl & stone siding. Cathedral living rm ceiling, gas fireplace & natural light w/ windows to back yard & deck. Dining area into kitchen w/ granite countertops, SS appliances, island & pantry. Hardwood floors! Master suite w/ walk in shower & walk in closet. Walkout basement w/ sliders & plumbed for full bath. Side loading, 3+ car garage. \$358,750 (20027766)

HISTORIC CHARM

3 Story Victorian home in Historic District. 4 BD, 2.5 BA. Charm & character w/ original natural oak & pine wood throughout. Exposed brick in several rooms. Freshly painted interior. Recent remodeled Master BD w/ marble, tile & clawfoot tub. 3rd floor has 24x20 rm divided to 2 BD w/ skylights. Enclosed porch off kitchen. Paved driveway & detached garage. Great patio w/ firepit. \$164,900 (20026484)

COMMERCIAL

30+ Acres of commercial property tucked between Paw Paw Lk & Little Paw Paw Lk. GREAT DEVELOPMENT OPPORTUNITY. Great place for new trend of Wedding Destinations, Brewery or RV Park. Possibly a personal compound or developed for housing per township approval. Former Deer Forest property. Would be great to bring it back & possibly used as animal rescue site. \$550,000 (18001359)

FEATURED AGENT OF THE WEEK
JOHN SHAIL
Cell: 269.921.4405 johnmshail@gmail.com
www.johnshail.com

ULTIMATE STORAGE

New Construction - Ultimate Storage Condos, a community of luxury garage suites, situated between three marinas close to St. Joseph River. 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!

LK MI ACCESS

LK MICH beach access from 1.3 acre wooded lot. Breathtaking lake views could be "had" from a home's second floor level based on the topography of the parcel. Waverland Beach is small enclave of homes/cottages in an area not well known & nestled within & almost surrounded by MI state land & Grand Mere State Park. Easily accessible from I-94, 1.5 hours from Chicago. \$195,000 (20001773)

10 ACRES

Location! 10 tillable acres, near schools and recreational fields. Bungalow house on property needs updating but has potential. Hardwood floors, built-ins, and full basement. Detached 2 car garage. Call today for your private showing! \$189,000 (20016567)

VACANT LAND

Build your get away lake house. Close to Lake Michigan. After you build this property can join the Lake Michigan Beach association. Lots of activity nearby with wineries, fruit stands and specialty shops. Paw Paw Lake is only a few miles away as is St Joseph or South Haven. Call today. \$10,500 (18021180)

VACANT LOT

Get those building plans out for this beautiful partially wooded with meadow site. 1 acre. Perfect place to build your home or cabin in woods close to Lake Michigan! Get away from the hustle & bustle of everyday life within this country setting. \$10,000 (20019828)

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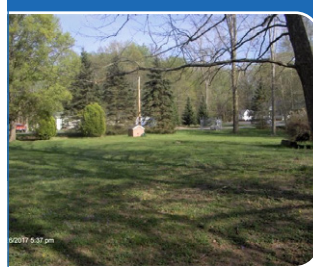
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Very nice 1.19 acre parcel with trees and shrubs, located north of Little Paw Paw Lake on North Shore Drive. \$45,000. (19018668)
Text Lil at 269-921-5727 for information.



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NEW LISTING
\$849,900
Carolee Dalrymple
616-634-2358

18197 Nye Road, Galien
Quiet, gorgeous natural seclusion abounds at this custom, one owner Estate on 20 acres. Wind past the first pond, home to swans & heron each year, on your way to your sanctuary. Home is not visible from the road. Brick 2 story construction with balconies overlooking both the front & back of the property.



NEW LISTING
\$106,500
Karen Barnes
269-921-5740

3608 Lakeshore Drive B4, St. Joseph
Need a peaceful setting with the conveniences of a resort? This garden condo offers a cozy living area with in steps of gorgeous sunsets, two pools, a clubhouse, picnic areas with grills, beach and security. Each unit has a large storage area and covered parking; this unit is steps away from the shared laundry in the building for additional convenience.



NEW LISTING
\$235,000
Sharon Straw
269-325-4663

8756 Meadow Lane, Berrien Springs
This spacious tri-level 2,791 sq. ft home with 5 Bd/3 Full Ba has over \$75,000 in improvements that in addition to a delightful 12x10 3 season room includes but not limited to roof, composite deck & stairs, windows, garage door, furnace, air conditioner, flooring, septic system, skylights, garage door, extra insulation and more!



