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Moody on The Market



Moody

Dr. Kim Cooper has had a vision for her new business enterprise in **Michigan's Great Southwest** for a while now, and if you've been traveling **Red Arrow Highway** near the **Grand Mere Inn** over the past several months you've been seeing that vision come to fruition. Dr. Cooper and her husband **Philip** have been crafting her dream space for **Life Vision Eyecare** right before your eyes in the building right next door to the Grand Mere Inn over the past several months and it's really beginning to take shape with the new windows carved out of the front brick facade and the pylon sign base installed while work continues inside daily. Dr. Cooper's vision is for a top notch optometry practice where, as a licensed **Optometrist**, she plans to "provide comprehensive eye care in **Southwest Michigan** through the diagnosis, treatment, and management of visual diseases while providing cutting-edge eyewear fashion to our patients." She and her team have more than 25 years of combined experience in the eye care realm. She graduated from **Ferris State University** and at the top of her class at the **Michigan College of Optometry** in 2009 as class valedictorian. She also is residency-trained in **Primary Care and Ocular Disease**, as well as her training to fit a very specialized lens called a scleral lens to treat corneal diseases. Kim is passionate about continuous learning and helping others to understand their vision and eye health conditions. She is equally passionate about style and fashion saying she hopes to bring that same passion to Life Vision Eyecare's optical and frame lines. Kim tells me, "My husband and I wanted to do more, and we had a passion to create and build something great in Southwest Michigan." She rightfully says "we," inasmuch as her husband is not only **Manager of Facilities, Planning, Design & Construction at Spectrum Health Lakeland**, but is the architect who designed the new Life Vision Eyecare offices and is also in charge of the construction process. Kim says, "He has put countless hours into this project, and his attention to detail, quality of materials and functionality of the space has made this office beautiful, inviting, and intentional." She is both proud and eager to share her upcoming space with the community.

The work continues, unabated, to open as soon as possible, and everyone is encouraged to follow along on their **Facebook** fan page to keep tabs on plans for their **Grand Opening Date** which is yet to be determined. Driven by her desire to "serve my community and provide the highest quality of eye

Continued on page 21



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Arthur Havlicek, President, SMR Chamber

October is Breast Cancer Awareness Month.

October is Breast Cancer Awareness Month, an annual campaign to increase the awareness, early detection, and treatment of an incredibly prevalent disease. To help raise awareness and funds, I've joined a group of dedicated **Real Men Wear Pink** candidates for both the **American Cancer Society** and **WSJM & 98.3 The Coast**;

and will be providing readers of this week's column with some facts about breast cancer.

Breast Cancer starts when the cells in the breast begin to grow out of control, forming a tumor than can often be seen on an x-ray or felt as a lump. The tumor is malignant (cancerous) if

Continued on page 2

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Arthur Continued from cover

the cells can grow (invade) into surrounding tissues or spread (metastasize) to distant areas of the body.

Prevalence: Breast cancer is the most common cancer diagnosed in women (excluding skin cancer) and a whopping **one in eight women will be diagnosed with breast cancer in their lifetime.** This year alone, more than 276,400 women are expected to be newly diagnosed in the United States and an estimated 42,170 women are expected to lose their lives from the disease.

Additionally, more than 2,600 men in the U.S. are expected to be diagnosed this year and an estimated 520 are expected to die from the disease. Due to its relative rarity, many do not realize that male breast cancer is even possible and male mammograms aren't often recommended. As a result of the decreased awareness and delayed detection, men are actually more likely than women to be diagnosed with advanced-stage breast cancer.

Symptoms: Given its prevalence, we must all be informed and vigilant when it comes to this disease - especially if you or a loved one is female, age 50 or older. The most common symptoms of breast cancer include: a new lump in the breast or underarm, any change in the size or shape of the breast; pain in any area of the breast; and discharge other than breast milk. If you have any signs that worry you, see your doctor right away.

Prevention: Screening exams, such as mammograms, find cancers before they start to cause symptoms. This early detection is crucial because cancers that are found early are easier to

treat and have better outcomes. Since doctors are still unable to pinpoint an exact cause of breast cancer, awareness and early detection remain the best tools we have to protect our loved ones.

