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Moody on The Market



Moody

If you love living in this glorious place called Michigan's Great Southwest, just minutes away from orchards, vineyards, fields and farms, do yourself a favor and pay close attention to where the food on your table is coming from. Southwest Michigan growers are in a world of hurt for a wide range of reasons including the ravages of the pandemic, and need your support. Read this story carefully. Hear the words of some of the key players in the world of agriculture here in our own backyard, and if you have come to expect ready access to the finest and freshest fruits and vegetables, make plans to demand they appear on your grocer's shelves so they can land in your food basket. **Dr. Ron Goldy** is Senior Extension Educator at the Michigan State University Extension Center on Hillandale Road in Benton Harbor. He'll be the first to tell you, "In the best of times, farming is a risky business." These are clearly not the best of times, and in recent years, especially in light of COVID-19, he says, "It has been increasingly difficult for farmers to be economically sustainable," and adds, "That's especially true for fresh fruit and vegetable farmers that rely on a seasonal labor force," and on more normal market conditions with regards to restaurants and other food service businesses. **Fred Leitz** is a 4th generation fruit and vegetable farm operator in Sodus here in Southwest Michigan. His great grandfather started **Fred Leitz Farms** in 1903, but he says that farming in this 117th year in the business, "is like drinking out of a fire hose, with lots coming at us." At Leitz Farms they grow blueberries, cucumbers, grape tomatoes, round tomatoes, Roma tomatoes, and apples. All of their produce is grown within 7-miles of the original family farm and all are packed and sorted at the original location under the *None Better* label. The "fire hose" Fred and his brothers, **Dave, James and Everett** face, starts with the fact that, as he bluntly puts it, "Mexico is killing our industry with cheap imports." By way of explanation, he notes, "They pay \$9-a day and I am paying \$14.40 per hour. Plus, they are only two days away from the same U.S. markets that I serve." Dr. Goldy concurs, saying, "Competition from both Mexico and Canada are undercutting U.S. producers substantially by those differences in labor costs," adding, "Workers in Mexico make about \$8 to \$10 a day, while workers here are pushing \$18 per hour when all costs are included." Another example he offers is

Continued on page 8



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Arthur Havlicek,
President,
SMR Chamber

Your Chamber Update

This past week, the Southwest Michigan Regional Chamber held our 60th Annual Golf Outing and Steak Fry event at the **Harbor Shores Golf Club** in Benton Harbor. This outing has long been one of our signature opportunities for members to showcase their business, golf with their clients and associates, and network with some of the area's other leading business professionals. As such, we

did not want to see it join the many other cherished community events that have been cancelled due to the coronavirus. We worked diligently to move forward as safely as possible and I'm quite proud of the result.

Those that attended will tell you the outing looked different than in years past. Some of the

Continued on page 2

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Arthur Continued from cover

notable changes included the implementation of a strict admittance protocol for participants that comprised of both a symptom screening and temperature check upon arrival; a voluntarily cap on attendance below the allowed limit on outdoor gatherings; a reduction in potential touch points by eliminating cornhole and other contact-dependent games; a mask requirement indoors and whenever social distancing could not be maintained, and a complete sanitization of the tent, tables, and chairs for the steak fry portion of the event. In fact, for the first time ever, we made our steak dinners completely to-go, reducing the size of the post-outing gathering even further.

While initially daunting, planning this event and implementing all the necessary precautions turned out to be a breeze thanks to team at Harbor Shores' dedication to safety and service. In fact, I'd like to specifically recognize and thank their Director of Service and Engagement **Christine Clayton** and Executive Chef **Calie Jean** for helping us brainstorm the creative solutions that made holding this event possible. Their commitment to excellence and willingness to innovate made them both amazing to work with and indispensable to our success.

Similar shoutouts are owed to WHFB radio's very own **Ric Federighi** and **Dynamite Dave Schaub** for providing the necessary sound equipment and lending their 'on-air' skills as emcees of the event; the talented **Andrew Fisher** who provided our guests with wonderful live-music as they enjoyed their meal (please look into the Andrew Fisher Quartet or the Backstage Lounge hear his incredible vocal abilities and piano skills if you aren't already familiar!); the legendary **Pat Moody** who served as our official photographer for the day; our devoted team of **Chamber Ambassadors**, who's smiling faces are always ready to greet you -

even behind masks; and of course, all of the attendees who joined us for an overdue day of safe socialization at one of our area's premier golf courses!

Thank you to our title sponsor, **Blue Cross Blue Shield of Michigan**; putting contest sponsor, **United Federal Credit Union**; cart sponsor, **The Northern Indiana Chapter of the National Electrical Contractors Association**; entertainment sponsor, **JellieFish Productions**; fastest hole sponsor, the **South Bend International Airport**; and the rest of our other generous hole sponsors: **The Inn at Harbor Shores, Pipestone Indoor Country Club, Meridian Title Company, Berrien Dental, 102.5 FM/AM 1060 WHFB, Honor Credit Union, Spectrum Health Lakeland, Diamond Factory Service, and Fully Alive Chiropractic**. We especially appreciate your support and partnership during such an unusual year.

Last but not least, I have to extend my sincere gratitude to our Chamber's very own **Sarah Spoonholtz**. As our Director of Membership and Events, Sarah pours her heart and soul into making events like this Golf Outing and Steak Fry a meaningful experience for our members. Even with the new protocols, she managed to once again pull off a fun, safe, and enjoyable day for all those who joined.

Beyond the 60th anniversary's significance to us, we believed holding this event would also be a symbolic victory for the community. Together, we must find a safe path forward in this new COVID world and Monday's outing was a major step in the right direction. I'm proud of our Chamber for once again driving progress in a positive direction.

Arthur Havlicek is the President & CEO of the Southwest Michigan Regional Chamber of Commerce, a member-based organization working to achieve economic prosperity throughout the region.

Read more at www.MailMaxOnline.com



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Photo of the Week



Prebloom Moonflower
Photo by Chris Loose-Randall

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Don

Hardball Tidbits: Diz, Yaz and Jeez



Stuart

Olllld Baseball Digests never fail to amuse! Am I right?! I sure hope so (gulp!), 'cause here're some more tidbits from 'em:

Item: Pitcher and notorious night-owl Bo Belinsky was nabbed many times violating curfew. One night, his manager caught him and fined him \$100. Belinsky replied dreamily, "That's OK Skipper. This night was worth it."

[Question about "night-owl"; is there a corresponding opposite expression, like, "She's a real day-owl"?]

Item: Long ago, there once was a minor-league player named Woody Bottoms. Sounds uncomfortable, yes, but that's not the gag. Each time that he went to the plate for an at-bat, the public address announcer would cheerfully call out, "Bottoms up!"

Item: Dizzy Dean was a colorful pitcher in the 1930s, always quick with a quip, or, because he had a penchant for mangling the English language, a malaprop. After his playing career he became a broadcaster, and one night, he signed off with the following confounder: "Don't fail to miss tomorrow night's game!"