NEW LISTING
\$594,900
Karen Snyder
269-449-1888

4977 Hochberger Road, Eau Claire
A wildlife paradise with a rippling creek awaits you as you turn into the driveway of this spectacular acreage. Ponds and wetlands are also included! A large veranda greets you as a place for family and friends to "socially distance" very easily. The house has many unique features that you will have to experience for yourself!

BUILD YOUR DREAM HOME HERE!

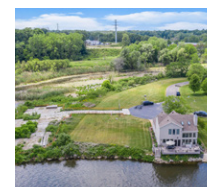
2864 W. LAKELAND DRIVE, BERRIEN SPRINGS



\$56,000

Great building site with approx 111' of frontage on Painter Lake, a private, secluded lake only 2 miles from US Hwy 31. Get your builder and start making plans to create your dream home.
For more information about Country Acres at Painter Lake visit: www.countryacresatpainterlake.com

2575 BAY POINTE DRIVE, ST. JOSEPH



\$65,000

Fantastic lot with beautiful views on the St. Joseph River situated at the end of a cul de sac in Eagle Pointe Harbor offering 45' +/- of waterfront! Great neighborhood with many upscale homes.
** Electric tower near lot to be replaced with smaller pole.



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****** \$278,000 ******

MLS#20032476
• NEW LISTING IN THE VILLAS
• Spacious 2 BR condo
• 1856 SF living space all on one level
• Sunny 4-season room, 2 full baths
• 2-car attached garage
• Assoc clubhouse, pool, & much more!
Call Earl Misch 269-876-0715

****** FOR LEASE ******

MLS#20033620
• 3 SUITES NOW AVAILABLE
• Professional office space
• 930, 950, & 1410 SF on first & 2nd floors
• Great downtown St Joe location
• Free parking included
• Starting at \$15/SF
Call Loren Gerber 269-921-0754

****** \$69,800 ******

MLS#2929837
• LARGE COMMERCIAL LOT
• Lincoln Township
• Excellent Cleveland location
• Numerous possibilities
Call Loren Gerber 269-921-0754 or Phil Medo 269-449-7325

****** \$329,000 ******

MLS#20020729
• UNIQUE 30-ACRE PARCEL
• Charming century-old farmhouse
• 3 BR, approx 1400 SF
• Garage, barn
• Lake Township
• Close to everything in SW Michigan
Call Dick Kading 269-313-3719

****** \$840,000 ******

MLS#20024022
• 86 ACRES in Baroda Twp
• Totally organic farm, with blueberries
• 2700 SF 3 BR, 2 bath home
• Stone fireplace, large private deck
• 2 heated pole bldgs & hangar
• Additional 2 BR home on property
Call Connie Shearer 269-208-0001

****** \$250,000 ******

MLS#20007786
• ADULT-CARE HOME ON 2.34 ACRES
• Berrien Township
• Includes attached bi-level care-taker home
• Large garage
• Nice country setting with gardens
Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023

****** \$54,000 ******

MLS#16028752
• 12 LOTS in completed subdivision
• Benton Township
• Tremendous deal for developer/builder
• ONE PRICE BUYS ALL 12 LOTS
Call Loren Gerber 269-921-0754

****** \$229,000 ******

MLS#17017381
• ELEGANT EXECUTIVE OFFICE BLDG
• Just north of downtown St. Joe
• Over 2300 SF with 3 private offices
• Kitchenette, conf rm, reception area
• Plenty of parking
• OR LEASE \$11.50/sf
Call Loren Gerber 269-921-0754

****** \$135,900 ******

MLS#19010622
• NEARLY 30 ACRES
• Prime Coloma Twp location
• Lightly rolling with sandy areas
• Trees, creek, & wildlife
• 3/4-acre blueberries
Call Jim Fisher 269-930-9191

****** \$87,500 ******

MLS#20013528
• DOWNTOWN OFFICE SPACE
• Over 2500 SF with separate office areas
• Plenty of available parking
• Ready for immediate occupancy
Call Dick Donnellan 269-921-0023 or Loren Gerber 269-921-0754



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 - 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)**

OPEN SUNDAY 1:00-3:00 PM



1762 STOCKBRIDGE PATH, STEVENSVILLE

- (Marquette Woods east of US 31 to end past Bacon School Rd. to Stockbridge Estates)
- 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
- JOY SCHWARTING WILL GREET YOU. \$519,000 (20007653)**

JUST LISTED!