How you can help: Every dollar raised helps the American Cancer Society save lives from breast cancer through early detection and prevention, innovative research, and quality patient support. They are currently funding more than \$64 million in breast cancer research grants nationwide and provide free, comprehensive information and support to those touched by breast cancer when they need it most. Perhaps most importantly, the American Cancer Society helps people take steps to reduce their breast cancer risk or find it early, when it may be easier to treat.

Unfortunately, due to the pandemic, the American Cancer Society's work is very much at risk. Projected revenue for the year has declined by one third and, because of this shortfall, they are at risk of cutting cancer research funding by fifty-percent. As you can imagine, this makes raising funds more critical than ever.

You can donate to the American Cancer Society's efforts through my *Real Men Wear Pink* fundraising page www.main.acsevents.org/goto/Havlicek, or by sharing one of the many American Cancer Society social media posts seeking to raise awareness and funds. Thank you in advance for your support. Together, we can ensure that no one touched by breast cancer walks alone.

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Photo of the Week



Buck Shot
Photo by Bailey Gruss

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WSJM SPORTS
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Name: Maya Hunter
School: St. Joseph High School
Maya Hunter of St. Joseph High School Golf is the WSJM Sports Berrien County Student Athlete of the Week for the week of October 4, 2020.
As St. Joe won the Division 2 Regional title, Maya captured the individual Regional championship with a three stroke victory. Later in the week, she won the Southwestern Michigan Athletic Conference West Division individual title. In the process, she led St. Joe to a ninth straight division championship.
Maya is also a member of the St. Joe Basketball and Soccer teams, and Orchestra. In the classroom, she carries a 3.88 grade point average.
Maya is the daughter of Marc and Joyce Hunter of St. Joe.
Other finalists for the week were Samantha Dietz of Watervliet Volleyball, Karly Klaer of St. Joe Volleyball, and Corban Gamble of Brandywine Tennis.
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Don


Stuart

No Better Time to Get Better!

In the spirit of self-improvement, I decided to focus some of my sheltering-in-place energies on self-improvement. As you may have noticed from that opening sentence, I'm still working on not using the same word twice in one sentence. Dangit, did it again!

But some of my other efforts are really paying off. As I wrote in a recent column, I became a grand-father again! I'm not sure how that qualifies as "self-improvement," but whatever, the new little treasure certainly makes my life improved!

Next, I've been forging a stronger bond with No. 5 son – who's spending the first semester of his sophomore year of college in his bedroom – by nagging him more about keeping his room clean, keeping the kitchen clean after he marauds through it, and keeping my car clean after he uses it.

Additionally, I've been forging a stronger bond with No. 4 son – who's home from Washington state for a couple months – by (see paragraph above.)

The self-improvement that has required the least nagging is my effort to learn Tai Chi. (Well, there's no nagging until the wife starts kvetching about all the chores I could be doing instead of learning Tai Chi.)

The term "Tai Chi" is actually a shortened version of T'ai chi ch'üan, or Tàijí quán. I think it's important to mention this because, what with all those accents and umlauts, it'll drive MailMax' spellcheck absolutely crazy.

According to Wikipedia, there are five "schools" of Tai Chi, which was a revelation that almost kept me from trying it, because I didn't want to go back to school during a pandemic.

My primary Tai Chi inspiration is my father-in-law. He's been doing Tai Chi for 30 years, and well into his 80s is still wonderfully spry. I'm trying to learn the style he does, called Taoist Tai Chi, if only because when I show him my moves, he'll delight in having something new to criticize me about.

There are 108 moves, or poses, or postures, in Taoist Tai Chi. The postures have some interesting names, but I'm not far enough along in my training to be able to tell you what they mean.

Several involve birds, which I find appealing because I like birds: Grasp Bird's Tail; Left Grasp Bird's Tail; White Stork Spreads Wings; Golden Cock Stands on One Leg.

Several concern other critters: Go Back to Ward Off Monkey; Parting Wild Horse's Mane; Carry Tiger to Mountain; Creeping Low Like Snake.

Several contain the term "Brush Knee," which perhaps has something to do with maintaining a tidy appearance (?). For good fun, there are three sections where you Wave Hands Like Clouds. And for Fifty Shades of Gray-type fun, there are many Single Whips and Horizontal Whips.

But remember, it's a martial art, so there are numerous poses featuring fightin' names like Step Up and Punch; Deflect, Parry, Punch; Chop with Fist; and the move guaranteed to totally stop any opponent in her or his tracks – Appear to Close Entrance.