Item: In an early 1968 BBD, Virginia Kay of the Chicago Daily News wrote about the 1967 American League champion Boston Red Sox and their star outfielder Carl Yastrzemski, aka "Yaz." Kay opined that "One good thing about Boston winning the pennant. It taught a lot of people how the heck to spell Yastrzemski."

A couple chuckles here from a 1960s journeyman named Rocky Bridges:

"I'm unique in baseball history; I'm the only guy who started his career in a slump and never came out of it."

"I got traded a lot (seven times in 11 seasons). My wife had eventually had to write to me in care of the baseball Commissioner. He was the only one who knew where I was."

Item: Dizzy Dean strikes again! One day, Ol' Diz is broadcasting a game and just can't seem to pronounce a visiting player's name correctly; the young man was from Mexico, and was named Jesus, which in Spanish is pronounced "Hay-soos." But Dizzy said it just like he had all his life - Jee-zuss. Well, at one point Jesus in on the basepaths, and attempts to make it home, and Diz describes it: "He's tagging up! He's gonna try it! Here he comes! It's a good throw! He slides! And Jee-zuss, he scores!"

Item: Gee (not short for "Gesus," as far as I know) Walker was a player in the 1930s and 40s known for occasionally making bad base-running decisions. After one particularly bad gaffe, his manager told him the next time he got tagged out between two bases, he'd have to pay a \$50 fine. Well, in that same game, he managed to get hung up between first and second. Reluctant to part with fifty bucks, Gee hollered to the second baseman, "Drop the throw and I'll give you \$25!"

Item: One gloomy day a ballgame was interrupted by a rain delay. A father and son were listening on the radio at home, and heard the announcer mention every 10 minutes or so "The Pirates-Dodgers game is being delayed by rain, with the score tied at 5-5 and Bob Elliott on second base." After the fifth such announcement, the kid earnestly asked his dad, "Geez, why are they keeping poor Elliott on second base during the whole rainstorm?"

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Lee

The Veterans Voice – Service Connected PTSD (Part 1)



Lull

The month of September is "Suicide Prevention Month." According to the Disabled Veterans National Foundation (see www.dvnf.org/september-suicide-prevention-month-spread-word), approximately 22 military service members and veterans take their lives every day. They go on to state, "Some research has shown that the military and veteran suicide rate is 50 percent higher than that of civilians." One of the largest amounts of claims we file in Veterans Services are for PTSD. Feelings of fear, anxiety, sadness, depression, guilt, shame, anger, irritability, behavioral changes, and thoughts of hurting yourself or others following traumatic episode(s) can be telltale signs of having PTSD. The mental health crisis from the current COVID-19 pandemic has certainly in and of itself and/or exacerbated the situation for all of us. Many veterans experiencing PTSD have sadly had suicidal ideations or attempts at suicide before seeking help from family, friends, social workers or physicians. The Department of Veterans Affairs divides PTSD into two categories with regards to service connecting PTSD. The first is combat related PTSD which will be discussed today. The second is PTSD related to personal injury/trauma which will be discussed next week. A veteran, of course, can and has experienced and filed for both as a result of service. One of the best VA resources for managing PTSD is located at www.healthquality.va.gov/guidelines/MH/ptsd. One of the resources on the website, "Understanding Post Traumatic Stress Disorder" is very helpful in not only identifying and understand PTSD but

it also helps the veterans and others in coping with PTSD. PTSD is also very common among individuals who never served in the military. The resource states, "About 60 percent of men and 50 percent of women face at least one traumatic event in their lifetime" which can result in PTSD. In my opinion, I believe these numbers to be much higher, however, whatever the numbers it is very serious and widespread. You don't necessarily need to have been awarded a Combat Infinitary Badge or Combat Action Ribbon to file for combat related PTSD. Being in a warzone where you experienced all the carnages of warfare can be enough to identify a stressful situation called a stressor. PTSD is a two-prong process. First, you need to have a stressor that occurred in service (during warfare) and later the VA will order a Compensation and Pension (C&P) Exam. Second, a veteran needs a diagnosis for PTSD. The stressor from service must connect with the PTSD diagnosis or the claim will be denied. The C&P exam accomplishes this and determines the severity of the PTSD with a rating scale (see <https://vaclaimsinsider.com/ptsd-rating-scale>). We cannot file a claim for PTSD unless the veteran can identify a stressor that occurred in service. Many veterans receive a diagnosis for PTSD only to find out it doesn't qualify for a claim because it wasn't related to service. If you were in combat operations while in service and believe you have PTSD, please contact our office for additional information.

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

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Pastor



Rosenbaum

Life That is Truly Life

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. ~ 1 Timothy 6:17-19

What makes you rich? The money you earn? The things you have? A good job? Plenty of friends and family? A full stock portfolio? That is what the world calls rich.

But what happens when a virus comes and pops those balloons one by one?

You learn in whom to really put your hope. If you think wealth in this present world makes you truly rich, give it time, it will disappoint you. Why? Because it is what the Bible calls uncertain—it cannot be depended on. Just look at how a few months of disease and isolation have evaporated so much. A life built on the uncertain will ultimately fail you.

So life that is truly life has to be built on something other than earthly riches. It has to be built on the God who provides you with everything.

You are so important to God that he richly provided his perfect Son to pour

out his precious blood to free you from sin. Then God raised him to life again to leave no doubt in your mind that you will live forever with him in the coming age. Because of Jesus, you have “an inheritance that can never perish, spoil or fade...kept in heaven for you” (1 Peter 1:4). That’s certain!

That certainty frees you to do good, to be rich in good deeds, to be generous and willing to share. In other words, you get to be a shining light of God’s goodness in this world. And you do it with the certainty that your eternal riches are completely secure. What a life!

Prayer: God, thank you for richly providing everything I need. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
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MOODY *Continued from Cover*

that the labor that goes into a package of tomatoes in Mexico is about 40-cents while it is about \$5.50 in the U.S., and Canadian growers make money on our dollar exchange rate being so different. Leitz says that the coronavirus crisis "has put the whole industry into a tailspin." He tells us, "Regular marketing channels have been disrupted," and adds, "When we saw fruits and vegetables rotting in fields in the spring, we didn't know if we should even plant things." However, he says that the offices of **Congressman Fred Upton**, and **Senators Debbie Stabenow and Gary Peters** contacted growers like him and said there would be a program to help out the markets if the markets failed to materialize. He says, "They said the **American** public would really hoard food if U.S. growers wouldn't plant." He notes, "The **CFAP Farmers to Families** program has helped, but it hasn't replaced normal market channels." **Brett Costanza from A&B Costanza**