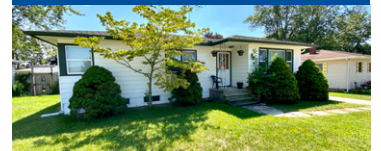
- 3 BR, 1.5 bath, 1,658 sq. ft., on Diamond Lake
- Over 76' of water frontage, open floor plan
- Eat-in kitchen, formal living room w/fireplace
- 2 detached two-stall garages, deck
- Cassopolis \$375,000. JL - (20033508)

JUST LISTED!



- 4 BR, 1.5 bath, 1,710 sq. ft., corner lot
- Completely renovated, modern new kitchen & baths
- Brand new floors, fresh paint throughout
- Large yard, full basement w/4th bedroom
- Benton Harbor \$119,900. CB - (20033648)

JUST LISTED!



- 3 BR, 1 bath 1,092 sq. ft., many updates throughout
- Newer roof, new furnace & A/C
- Updated kitchen w/butcher block counter tops
- Full basement, fenced backyard
- Bridgman \$159,900. JV - (20033656)

JUST LISTED!



- 3 BR, 3 bath, 3,472 sq. ft., 3.19 acre wooded lot
- Family room w/fireplace & skylights, 3-season room
- Open eat-in kitchen w/island & SS appls, mail floor laundry
- 2 new furnaces new A/C, new roof, beautifully landscaped
- St. Joseph \$394,900. LP - (20032867)

JUST LISTED!



- 3 BR, 1 bath, 1,608 sq. ft.
- Updated farmhouse, Sister Lakes area
- Kitchen w/SS appls & lots of cabinet space
- Huge backyard w/deck, full basement
- Eau Claire \$150,000. NS - (20033478)

JUST LISTED!



- 2 BR, 2 bath, 1,171 sq. ft.
- Vaulted foyer area, living room with slider to back patio
- Large kitchen w/lots of counter space & SS appls
- One mile to Paw Paw Lake public access, back deck
- Watervliet \$149,900. AK - (20033041)

JUST LISTED!



- 4 BR, 3 bath, 2,275 sq. ft., 7 acres of AG land
- Pastures, hayfield, heated pole barn, 4 stalls
- Large fenced garden area, storage shed, back deck
- Main floor master suite, finished basement
- Eau Claire \$249,000. VZ - (20029613)

JUST LISTED!



- 3 BR, 2 bath, 1,771 sq. ft., close to Silver Beach
- Views of Lake MI, hardwood floors, solid wood trim
- Kitchen w/SS appls & solid cabinets
- Fenced back patio, storage shed, 2 parking spaces
- St. Joseph \$549,900. LP - (20033115)

JUST LISTED!



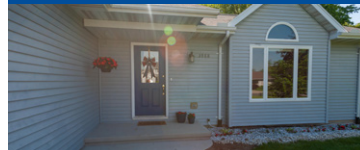
- 3 BR, 2 bath, 2,626 sq. ft.
- New flooring throughout, freshly painted
- Living room w/fireplace, main floor laundry
- Large fenced backyard w/deck, full basement
- St. Joseph \$234,000. VW - (20033190)

PRICE REDUCED!



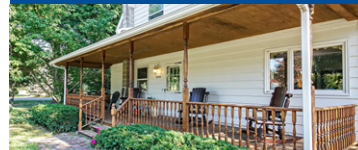
- 2 BR, 2.5 bath, 1,611 sq. ft. Lighthouse Point Condo
- Lake MI views from all rooms, open floor plan
- Hardwood floors, gas fireplace, kitchen w/granite
- Gated security, swimming pool, hot tub, clubhouse
- St. Joseph \$995,000. JS - (19032865)

PRICE REDUCED!



- 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
- St. Joseph \$260,000. VZ - (20020024)

PRICE REDUCED!



- 4 BR, 3 bath, 1,916 sq. ft. farmhouse
- Expansive living room, kitchen w/lots of storage space
- Main floor master, main floor laundry, covered deck & porch
- Barn w/4 stalls & tack room, 3 pastures, 6 outbuildings
- Stevensville \$365,000. DT - (20030360)

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 \$799,900. MN - (20019674)

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 \$419,900. MN - (20025241)

PRICE REDUCED!