When my wife nags me to come do some chores, I perform Appear to Close Entrance right in her face. I must be doing it wrong, because so far, she's been barging right through. Which is how my self-improvement time has been diverted to so much home improvement time.

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Diane Genovese

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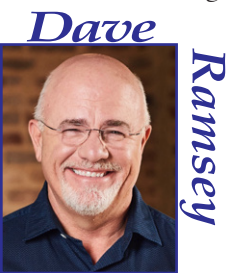
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Dave Says

Taking the dread out of budgeting

Dear Dave,

I've been trying to get my sister and her husband on your plan, but they're hesitant to try living on a budget. They make good money, and both of them think doing a budget every month would be too difficult and take too much time. Do you have any suggestions I could pass along that might make them realize that making a budget isn't so hard or time consuming?

Kelsey

Dear Kelsey,

Believe me, I hear those excuses all the time. In most cases, the people who say these kinds of things don't really understand what a budget is, or how to efficiently put one together. If you've followed my advice, you learned firsthand that budgeting isn't scary once you get the hang of it. Household budgets don't need to be about hours of tedious math and complicated formulas. Like most things in life, simple is usually best.

A good way to simplify budgeting, especially for couples, is by making it a team effort. It's important to make sure your spouse is on board, and knows what's up with the budget, because you're just asking for problems when one spouse is doing all the planning and the other is doing all the spending.

Sit down together for a few minutes, once a month, and have a budget meeting where you look at your income, your outgo, and you both give every dollar a name and a job to do. It's

really that simple. Share your ideas, your hopes, and your dreams for the future, as well as the fears you have. The important thing is that you're both in agreement and working together. That alone will make your lives, your budget, and your money easier to handle.

Also, make sure you have cut up all your credit cards and closed the accounts. No more credit cards means fewer bills to add to the budget, fewer complications, and zero worries about fees and interest rates. Stick to using a debit card and cash. After all, they're both part of the plan!

Making a schedule for budget meetings and bill payments is a good idea, too. You can even make your budget meetings a fun time by including your favorite snacks. Set up auto drafts out of your checking account to pay bills, and buy your groceries on a set day every week or twice a month. When you know what to expect and when, it takes a lot of stress and potential pitfalls out of the budgeting picture.

There's always some work and discipline that goes along with gaining control of your money. But a budget doesn't need to be torture. A little planning, communication, and some basic math will go a long way—and it won't be nearly as time consuming, or as difficult, as you think!

** 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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How to effectively and safely sanitize a car

The COVID-19 pandemic changed the way people live. One readily felt effect was spending more time at home. Vehicles sat idle in driveways and even some automotive insurance providers reduced rates because people were driving much less.

Even with stay-at-home measures in place, people still need to leave their homes to stock up on essentials, such as food or medicine. In other cases, people may have been essential workers who drive for a living, including delivery drivers or health care personnel who were incapable of working from home.

Any time a person goes out in public, he or she runs the risk of contracting viruses. Bacteria and germs may reside on various surfaces, including those inside vehicles.

People want to protect themselves and now are more aware of the importance of frequently cleaning and sanitizing their cars. Keeping a vehicle safe to drive without affecting its upholstery or electronic components is paramount.

The Centers for Disease Control and Prevention makes a distinction between cleaning and disinfecting. Cleaning refers to the removal of germs, dirt and impurities from surfaces. It does not kill germs, but can lower their numbers. Disinfecting refers to using chemicals to kill germs on surfaces. The following are some ways to deeply clean and sanitize a car.

- Wash hands. First and foremost, it is crucial to wash your hands before and after using the car. This



can reduce the likelihood of growing ill because of transferred viruses or bacteria.

- Use rubbing alcohol. Solutions that contain 70 percent alcohol are effective against many viruses and bacteria, including coronaviruses, says the CDC.

Furthermore, Jeff Stout, Executive Director of Global Innovation at Yanfeng Automotive Interiors, says that, for the most part, nearly every interior surface of a vehicle can be cleaned with isopropyl alcohol. Plastic to painted chrome to imitation leather have been tested to ensure they don't degrade when exposed to pure isopropyl alcohol.

- Avoid bleach or hydrogen peroxide. While bleach and peroxide are very effective cleaners and sanitizers, they are likely to damage a car's upholstery, according to Consumer Reports.