Farms, LLC on River Road in Sodus is still shaking his head over the "normal market channel" disruptions across the region. Costanza, who started his mid-sized family farm as a partnership with his father **Angelo** 22 years ago in 1998, currently operates the farm with his wife **Jennifer**. They have four kids and employ around 175 seasonal workers on their 750-acre farms where they grow fresh market vegetables including bell peppers, hot peppers, cucumbers, pickles and zucchini. They also grow around 800 acres of field corn used for ethanol or livestock feed. With harvest starting around June 20th and typically finishing in the first week of October, Costanza says, "Markets have been swinging up and down. The whole food distribution system has been disrupted. Major cities are in chaos. Lots of people have left the cities, meaning people are not there in the same numbers to shop and buy our products." The chaos doesn't just hinge on the grocery cycle, either. With widespread changes in operation at thousands of restaurants, unpredictability has soared. Costanza says, "Lots of places have closed their doors completely and most others are operating at limited capacities, some with even limited menus." He continues the story, saying, "When a person goes to the restaurant, they usually get a salad with their meal, meaning there are cucumbers, tomatoes and peppers on it. That's all stuff that we grow and sell that is not being sold in anywhere near the volume right now." Additionally, he notes, "When people eat at home, it's not often the same case, eating that salad." Costanza reports that "Probably 30- to 40-percent of our crops typically have gone to food service providers who supply lots of restaurants, cafeterias and catering businesses. Basically, all of that business is gone!" Another example is family gatherings for summer picnics and similar outings. "That's all basically ended," due to the pandemic, "So no more fruit bowls being made up for the family to enjoy, and no more snacking vegetables being cut up for people to enjoy. That's all gone." Elsewhere in the system, Costanza points to the chain store business calling it "a mixed bag, with some weeks being a fair amount of business, and some not." Worse yet, he says, "The stores don't know if they'll have employees willing to come to work to even stock the shelves, or if they will have trucks willing to deliver the products from distribution centers." Then too, there's the matter of hotels and cruise lines..."all the types of places that have typically served lots of fresh fruits and vegetables. All gone." Dr. Goldy says that with fuel prices being fairly low, "it becomes more economical to transport fresh produce from less expensive produc-

tion areas," and bemoans the fact that "most federal assistance programs are designed for grain farmers, not fruit and vegetable farmers." He also notes that in addition to the restaurants, cruise lines, and hotels that Costanza talked about losing, are institutional markets including schools and universities where service has faded dramatically due to virtual and distance learning. Goldy, who works around the clock with growers in the region, says, "Fresh fruit and vegetable producers also have to deal with a plethora of labor, water, pesticide, immigration, housing, food safety and other regulations that add to their costs, but they are not able to recoup." Leitz says that the **Farmers Aid Program** "has some money in it for specialty crop growers like myself if we have major market disruptions, but it was only for late winter and spring crops." He argues, "It needs to be expanded to cover the summer months." Don't even get these guys started on the Executive Orders from **Governor Gretchen Whitmer**. Leitz says, "We had to have a **COVID Preparedness Plan** in June, and we were inspected for that plan literally four days after the order." The latest one has really rankled the agriculture industry, even resulting in lawsuits to stop it from happening. By way of explanation, Leitz says, "The latest one (Executive Order) to affect us is forcing us to test all migrant and seasonal workers for COVID. She gave us less than a week to come up with that plan, and then if one person is found positive, they have to quarantine. If they have been working closer than 6-feet for more than 15-minutes, that person has to quarantine also." He points out, "We all work closer than 6-feet. That would shut me down!" He contends you should have to at least be symptomatic to have to undergo a test. Leitz also reports, "We have nobody with symptoms. We are taking all the safety precautions that are recommended. Masks, gloves, sanitizing often, temperature checks daily, and training, training, training." Over at A&B Costanza Farms, Brett Costanza admits, "We normally have to be prepared to deal with **Mother Nature** and volatile markets, but this year we had no idea what to expect with the pandemic." He'll be the first to tell you, "It has been a challenge to say the least," adding, "We started out with not knowing when our **H2A** migrant workers would be able to come or how many of them," plus the concern as to whether they would be healthy enough to work once they arrived. He says, "Most have arrived with the exception of a handful that were not able to cross the border due to required interviews that were not able to be completed due to the virus." Regarding federal assistance, Costanza says, "The government came out with the **Farm to**

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Table box deal which was good for some growers. It was supposed to help American families and American farmers, the only problem is that most of the contracts were awarded to produce brokers, not family farmers like us. So, they make their cut on the deal, leaving the farmer with a lower-than-cost-of-production type of return. That does nothing to help the American farmer." At Leitz Farms, they proudly stand on tradition, while continuing to embrace new and innovative technology designed to make them better farmers from trickle irrigation that reduces water use to GPS for spot and accurate use of all crop inputs.

Both farms continually reinvest in their farmlands, people and technologies, but that costs money, too. Brett Costanza says, "We knew going into this season it would be difficult and different, and that it has." He strongly encourages every one of us, "Be aware of your food supply. Know where it is grown, and how it is grown. Ask the produce manager at your favorite grocery store where it is coming from." And, he reminds us all, "Remember. Food comes from farms, not from grocery shelves." He genuinely warns, "If the family farm is gone, this country will be in trouble. We have to be able to feed ourselves. Demand American Grown!"

The all new Campus for Creative Aging online class lineup has been released, and they have added a new class to the rotation, *Health and Happiness Hour*, where you can join the host, **Chris Flood of Healthy Cooking with Chris**, as she answers your burning questions about health and wellness. That first class will focus on questions related to nutrients we need as we age. Bring your favorite beverage and join in for an hour of healthy information, smiles, laughs and fun. The class dates, descriptions and links to register are all online at www.campusforcreativeaging.org. On Wednesday, September 9th, from 2:00-3:00 pm it's a unique Q&A session with the host of Healthy Cooking with Chris, focusing on nutrients and aging. They can't wait to hear your questions, comments, and what

you do to stay well. That group is limited to 20 guests, so act fast. On Wednesday, September 16th from 2-3pm, come learn how to cook for one or two and tips for eating healthy from **Bronson's Health Educator** and author of the *Empty Nest Eats* blog, Chris Flood. This class features *Kitchen to Table in 15 Minutes*. Sometimes you just don't feel like cooking, right? Watch Isabel prepare a healthy, nutrient-packed dinner you can put on the table (and have plenty of leftovers) in just 15 minutes. Next is a one hour free class to teach you the basics of **Zoom**, plus more! They will cover polling, breakout rooms and virtual backgrounds so your friends and family will be envious. Join in on Tuesday, September 29th from 2:00-3:00 pm to take your Zoom skills to the next level. Up next on Wednesday, September 30th, 2:00-4:00 pm ask yourself, "Have I ever thought about who might speak for me if I couldn't speak for myself? If so, do those people know what you would want, if you were to have a sudden accident or illness? Having that conversation and getting an **Advance Directive** in place is one of the biggest gifts you can give your family. This is something everyone 18 and up should have in case of emergency. Southwest Michigan's program *Speak for Yourself, Plan Your Care* offers tools and resources to help you get a good plan in place and to communicate that plan to your loved ones. Join **Spectrum Health Lakeland's Julie Griffin** as she helps you navigate the Advanced Directive process. All materials will be emailed before the class.