- 3 BR, 1.5 bath, 1,120 sq. ft. ranch
- Kitchen w/lots of cabinet & counter space
- Spacious living room, huge backyard
- New furnace, A/C, ductwork, water heater & sump pump
- Coloma \$155,000. MF - (20030501)

PRICE REDUCED!



- 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 \$827,000. JS - (20026921)

NEWLY LISTED!



- 3 BR, 2 bath, 2,760 sq. ft.
- Birch paneled living room w/stone fireplace, hardwood floors
- Huge wooded backyard w/deck, stone patio w/pergola
- Newer roof, furnace & hot water heater
- Stevensville \$375,000. LP - (20031921)

NEWLY LISTED!



- 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
- Stevensville \$524,900. JS - (20023489)

NEWLY LISTED!



- 3 BR, 2.5 bath, 3,200 sq. ft., 30 acres on Dowagiac River
- Spacious kitchen w/lots of cabinet space & new appliances
- Finished walkout LL w/family room, kitchen, bath, office
- Back deck, pole barn, 2-car detached garage
- Niles \$598,000. JV - (20030791)

PRICE REDUCED!



- 4 BR, 3.1 bath, 5,050 sq. ft., on Fisher Lake, 100 ft. dock
- Living room w/vaulted ceilings & fireplace, main floor master suite
- Kitchen w/SS appls & granite counters, 3-seasons room
- 3.5 acres, composite deck, finished walkout lower level
- Three Rivers \$739,000. DJ - (20017390)

PRICE REDUCED!



- 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
- St. Joseph \$379,900. PS - (20021943)

NEWLY LISTED!



- 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
- St. Joseph \$310,000. LP - (20029814)

NEWLY 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
- Fully finished LL, deeded access to Paw Paw River
- St. Joseph \$375,000. DT - (20029029)

NEWLY LISTED!



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

PRICE REDUCED!



- 3 BR, 2 bath ranch, 2,130 sq. ft., back patio
- Open concept, hardwood floors, brick fireplace
- Kitchen w/plenty of cabinet space, finished basement
- Master suite w/vaulted ceilings, main floor laundry
- St. Joseph \$209,000. DJ - (20020920)

PRICE REDUCED!



- 3 BR, 2 bath, 1,886 sq. ft., one block from Silver Beach
- Kitchen w/granite & Silestone, SS appliances
- Master suite w/2 walk-in closets, marble countertops, deck
- Main floor laundry, fenced backyard, 2.5 car garage
- St. Joseph \$539,900. LP - (20023556)

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)

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)

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AUCTIONS

Public Auction. Address: 80040 55th Street, Decatur, MI 49045. **Directions from Hartford or Lawrence:** Take Red Arrow Highway to C. R. 681. Go South to TWP Road 360. Go East to 55th Street, then South to site. **Directions from Keeler:** Take CR 352 East to 55th Street then North to Auction Site. Watch for Signs. **Saturday, August 29, 2020. Beginning at 9:30 AM.** **Bikes:** 1973 Honda 350, has title, but does not run; (3) bicycles (1 build for 2). **Shop/Outdoor Items:** Snap-On Gear Puller in original box; Snap-On Drill Bit Set; (3) Large oxygen tanks; (2) Metal firewood holders; Electric furnace; Parts washer; Engine hoist; Engine stand; Pipe vise with stand; Table saw; Craftsman radical arm saw; Lathe with tools; Duro floor model drill press; Mechanics table; Other shop tables; 4 drawer metal cabinet; Craftsman tool chest; Large wooden tool/parts chest loaded; 5000 watt Generator; Dehydrator; Coal grill; Wire fencing; (2) Lawn mowers; Heavy duty jack; Lots of gas cans; Soldering kit; Post hole diggers; Rakes; Shovels; Axes; and misc. tools; Various tool sets; Drill sets; Wrenches; Lots of plastic milk crates; Backpack and other sprayers; Deer antlers; Various bird feeders and planters; Fishing items; Picnic table; Rubbermaid 30" x 48" x 72" garden shed; 30" x 50" x 42" Storage box; Outdoor glider; Steel garden pergola; Metal two-seater garden bench; 2 bird baths; 2 solar wind spinner with poles (about 5' tall); Patriot soar outdoor lights, about 60; Earthwise hedge trimmer, never used; Enchanted Maiden Bernini Fountain; Desk. Dehumidifier; 10' x 30' White outdoor gazebo canopy wedding party tent; (2) Remington cement guns; Chain binders; Truck toolbox; Outboard and trolling motor; and much more. **ANTIQUES AND HOUSEHOLD:** (2) Metal milk cans; Large hand water pump; (2) Trunks; (6) Steel wagon wheels (for decor); Cobblers tools; Old hand tools; Wooden piels light beer crate; Wooden national beer crates; Other wooden boxes and fruit lugs with lettering; Antique end tables; Seth Thomas mantle chime clock; Buffet; (3) Couches; Rocking chairs; Chair with foot stool; Coffee table and (2) end tables; (2) Lamps; (2) Beds (1 King, 1 queen, both with mattresses); Table with 2 leaves; (2) 8.7 CU FT Freezers; Elevated table; Desk; Exercise bike; Various kitchen items; Flat screen TV; Sound bar (like new); Entryway bench with cushion, Food sealer; Chest of drawers; Shark Ion robot (vacuum); 2 night stands w match 1 chest of drawers and long drawer cabinet; Toilet set riser, never used, still in box; NuWave Conduction Over; (2) Galvanized Wash tubs; Old horse shoes; Old carpenter's chest; Oliver Wood Beam Walking Plow; plus lots more not listed. **OWNER: MARILYN SCHULTZ.** Terms: Cash or good check with proper ID, no credit cards accepted. Must have ID to register for buyers' number. No buyer's fee. Absentee and phone bids accepted. Not responsible for accidents or theft. **FOOD AVAILABLE BY THE LAWRENCE AREA AMISH SCHOOL.** Auction Presented By: Woodside Auctions. Amos Hochstetler. 43809 CR. 687. Hartford, MI 49057. (269)308-2230.