- Use soap and water: Experts say that vigorous washing with a soap-and-water solution can be effective against many contaminants because it breaks down the protective envelope that surrounds coronaviruses and other germs to disarm them. Friction also can help to break down germ cells during cleaning.

"You want to do the best with what you have, so even soap and water can chip away at the risk," says Stephen Thomas, M.D., Chief of Infectious Diseases and Director of Global Health at Upstate Medical University in Syracuse, NY.

- Address frequently touched surfaces. Pay attention to the steering wheel, door handles, buttons, touchscreen displays, shift lever, and more when sanitizing. Each of these items can harbor germs.

Deep-cleaning a vehicle has become a necessity since COVID-19 emerged. Frequently cleaning and sanitizing can help make vehicles safer to operate.

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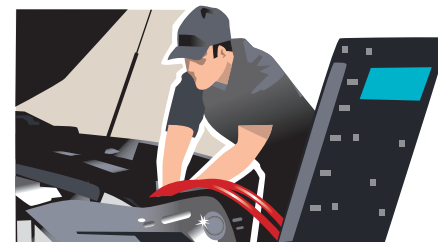
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Signs transmission fluid is low

Vehicles require all sorts of maintenance to operate safely and efficiently. Contrary to popular belief, motorists need not be amateur mechanics to keep their vehicles running strong.

Major vehicle repairs are best left to the professionals, but drivers can learn to identify the causes of relatively minor issues that, if left untreated, can cause significant damage. For example, vehicles may exhibit certain signs of that indicate their transmission fluid needs replenishing. In many of the following instances, drivers may only need to top off the transmission fluid in their vehicles. However, if issues persist, schedule an appointment with a mechanic.

- **Overheated transmission:** Smoke billowing from a car is a sight no driver wants to see. But as bad as it may look, smoke coming from a car may only indicate the transmission is overheating due to lack of fluid. Smoke also can be indicative of a host of other problems, so if transmis-

sion fluid levels are not low, consult a mechanic. Loss of power and a burning smell also may indicate low transmission fluid levels.

- **Erratic shifting:** Drivers can notice how their vehicles shift whether the cars or trucks have automatic or manual transmissions. Transmission fluid may be low if shifts appear to be delayed or faster than normal or if the vehicle appears to be slamming into a new gear. The automotive service provider

Aamco notes that shifting issues related to transmission fluid may indicate the presence of a leak. If the issue disappears after refilling transmission fluid but then reappears shortly thereafter, consult a mechanic.

- **Pausing when engaging gears:** A two- to three-second pause when shifting into drive and reverse is another indicator that transmission fluid levels are low. The automotive experts at Firestone note that manual transmissions require fluid to keep gears lubricated, while automatic transmissions rely on fluid to create the hydraulic pressure necessary to power movement within the transmission. When fluid levels are low, shifting from park to drive or reverse can take longer than it should.

- **Slipping transmission:** Vehicles that are not staying in gear also may be in need of transmission fluid. However, a slipping transmission also may indicate significant damage to the transmission has already occurred, so this issue should be brought to the attention of a mechanic.

Low transmission fluid levels can contribute to various symptoms. Keeping an eye on fluid levels and recognizing low fluid symptoms can keep cars running smoothly.



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Stock the car for roadside emergencies

Disasters can happen in a flash, and having a plan in place for common emergency situations can make it easier to handle adverse conditions, particularly when away from home.



According to MFASCO Health and Safety, a supplier of first aid supplies and kits, 90 percent of people do not carry first aid supplies or other emergency gear in their vehicles. Among those who may carry supplies, 30 percent never check to determine if they're in good working order. The National Safety Council says that drivers should always keep emer-

gency supply kits in the trunks or cargo areas of their vehicles. Kits should be inspected every six months, and worn out items should be replaced.

Roadside emergency kits can make the difference between getting back on the road safely or being stranded for hours. Such kits also may help prevent or treat injuries, potentially saving lives. Weather should be considered when preparing vehicle emergency kits, which should include the following.