Next is **What is a Podcast** and why should I listen? On Monday, October 5th from 2:00-3:00 pm, join in as they explain an increasingly popular form of entertainment. From politics to food to science you will learn where to find the different genres and the most popular podcasts in each one. Next for foodies, the class: **All About Lentils**. Did you know lentils are one of the least expensive – and healthiest – foods you can eat? Learn all about lentils and watch Chris make Easy Lentil Tacos – in less than 30 minutes on Wednesday, October 7th from 2-3pm.

On Tuesday, October 13th from 2:00-3:00 pm you are invited to come learn what an app is, where to find them and the very best free app's out there, for both Android and iPhone apps which will be presented. Finally, the class: **Plenty of Pumpkin!** There's good reason to eat more pumpkin. It's a superfood for everyone – especially older adults. On Wednesday, October 21st from 2 to 3pm, learn why you should eat more pumpkin, and watch Isabel and Chris make three healthy, tasty dishes, all made with a humble can of pumpkin.

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

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Diane Genovese,
Owner

The Dementia Journey – Education, Imagination, Understanding

When caring for a loved one diagnosed with Dementia, it is important to **educate** yourself on the facts of this disease. The word 'dementia' is an umbrella term for the symptoms caused by memory loss, confusion and personality change. Highly important as well, learn of the changes that increase in time in an effort to deal appropriately with your loved ones many behaviors. Encourage yourself to be patient, to remind yourself that mom/dad did not choose to have their mind challenged. Demonstrate your love, your support by listening with kindness so they know they are not alone. You may feel your world has been turned upside down. It is important for your own well being that you take care of yourself as well. There are local dementia support groups where you can spend quality time with others walking this journey.

Now **imagine** each day in the lives of those diagnosed with dementia. It is not an easy task as the "unknown" takes over in a mind once clear, knowledgeable and capable to function normally. Witnessing the ongoing changes can leave us feeling helpless as we desperately wish to comfort and reassure that they are still the same person, when indeed they are not feeling in control. People with dementia often prefer to spend more time at home where they feel safe, but at times that too has its challenges. In an advanced stage, a list of "what to do next" can be helpful if posted in a place they can see each day. It is hard to imagine the feeling of not

being capable to think through the daily tasks of living. This list serves as a great tool for you to refer to each time your loved expresses confusion on their daily tasks. Often, they can have items in front of them, such as food in the refrigerator, products on the bathroom vanity and even forget which order to put their clothing on. You may witness mood swings. Just imagine the feeling of despair, agitation and loneliness surrounding your loved one as they wonder "what is happening to me."

It is often said, that until we walk in another's shoes, we cannot fully **understand** their journey. If you walk in your loved ones shoes with them, showing love, patience and understanding of this illness, it will at least give comfort in "the moment". It is up to family and caregivers to reassure with kind words, respect and encouragement that we are there for them throughout this journey not chosen.

"We remember their love when they can no longer remember."

— Unknown



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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)



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
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SALE PRICE

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MSRP.....\$37,215
SIEMANS DISCOUNT.....- 1,220
FORD RETAIL BONUS CASH.....- 500
FORD RETAIL CUSTOMER CASH.....- 1,750
FORD SELECT INVENTORY RETAIL CASH - 750

SALE PRICE...\$32,995



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

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2020 FORD F-450 BOX TRUCK

Oxford White, 7.3 V-8 Gas Engine, Cruise Control, Supreme 16 Foot Box, Power Windows & Locks, Limited Slip Rear Axle, Platform Running Boards, and Much More! F20279

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FORD F-SERIES RETAIL CUSTOMER CASH - 500
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SALE PRICE...\$50,495

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2020 FORD EXPLORER ST 4X4

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MSRP.....\$58,525
SIEMANS DISCOUNT.....- 2,530
FORD RETAIL BONUS CASH.....- 2,500
FORD RETAIL CUSTOMER CASH.....- 500

SALE PRICE...\$52,995



2020 FORD F-150 SUPERCREW LARIAT 4X4

Oxford White with Stone Grey Tu-Tone Accent, 3.5 V6 Ecoboost Engine, Lariat Chrome Appearance Package, 360 Degree Camera, Integrated Trailer Brake Controller, 36 Gallon Fuel Tank, 20 Inch Chrome Like PVD Wheels, Tailgate Step, Navigation, Adaptive Cruise Control, Twin Panel Moon Roof, Locking Rear Axle, Heated Steering Wheel, Remote Start, Reverse Sensing System, and Much More! F20095

MSRP.....\$65,085
SIEMANS DISCOUNT.....- 4,090
FORD CREDIT RETAIL BONUS CASH*.....- 1,000
FORD F-SERIES RETAIL CUSTOMER CASH - 1,000
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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



LEASE FOR \$249/MONTH*

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,400 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *(MUST QUALIFY FOR CHRYSLER LEASE RENEWAL) OFFER EXPIRES 09/30/20

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



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 LEASE CASH*.....	- 500

AS LOW AS \$21,995
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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.....	\$27,230
SIEMANS DISCOUNT.....	- 500
REBATE.....	- 2,250
CHRYSLER CAPITAL BONUS CASH*.....	- 1,000
SALE PRICE FOR EVERYONE.....	\$23,480
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

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CHRYSLER DODGE Jeep RAM

2020 RAM 1500 CREW CAB 4X4 BIG HORN

Delmonico Red, 5.7 Hemi V8, Anti Spin Rear Axle, Rear Power Sliding Window, Power Seat, Touch Screen Radio, Adjustable Pedals, and Much More! C20129



LEASE FOR \$229/MONTH*

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,500 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR RAM LOYALTY BONUS CASH, FCA OWNER LOYALTY LEASE CASH AND LEASE RENEWAL OFFER EXPIRES 09/30/20

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 \$229/MONTH*

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,400 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *(MUST QUALIFY FOR CHRYSLER LEASE RENEWAL) OFFER EXPIRES 09/30/20

2020 RAM PROMASTER 1500 HIGH ROOF DEMO

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



MSRP.....	\$36,670
SIEMANS DEMO DISCOUNT.....	- 2,925
REBATE.....	- 1,000
ON THE JOB COMMERCIAL UPFIT*.....	- 1,000
COMMERCIAL BONUS CASH*.....	- 1,000
PROMASTER CONQUEST BONUS CASH*.....	- 750
SALE PRICE FOR EVERYONE.....	\$29,995
CONQUEST LEASE CASH*.....	- 500
MILITARY CONSUMER CASH*.....	- 500

AS LOW AS \$28,995 (*MUST QUALIFY)