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AUCTIONS

ONLINE AUCTION Bid August 27-31. Various Locations. Cockshutt 1550, 1947 Teardrop Camper Custom Recreation, 2015 Kubota BV4160PREM round Baler, Wagon w/Oliver box, NI 323 Corn Picker, Gravity Box. NarhiAUCTIONS.COM 810.515.0710

Live Auction Saturday, August 29, 2020, 10:00 A.M. 7556 North Mason Rd. Merrill, MI. 1950 Ford Street Truck; Polaris 500 ATV w/plow; Firearms; Equipment. Complete details and photos at www.SherwoodAuctionServiceLLC.com 989-763-7157.

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Schedule an interview via email at aoattims@gmail.com or by phone 269-469-0900. Please do not call between 4 and 10 pm.

HELP WANTED

Kepner's Body Shop is now accepting applications for experienced Full-Time Auto Body repair technician. We offer 401-k plan, insurance, and bonus. Please Contact Kepner's at 1034 Nickerson Ave Benton Harbor, MI 49022 for more information. 269-925-9245. Do to the Covid-19 please contact us by phone at 269-925-9245 or email Connie@Kepners.com.



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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

\$19,348

2018 Honda Accord LX
1.5T I4 DOHC 16V Turbocharged VTEC, CVT, 13830 mi., 30/38 MPG

\$20,021

2017 Honda CR-V LX
2.4L I4 DOHC 16V i-VTEC, CVT, 12780 mi., 25/31 MPG

\$21,090

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

\$22,039

2017 Honda CR-V EX-L
1.5L I4 DOHC 16V, CVT, 22152 mi., 27/33 MPG

\$23,976

2018 Jeep Grand Cherokee Limited
3.6L V6 24V VVT, 8-Speed Automatic, 22516 mi., 18/25 MPG

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M-PLAN SAVINGS \$3,540



#H3407

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M-PLAN SAVINGS \$5,115



#H3433

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0% for 60 Mos.³
APR Financing

\$209 Per Mo.

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Gas Model #2532
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36 Mos. | \$2999 Due at Signing
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8-Speed AT ECT 4-Door FWD SUV
Gas Model #6935
\$299/mo. 3-Year | 10,000-Mile/Yr Lease
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any new 2020 RAV4 (excludes Hybrid)

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1.9% for 60 Mos.⁵
APR Financing

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-or- 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
36 Mos. | \$2999 Due at Signing

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Includes AWD



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0% for 60 Mos.³
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\$319 Per Mo.

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1.8L, 4-cyl. aluminum DOHC 16-valve VT-i
ECVT Model #1223
\$319/mo. 3-Year | 10,000-Mile/Yr Lease
36 Mos. | \$2999 Due at Signing



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