- A properly inflated spare tire and tire-changing equipment
- Jumper cables
- A multipurpose utility tool and/or tool kit
- Flashlight and batteries
- Flares or triangle reflectors
- An extra quart of motor oil
- A first-aid kit containing at the least, gauze, tape, bandages, antibiotic ointment, aspirin, nonlatex gloves, scissors, hydrocortisone, thermometer, tweezers, and instant cold compress
- A blanket
- A tire pressure gauge
- A portable tire inflator
- Paper towels
- Nonperishable, high-energy foods
- Drinking water
- A reflective vest
- Duct tape
- A fire extinguisher
- An ice scraper

- A folding shovel
- Coolant and washer fluid
- A phone charger
- Baby/child supplies, if pertinent
- Rope

Keep roadside emergency kits organized at all times. Store items securely in a milk crate, box or backpack so they are always readily available. People should familiarize themselves with the items in the kit so they know how to use them correctly and quickly.

With some planning and organization, drivers can have the supplies they will need to make it through roadside emergencies safely.

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INSIDE ORCHARD'S MALL



Pastor Rosenbaum

Today had a fascinating article about the function of the human brain. Our diagnostic equipment is now so good that we can actually map the human brain. As we do, we can see what area of the brain becomes active when a person is facing a certain situation. For instance, one area of the brain becomes active when a person is facing danger. Another area of the brain becomes active when the person sits down to a favorite meal.

Researchers decided to try an experiment. They placed someone in a situation where the person had to face loneliness. Their diagnostic equipment lit up. What it told them was a bit jarring. It told them that the area of the brain that becomes active when facing loneliness is the same area of the brain that becomes active when facing physical pain.

Think about that for a moment. According to this experiment, our emotional makeup is such that we process loneli-

The Pain of Loneliness

None of us lives for ourselves alone and none of us dies for ourselves alone . . . whether we live or die, we belong to the Lord. ~ Romans 14:7,8

A couple of years ago, the magazine Psychology

ness the same way we process physical pain. Then again, maybe we don't need researchers to tell us what we already know. Loneliness hurts. Loneliness brings real pain.

Jesus knows this. He knows this from his own turn at living in this fallen world. More than anyone else, he knows what agony it is to feel isolated, abandoned, alone.

But Jesus doesn't just feel our pain. He's done something about it. At the cross, his blood washed our sins away. He removed the wall of our sin between himself and us. That means those who follow him will never be alone again.

Prayer: Lord Jesus, in those moments when I hurt from loneliness, heal my hurt with your presence. Remind me that, in you, I am never alone. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
Originated by: www.WhatAboutJesus.com

Read more at www.MailMaxOnline.com

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36 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$3,800 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *MUST QUALIFY FOR FORD RCL RENEWAL AND FORD EXPLORER/FLEX TO EXPEDITION RCL RENEWAL, OFFER EXPIRES 10/31/20



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.....	545
FORD RETAIL CUSTOMER CASH.....	4,000
FORD SELECT INVENTORY RETAIL CASH....	500
FORD BONUS CASH.....	500
FORD COMPETITIVE CONQUEST BONUS CASH* -	1,000

SALE PRICE

\$19,995

(*MUST QUALIFY)



2020 FORD

FUSION SE

Agate Black, FORD CO-PILOT 360 Assist, Reverse Sensing System, Touch Screen, Rear Back-Up Camera, Adaptive Cruise Control, Voice Activated Navigation, and Much More! F20139

MSRP.....	\$26,150
SIEMANS DISCOUNT.....	1,355
FORD RETAIL CUSTOMER CASH.....	3,500
FORD SELECT INVENTORY CUSTOMER CASH -	500

SALE PRICE

\$20,795



2020 FORD TRANSIT XLT

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MSRP.....	\$50,905
SIEMANS DISCOUNT.....	1,910
FORD RETAIL CUSTOMER CASH.....	1,750
FORD SELECT INVENTORY RETAIL CUSTOMER CASH -	750
FORD COMPETITIVE CONQUEST BONUS CASH* -	1,000

SALE PRICE....\$45,495

(*MUST QUALIFY)



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.....	2,413
FORD CREDIT RETAIL BONUS CASH*.....	2,500
FORD SELECT INVENTORY RETAIL CUSTOMER CASH -	750
FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH* -	1,000
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SALE PRICE....\$53,992

(*MUST QUALIFY)

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LATITUDE PLUS 4X4

Diamond Black Crystal, Remote Start, Heated Steering Wheel, Heated Front Seats, Touch Screen, Blind Spot and Cross Path Detection, Back-Up Camera, and Much More! C20120