2020 CHRYSLER PACIFICA TOURING "L" PLUS

Bright White, "S" Appearance Package, Advanced Safety Tec Group, Leather Seats, Navigation, Lane Departure Warning, Forward Collision Warning, Blind Spot and Cross Path Detection, Front/Rear Park Assist, Heated Front Seats, Remote Start, Rear Seat Entertainment, Alpine Speakers, Heated Steering Wheel, 360 Surround View Camera, 18 Inch Black Noise Wheels, U-Connect Theater, and Much More! C20219



MSRP.....	\$43,530
EMPLOYEE PRICING DISCOUNT.....	- 3,421
EMPLOYEE PRICING FOR ALL.....	\$40,109
REBATE.....	- 2,000
LABOR DAY RETAIL BONUS CASH.....	- 1,000
SALE PRICE FOR EVERYONE.....	\$37,109
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 750

AS LOW AS \$35,859 (*MUST QUALIFY)

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WAS \$33,319

2017 RAM 1500 ST BIG HORN CREW CAB 4X4

NOW \$32,888

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



WAS \$19,898

2018 FORD ESCAPE SE 4X4

NOW \$19,124

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



WAS \$26,553

2017 FORD EDGE SEL AWD

NOW \$25,476

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



WAS \$26,769

2018 FORD ESCAPE SE 4X4

NOW \$25,476

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, Only 15K 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



WAS \$6,854

2009 CHRYSLER TOWN & COUNTRY LIMITED

NOW \$6,389

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



WAS \$22,887

2019 JEEP CHEROKEE LATITUDE PLUS 4X4

NOW \$21,995

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



WAS \$20,976

2016 CHRYSLER 300 S AWD

NOW \$19,999

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

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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



2015 FORD FUSION TITANIUM HYBRID
NOW \$14,702

2.0 IVCV 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



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



2019 CHRYSLER GRAND CARAVAN
NOW \$21,851

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, CD-Player, Power Windows, Power Side Doors, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! U20165



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



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 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 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 ESCAPE TITANIUM 4X4
NOW \$23,928

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, SYNC Connect, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spot Information System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20139



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MANAGER'S SPECIALS



2017 FORD EDGE SEL AWD
NOW \$25,949

Automatic, Silver Painted Aluminum Wheels, SYNC, Power Driver's Seat, Auto Climate Control, Rear View Camera, Remote Keyless Entry System, Ford Certified! F20307A

WAS \$22,174



2017 FORD ESCAPE TITANIUM 4X4
NOW \$21,363

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

WAS \$25,049



2017 FORD EDGE SEL AWD
NOW \$24,502

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

WAS \$23,921



2017 FORD EDGE SEL AWD
NOW \$22,889

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Silver Painted 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

WAS \$18,899



2017 FORD ESCAPE SE 4X4
NOW \$18,494

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

WAS \$20,997



2019 FORD FUSION SE
NOW \$19,994

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

WAS \$17,500



2016 JEEP COMPASS LATITUDE
NOW \$15,999

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

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2017 DODGE GRAND CARAVAN SXT
NOW \$20,500

Automatic, Aluminum Wheels, 42K Miles, Power Driver's Seat, Power Slide Side Door, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! S20013



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



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



2017 FORD EDGE TITANIUM 4X4
NOW \$22,852

Automatic, Silver Painted Aluminum Wheels, 36K Miles, Memory Power Leather Heated Seating, Auto Climate Control, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20140



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



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



2017 JEEP COMPASS LIMITED 4X4
NOW \$24,970

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Power Moon Roof, Touchscreen Display, Rear View Camera, Power Lift Gate, Trailer Tow Group, Remote Keyless Entry System, Jeep Certified! U20162

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- | | | | | | | | | | |
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**2019 FORD F-150 LARIAT
SUPERCREW DIESEL 4X4**
NOW \$54,990

3.0 V6 EFI Turbo Diesel Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 9K Miles! Remote Start, Navigation, SYNC 3, Chrome Step Bars, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Memory Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Moon Roof, Blind Spot Information System, Reverse Sensing System, Trailer Tow Package, Trailer Tow Monitor, Trailer Back Up Assist, Smart Trailer Tow Connector, Remote Keyless Entry System, Ford Certified! C20246A



**2017 FORD
EXPLORER XLT 4X4**
NOW \$31,334

3.5 V6 EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, 28K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Seating, Heated Steering Wheel, Auto Climate Control, Blind Spot Monitor, Forward and Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! U20164



**2016 MAZDA CX-5
GRAND TOURING AWD**
NOW \$24,995

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 22K Miles, Navigation, Power Driver's Seat, Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, Rear View Camera, Remote Keyless Entry System, Mazda Certified! M20073A



**2018 FORD
ESCAPE SEL 4X4**
NOW \$22,304

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 29K Miles, Power Driver's Seat, Leather Heated Front Seats, Auto Climate Control, Reverse Sensing System, Rear View Camera, SYNC 3, Power Lift Gate, Remote Keyless Entry System, Ford Certified! U20173

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**2016 MAZDA
CX-5 TOURING AWD**
NOW \$17,841

2.5 EFI Engine, Automatic Transmission, Aluminum Wheels, 81K Miles, Navigation, Power Driver's Seat, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! F20304A



**2017 JEEP CHEROKEE
OVERLAND 4X4**
NOW \$25,773

3.2 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Adaptive Cruise Control, Lane Departure Warning, Blind Spot and Cross Path Detection, All ParkSense Systems, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! F20216A



**2014 JEEP WRANGLER
UNLIMITED 4X4**
NOW \$31,749

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 73K Miles, Remote Start, Navigation, 3-Piece Hard Top, Heated Front Seats, Touchscreen Display, Remote Keyless Entry System, Car Smart Checked, U20176



**2018 FORD F-150
XLT SUPERCREW 4X4**
NOW \$40,966

3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 11K Miles, Remote Start, SYNC 3, Chrome Step Bars, Power Heated Front Seats, Power Pedals, Blind Spot Information System, Trailer Tow Monitor, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! F20218A



**2017 JEEP GRAND
CHEROKEE LIMITED 4X4**
NOW \$32,380

3.6 V6 EFI Engine, 8 Speed Automatic, Tech Gray Aluminum Wheels, 50K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Touchscreen Display, Blind Spot and Cross Path Detection, Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! U20178



2015 CHEVY IMPALA LT
NOW \$12,920

3.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 144K Miles, Remote Start, Power Leather Front Seats, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! C20218A



2017 FORD FUSION SE
NOW \$17,792

2.5 EFI Engine, 6 Speed Automatic, Luster Nickel Wheels, 27K Miles, Power Heated Front Seats, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20170



**2017 JEEP GRAND
CHEROKEE LIMITED 4X4**
NOW \$31,951

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Touchscreen Display, Blind Spot and Cross Path Detection, Rear Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! U20174

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2019 MAZDA 3 PREFERRED HATCHBACK AWD
NOW \$23,500

2.5 EFI Engine, Automatic Transmission, Aluminum Wheels, Only 6K Miles! Preferred Package, Power Driver's Seat, Leather Heated Front Seats, Rear View Camera, Remote Keyless Entry System, Mazda Pre-Owned Certified! S20016



2013 FORD F-150 XLT SUPERCREW 4X4
NOW \$19,499

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, 148K Miles, Running Boards, Power Driver's Seat, Power Adjust Pedals, CD-Player, Reverse Sensing System, Rear View Camera, Trailer Tow Package, Remote Keyless Entry System, Car Smart Checked! F20337A



2017 FORD ESCAPE SE 4X4
NOW \$20,884

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Machined Aluminum Wheels, 34K Miles, SYNC 3, Power Leather Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! U20172



2017 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$30,816

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Touchscreen Display, Integrated Voice Command, Rear View Camera, Remote Keyless Entry System, Jeep Certified! C20232A

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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



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



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 Light Gate, Remote Keyless Entry System, Ford Certified! U20141



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 Light Gate, Remote Keyless Entry System, Ford Certified! U20151



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



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



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 Light Gate, Remote Keyless Entry System, Ford Certified! U20131A



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



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



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



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



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



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2020 MAZDA CX-5 SPORT AWD

VIN# JM3KFBBM1L0808802

- JET BLACK MICA
- BLACK INTERIOR

MSRP \$27,690

SALE PRICE \$27,192

APR REBATE - \$500

NOW \$26,692*

0% FOR 60 MONTHS*

90 DAYS DEFERRED PAYMENT*



2020 MAZDA CX-30 AWD

VIN# 3MVDMBBL2LM132069

- JET BLACK MICA
- BLACK INTERIOR

MSRP \$24,400

Sale Price \$23,733

APR Rebate - \$500

NOW \$23,233*

0% FOR 60 MONTHS*

90 DAYS DEFERRED PAYMENT*



TEST DRIVE ONE TODAY!

Offers Good Thru September 30, 2020

*Must qualify for 0% APR for up to 60 months financing offer and 90 day deferred payment offer - \$500 APR Customer Cash available with special APR offer - Includes all available rebates, incentives, and dealer discounts - rebate cannot be combined with other offers - must finance through participating lender - residency restrictions may apply - plus tax, title, license, fees - offer ends 9/30/20. **Includes all available rebates, incentives, and dealer discounts - including \$2,000 Dealer Cash - cannot be combined with other offers including special lease and APR offers financed through participating lender - residency restrictions may apply - plus tax, title, license, fees - offer ends 9/30/20.

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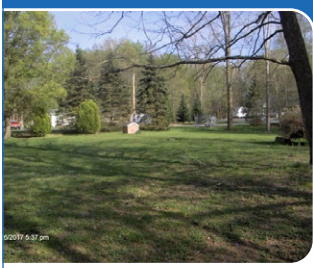
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Very nice 1.19 acre parcel with trees and shrubs, located north of Little Paw Paw Lake on North Shore Drive. \$45,000. (19018668)
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1748 CARLISLE Drive,
 St. Joseph

UNDER CONSTRUCTION

- Soaring cathedral living room ceiling, warmed by gas fireplace & lots of natural light w/ windows to back yard & deck.
- Well-appointed master suite w/ walk in shower & walk in closet.
- Side loading, 3-CAR PLUS GARAGE w/ plenty of room for vehicles & storage.
- St. Joseph Schools.

\$358,750

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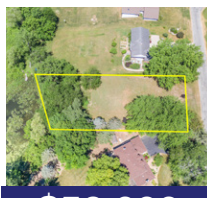
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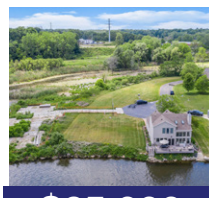
2864 W. LAKELAND DRIVE, BERRIEN SPRINGS

2575 BAY POINTE DRIVE, ST. JOSEPH



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

\$56,000



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.

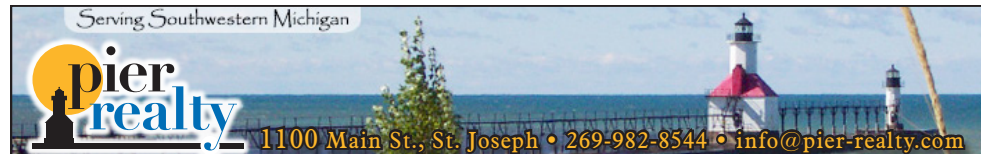
\$65,000



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NEW LISTING
\$209,900
 Carolee Dalrymple
 616-634-2358

17154 Lakeview Drive, Vandalia
 240 Acre Donnell Lake access with Pier for your boat & just under .5 acres of land all your own! Rebuilt from the studs out in 2009, this no step Ranch with deck includes a great window package that lets all the natural light in! Living room with woodburning Fireplace, Office or sitting area just outside the spacious Master with French doors & 2 closets.



NEW LISTING
\$429,900
 Carolee Dalrymple
 616-634-2358

31765 Walters Way, Niles
 5 acres of wooded wonderland on a dead end road! Privacy & nature abound at this 2016 built Ranch with incredible screen porch for relaxing, chef's dream Kitchen with huge island & attached dining area and wood burning stove to keep you warm in the winter! Master retreat is a dream with 2 walk in closets, walk in tiled shower with 2 shower heads & Jacuzzi tub.



PRICE REDUCTION
\$419,900
 Anne Odden
 269-930-0257

1025 Point O Woods Dr., Benton Harbor
 High quality brick home designed by Carroll Ott. Single owner. Located on wooded ravine in quiet subdivision adjoining Point O'Woods Country Club. Master suite on main with luxurious private bath. Main floor guest room with private bath. Updated kitchen. 3 seasons screened porch with wrap around decking.



NEW LISTING
\$359,000
 Michelle Alger
 269-876-2713

11106 Bridlewood Trail, Berrien Springs
 Wonderful contemporary home with over 3500 ft of living area nestled on a beautifully landscaped lot. This home features 4 to 6 bedrooms, 3 full baths, formal dining and living rooms and first floor den/bedroom. The kitchen has been all but redone within the last 5 years with all new cabinet hardware, granite countertops, sinks and lighting.