LEASE FOR **\$229**/MONTH*

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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
CONQUEST TRADE-IN BONUS CASH*.....	2,500
CHRYSLER CAPITAL BONUS CASH*.....	1,000

SALE PRICE FORE EVERYONE.....**\$20,980**

MILITARY CONSUMER CASH*.....	500
CONQUEST LEASE CASH*.....	500

AS LOW AS.....\$19,980

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2020 JEEP
RENEGADE SPORT 4X4

Brilliant Blue Metallic, Jeepster Package, 19 Inch Aluminum Wheels, Touch Screen Radio, Rear Back-Up Camera, A/C Auto Temp Control, and Much More! C20224

MSRP.....	\$27,265
SIEMANS DISCOUNT.....	770
REBATE.....	3,000
RETAIL BONUS CASH.....	500
CHRYSLER CAPITAL BONUS CASH*.....	750

SALE PRICE FOR EVERYONE.....**\$22,245**

MILITARY CONSUMER CASH*.....	500
RETURNING LESSEE CASH*.....	500

AS LOW AS.....\$21,245

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2020 RAM PROMASTER
1500 HIGH ROOF DEMO

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

MSRP.....	\$36,670
SIEMANS DEMO DISCOUNT.....	2,925
REBATE.....	1,000
ON THE JOB COMMERCIAL UPFIT*.....	1,000
COMMERCIAL BONUS CASH*.....	1,000
COMMERCIAL TRUCK SEASON BONUS CASH*.....	500
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SALE PRICE FOR EVERYONE.....**\$29,495**

CONQUEST LEASE CASH*.....	500
MILITARY CONSUMER CASH*.....	500

AS LOW AS.....\$28,495

(*MUST QUALIFY)

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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 **\$249**/MONTH*

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,525 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR FCA OWNER LOYALTY LEASE CASH AND LEASE RENEWAL) OFFER EXPIRES 10/31/20



2020 JEEP GRAND CHEROKEE
OVERLAND 4X4

Ivory 3-Coat Paint, 19 Speaker High Performance Audio, Navigation, Lane Departure Warning, Adaptive Cruise Control, Heated Steering Wheel, Heated Seats, Dual Pane Panoramic Roof, and Much More! C20292

MSRP.....	\$55,175
SIEMANS DISCOUNT.....	- 2,180
REBATE.....	- 2,750
CHRYSLER CAPITAL BONUS CASH*.....	- 1,000
GRATE LAKES TARGETED SUV CONQUEST TRADE-IN CASH BONUS CASH.....	- 500
SALE PRICE FOR EVERYONE...	\$47,245
MILITARY CONSUMER CASH*.....	- 500
CONQUEST LEASE CASH.....	- 500

AS LOW AS...\$46,245
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



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

MSRP.....	\$44,725
SIEMANS DISCOUNT.....	- 2,230
CHRYSLER CAPITAL BONUS CASH*.....	- 1,500
TARGETED HD CONQUEST BONUS CASH*.....	- 1,000
RAM ENGINE BONUS CASH.....	- 500
RAM BONUS COUPONS.....	- 500
SALE PRICE FOR EVERYONE.....	\$38,995
MILITARY CONSUMER CASH*.....	- 500
CONQUEST LEASE CASH*.....	- 500

AS LOW AS.....\$37,995
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2020 RAM
1500 LARAMIE CREW CAB 4X4

Ivory White Tri-Coat Pearl, 5.7 HEMI V-8 E-Torque Engine, 20 Inch Premium Wheels, Anti-Spin Rear Axle, Heated Front Seats, Wheel to Wheel Side Steps, Heated Steering Wheel, Parksense Front/Rear Park Assist, Blind Spot and Cross Path Detection, and Much More! C20270

MSRP.....	\$56,455
SIEMANS DISCOUNT.....	- 3,960
REBATE.....	- 1,000
CHRYSLER CAPITAL BONUS CASH*.....	- 500
RAM BONUS COUPON.....	- 250
RETAIL BONUS CASH.....	- 1,500
TRUCK OWNER CONQUEST BONUS CASH*.....	- 1,000
REGIONAL BONUS CASH.....	- 750
SALE PRICE FOR EVERYONE.....	\$47,495
MILITARY CONSUMER CASH*.....	- 500
CONQUEST LEASE CASH*.....	- 500

AS LOW AS.....\$46,495
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

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2015 CHEVY MALIBU LTZ TURBO
NOW \$13,891