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PRICE REDUCED
 Beautifully redone 3BD, 1 BA ranch. Move in ready. Walking distance to local wineries. Upgrades include flooring, garage floor/door & paint throughout. New bathroom tub, toilet & tile. Exterior paint & added back patio. Kitchen offers SS appliances & gorgeous island. New HVAC equipment. Roof inspected & found to be in great condition. Updated electric panel & wired for a generator. \$160,000 (20035041)

NEW LISTING
 Vacant lot located in Harbor Shores - this beautiful community offers private amenities such as clubhouse, kayak launch, pool, hot tub, and fire pit. The area features golf cart/walking paths through the Jack Nicklaus Signature Golf Course at Harbor Shores and leads to Jean Klock Park on Lake Michigan's majestic shore. Close to the Arts District of Benton Harbor, St. Joseph River and downtown St. Joseph. \$115,000 (20035744)

NEW LISTING
 Move in ready! Well located home completely remodeled. 3BD, 1 BA w/ new everything! New kitchen, bathroom, flooring, carpet, walls, windows, full basement freshly painted, furnace & central air will be installed! Additional 60'x120' corner lot ready for a pool or garage! Call today. \$128,900 (20035459)

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. \$368,750 (20007766)

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)

FEATURED AGENT OF THE WEEK
KALLY HOELCHER
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khoelcher@gmail.com
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INVESTMENT
 Very nice 3 BD, 1 BA home that has had many updates. Presently used as a two unit but could be turned back into single-family home. Also, you could live in one of the units and rent the other. Both units have washer/dryer hook up. 1 car garage. Call today for private showing. \$141,000 (20026754)

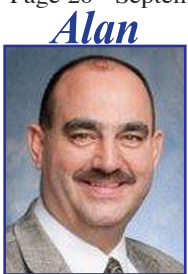
RESORT
 Former Brown View Resort. 8 Bedrooms. Parking for 10. Located on Paw Paw Lake. The roof is approx 15 years old, hot water heater & update bedrooms 2009, new well in 2000. New garage door 2019. Sandy beach, stone rock wall beach side. You can put in your own seasonal dock or a permanent dock. Use it AS IS or update the whole house and make it your own cottage retreat. Call for more details! \$575,000 (20029165)

INDOOR POOL
 4 BD, 3.5 BA home on 3 acres in Bridgman schools. Main floor Master BD, updated kitchen w/ stainless appliances, new flooring, granite counters, & indoor pool w/ cedar interior pool area. Possibility to open pool area to outside to create entertainment space like no other around! Full basement. Newer top of line furnace, newer water heater & carpet throughout. \$399,900 (20010237)

TOWN HOME
 Priced to sell town home w/ excellent city location! Offers multiple balconies & view of Morrisons Channel. Tons of natural light, skylights & vault ceilings. Main level living rm w/ gas log fireplace. Eat-in kitchen w/ granite tops & SS appliances w/ access to pvt. courtyard. 2 suites & upper loft. Ample closet space. Central air, dishwasher and w/d are newer. \$290,000 (20033912)

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Jeffries

Homebuyers in the SWMI housing market unleashed their pent-up demand again in July with astonishing increases in the number of houses sold from June to July and year-to-date. Last month the selling prices were startling and record-setting. In July, the selling prices again set records in the year-over-year comparison that dates back to 2006.

A key factor besides demand was that buyers experienced an inventory that was down 24 percent from July 2019 during the prime selling season. There were 1399 homes for sale at the end of July versus 1840 in July 2019. The number of listings for sale includes homes for sale across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren counties.

At that level, the market has a 6.6-months supply of houses for buyers. In June 2020, the level was 6.7-months supply with 1500 houses for sale. For comparison, in July 2010, there were 3821 houses for sale.

The number of houses sold increased 51 percent from June 2020 (479 vs. 318) and increased 51 percent from July 2019 (479 vs. 317). At 479 houses, July 2020 set a staggering record in the year-over-year comparison. The second best year was July 2018, with 390 homes sold.

Year-to-date, the number of houses sold was down 12 percent to 1748 from 1986 sold in July 2019.

The average selling price at \$337,697 was 12 percent higher than the \$300,418 average selling price in June 2020 and 34 percent

higher than the \$251,423 price in July 2019. The July average selling price raised the year-to-date, average selling price 14 percent (\$268,934 vs. \$236,199).

The median selling price rose to \$230,000 from \$200,000 in July 2019 for a 15 percent increase. From June 2020 to July, the median selling price decreased by 2 percent. In June, the median selling price was \$234,950. Year-to-date, the median selling price rose 15 percent (\$200,000 vs. \$174,700).

The median price is the price at which 50% of the homes sold were above that price, and 50% were below.

With the record-setting number of houses sold, the total dollar volume sky-rocketed 103 percent in July (\$161,756,996 vs. \$79,701,398). The year-to-date total dollar differed by less than a percent (\$470,098,082 vs. \$469,092,976).

July's boost caused the number of bank-owned or foreclosed homes as a percentage of all transactions to remain at 1 percent in July, the same as in June. This was the lowest percentage reached since 2009. The highest percentage in previously in July was 35 percent in 2009.

Locally, the mortgage rate was 3.108 down slightly from 3.253 in June. Last year in July, the rate was 3.961. Nationally, the Freddie Mac mortgage rate in July was 2.99 down from 3.13 in June for a 30-year conventional mortgage.

This data reflects home sales across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren counties and should not be used to determine the market value of any individual property. If you want to know the market value of your property, please contact your local REALTOR®.

The Housing Market in Southwestern Michigan

When Selling a Home...

Want to price your home to sell fast? Here are some key factors to keep in mind.

Start by kicking your emotional attachment to the curb. You aren't selling your memories; you're selling a house. You're the one who will set your listing price, but your REALTOR® has the expertise and local knowledge to advise on how to price your house, so it doesn't languish on the market.

You think your house is great. So you want to list it higher than comps suggest. Doing so may cause you to lose your most crucial leverage and timing because it's new on the market. Your REALTOR® looks at all of the comp prices and knows what the competition is like in your market.

Just because you put \$65,000 into your kitchen renovation doesn't mean you can list your home for an additional \$65,000. Your REALTOR® can help you assess the market value of your upgrades and answer the big question, What is the value of my home?

Having an idea of what you want to earn from your house sale is fine because you're looking at your home as the giant investment that it is. But pricing your home so that you will make a certain amount of money is the wrong approach.

The number you have in your head may not be in line with the market. This is where doing research on the housing market comes in handy, as well as listening to your REALTOR®.

When Buying a Home...

The market is running at a fast pace right now, and as a buyer, you face a lot of competition for a limited amount of houses for sale. Just remember to do your homework and

discuss all aspects of a purchase agreement with your REALTOR® in advance.

Especially, do not overlook contract contingencies - provisions that must be met before the transaction can go through. For example, if an offer says, "This contract is contingent upon a home inspection," If something is wrong with the house, the buyer can request the seller to make repairs. But most repairs are negotiable; the seller may agree to some, but say no to others. Or the seller can offer a price reduction, or a credit at closing, based on the cost of the repairs. This is where your REALTOR® can provide real value and counsel on what you should ask the seller to fix.

Other common contingencies include Financing contingency, Appraisal contingency, and Clear title contingency.

Select contingencies carefully. When going up against multiple offers, making an offer with fewer contingencies can potentially give you an edge over the competition.

To view properties that are for sale in your local area, go to www.swmar.com and click on "Property Search". The Southwestern Michigan Association of REALTORS®, Inc. is a professional trade association for real estate professionals who are members of the National Association of REALTORS®, and ancillary service providers for the real estate industry in Allegan, Berrien, Cass, and Van Buren Counties. The Association can be contacted at 269-983-6375 or through their website at www.swmar.com.

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**** \$69,900 ****



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- Great corner location with high visibility

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



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



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



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**** \$84,500 ****



MLS#20008153

- 3/4-ACRE LOT
- Royalton Twp
- Excellent location for medical or general office
- Fast-growing area

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**** \$43,000 ****



MLS#19013120

- GREAT BUILDING SITE
- 2 ACRES
- Lake Township
- Bridgman schools

Call Connie Shearer 269-208-0001

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



MLS#20007786

- AFC HOME ON 2.34 ACRES
- Nice country setting in Berrien Twp
- Includes attached 2 BR care-taker home
- Large garage
- Great business opportunity!

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**** \$375,000 ****



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- 3 BR, 3 bath, 2,551 sq. ft., ravine views
- Hardwood floors, updated main bathroom
- Large family room, kitchen w/updated appliances
- Corner lot, parking for up to 4 cars, fenced-in backyard
- St. Joseph \$229,900. LP - (20036110)



JUST LISTED!

- 5 BR, 3 full/2 half baths, 5,213 sq. ft., 2 acres
- Open concept great room w/oak built-in shelving, fireplace
- Open kitchen, living & dining area w/high ceilings
- Newly updated kitchen w/island & breakfast nook
- Main floor master suite, finished LL, in-ground swimming pool
- Niles \$535,000. JL - (20034912)



JUST LISTED!

- 4 BR, 2 bath, 1,531 sq. ft. bi-level
- Spacious living room, hardwood floors
- Kitchen w/lots of cabinet space & newer SS appls
- Large mostly fenced-in backyard, LL w/finished rec room
- Stevensville \$154,900. LP - (20035091)



JUST LISTED!

- 4 BR, 1 bath, 1,540 sq. ft.
- Living room w/wood-burning fireplace, updated flooring
- Private Lake MI assoc. beach access, tennis, playground
- Kitchen w/SS appls, updated cabinets & center island
- Large backyard w/storage shed, porch, attached garage
- Berrien Springs \$169,000. DJ - (20035656)



JUST LISTED!

- 3 BR, 2 bath, 1,250 sq. ft.
- Brand new, move-in ready, open concept
- Spacious living room w/fireplace
- Kitchen w/lots of cabinet space & SS appls
- Main floor laundry, full basement
- Baroda \$244,900. JV - (20035815)



PRICE REDUCED!

- 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 \$305,000. LP - (20029814)



PRICE REDUCED!

- 4 BR, 2.5 bath, 2,175 sq. ft., Eagle Pointe Marina
- Open kitchen, living & dining area w/high ceilings
- 3-season room overlooking Eagle Marsh, main floor laundry
- Main floor master suite w/walk-in shower & private patio
- St. Joseph \$399,500. JS - (20033705)



NEWLY 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)



NEWLY LISTED!

- 5 BR, 3.5 bath, 4,732 sq. ft., Wild Dunes Beach
- Private Lake MI assoc. beach access, tennis, playground
- New Karen Garlanger designed kitchen, 2-story solarium
- Finished LL walk-out, deck, fenced yard, new landscaping
- Stevensville \$624,000. RS - (20034742)



NEWLY LISTED!

- 2 BR, 2.5 bath, 1,993 sq. ft., solid limestone ranch
- Spacious living room w/fireplace
- Hardwood floors, enclosed porch
- Fenced backyard, patio
- Niles \$129,000. VW - (20034500)



NEWLY LISTED!

- 4 BR, 4.5 bath, 4,137 sq. ft., chalet-style custom built
- Kitchen w/granite, living room w/stone fireplace
- 4-season room overlooking waterfall & fish pond
- Solar heated indoor swimming pool, huge deck
- Stevensville \$849,000. JS - (20034628)



PRICE REDUCED!

- 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 \$145,999. AK - (20033041)



NEWLY LISTED!

- 4 BR, 3.5 bath, 3,612 sq. ft. brick ranch
- Living room w/fireplace & skylights, formal dining room
- Eat-in kitchen w/newer countertops, main floor laundry
- Finished basement, beautifully landscaped yard
- St. Joseph \$249,900. LP - (20031087)



NEWLY LISTED!

- 4 BR, 1.5 bath, 1,600 sq. ft., 2.5 acres
- 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)



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 \$245,000. DJ - (20025427)



PRICE REDUCED!

- 4 BR, 2 bath, 2,514 sq. ft., remodeled farmhouse
- Sits on 1.2 acres with barn, large deck
- Main floor master suite, expansive living & dining areas
- Main floor laundry, partially finished basement
- Berrien Center \$194,900. MN - (20009447)



NEWLY 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)



NEWLY 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)



NEWLY 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)



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!

- 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)



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!

- 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)



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
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- Watervliet \$299,900. WD - (20021857)

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



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Dave Ramsey

Simple steps

Dear Dave,
With COVID-19 and all the resulting economic problems, do you have any advice for what a young person can do to prepare for the future?

Staying out of debt and saving as much money as possible are two other great ideas. Remember, your income is your biggest wealth building tool. If you're saddled with a bunch of debt, your money goes to creditors—not into your pocket. Saving prepares you for the future and all the unexpected things, both good and bad, life will throw at you.

Even though you're young, investing is a key component in creating a stable financial outlook for yourself. In your twenties, just \$100 a month invested properly in good growth stock mutual funds can make you a millionaire by the time you're ready to retire.

Like I said, these are all simple things. But they'll make a huge difference in your financial situation now and in the years to come!

—Dave

Dave Says

Pay that thing off!

Dear Dave,

My only debt right now is a car payment. I still owe \$12,000 on the vehicle, and currently I have \$25,000 in savings. I'm in a very stable line of work, but my income can vary somewhat from month to month. Should I hang on to my savings, or pay off the car?

Erik

Dear Erik,

Debt is a bad thing to have in your life, especially when your income can vary from paycheck to paycheck. You're in good shape, except for the car note, though. It's like a ball and chain around your neck.

You'd still have \$13,000 left if you paid off the car. And with the money you'd free up, you could rebuild your savings in no time. Pay off the car, dude!

—Dave

*Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Dave Ramsey Show, heard by more than 16 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

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Huge Live/Simulcast Construction Equipment Auction Thurs., Sept. 17, 2020, 10:00 A. M. 750 Kaplinger Dr. Farwell, MI. For Info, call Jack 989-429-0936. Equipment Inspection Sat., Sept. 12, 9 AM-3 PM. www.SykoraAuctions.com

AUCTIONS

Live Estate and Real Estate Auction, Saturday, September 12, 10:00 A. M. 336 Dick St. Midland, MI. Large list of items and photos at www.FurloAuction.com Real Estate questions, call Tony at 989-513-9405

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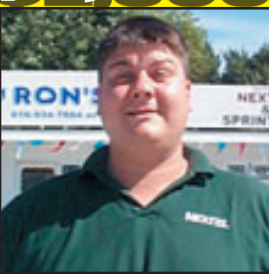
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