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 75K Miles, Remote Start, Memory Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! C20041A

WAS \$23,810



2016 FORD EDGE SLE AWD
NOW \$21,467

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, SYNC 3, 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! F20285A

Manage

WAS \$21,994



2018 HYUNDAI SANTA FE SPORT AWD
NOW \$20,338

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

WAS \$21,851



2018 CHEVY EQUINOX LT AWD
NOW \$19,992

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

WAS \$30,989



2017 FORD EXPLORER XLT 4X4
NOW \$29,518

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Twin Panel Moon Roof, Auto Climate Control, Forward and Reverse Sensing System, Blind Spot Monitor, Rear View Camera, Hands Free Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! U20147

WAS \$40,966



2018 FORD F-150 XLT SUPERCREW 4X4
NOW \$39,796

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

WAS \$20,884



2017 FORD ESCAPE SE 4X4
NOW \$18,999

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

WAS \$22,555



2016 FORD EDGE SEL AWD
NOW \$21,899

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Panoramic Moon Roof, Blind Spot Information System, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20171

WAS \$26,182



2018 HONDA CR-V EXL AWD
NOW \$23,590

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

WAS \$21,719



2018 FORD ESCAPE SE 4X4
NOW \$18,857

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

WAS \$39,595



2017 FORD F-150 XLT SUPERCREW 4X4
NOW \$37,421

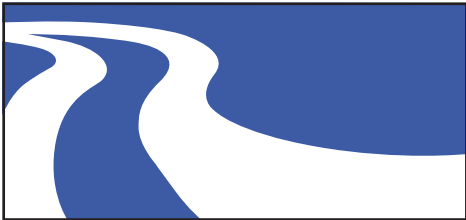
3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic with Tow Mode, Aluminum Wheels, 35K Miles, Bed Liner, Running Boards, FX4 Off-Road Package, Remote Start, SYNC 3, Power Driver's Seat, Dual Panel Moon Roof, Reverse Sensing System, Rear View Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote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

WAS \$18,899



2017 FORD ESCAPE SE 4X4
NOW \$17,999

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 29K Miles, Power Driver's Seat, Heated Front Seats, SYNC 3, Blind Spot Information System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20173



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WAS
\$31,951



2017 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$30,866

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

WAS
\$31,749



2014 JEEP WRANGLER UNLIMITED 4X4
NOW \$30,956

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

WAS
\$20,845



2017 FORD ESCAPE SE 4X4
NOW \$18,999

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 43K Miles, SYNC 3, Power Leather Heated Front Seats, Auto Climate Control, CD-Player, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! U19086

WAS
\$32,729



2019 FORD TRANSIT 350 XLT 15 PASSENGER VAN
NOW \$31,383

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

WAS
\$24,984



2017 CHRYSLER PACIFICA TOURING-L PLUS
NOW \$23,998

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 51K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Slide Side Doors, Power Lift Gate, Blind Spot and Cross Path Detection, Reverse Park Assist, Rear View Camera, DVD Entertainment Center, Remote Keyless Entry System, Chrysler Certified! C20212A

WAS
\$20,995



2019 DODGE GRAND CARAVAN GT
NOW \$20,495

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

WAS
\$24,500



2017 FORD EDGE SEL AWD
NOW \$22,338

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

WAS
\$11,373



2013 NISSAN JUKE SL AWD
NOW \$9,694

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



2017 FORD ESCAPE SE 4X4
NOW \$16,530

Automatic, Silver Painted Aluminum Wheels, 33K Miles, SYNC, Power Leather Heated Front Seats, Auto Climate Control, SYNC, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20117

WAS
\$23,675



2017 FORD FUSION V6 SPORT AWD
NOW \$21,446

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

WAS
\$19,440



2017 FORD ESCAPE SE 4X4
NOW \$18,393

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Sparkle Silver Painted Aluminum Wheels, 33K Miles, SYNC, Power Leather Heated Front Seats, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Ford Certified! U20163

WAS
\$25,049



2017 FORD EDGE SEL AWD
NOW \$21,924

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

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2018 FORD FLEX LIMITED AWD
NOW \$31,995

3.6 V6 Ecoboost EFI Engine, 6 Speed Automatic, Painted Gloss Wheels, 34K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Memory Power Adjust Pedals, 2nd Row Heated Seats, Multi-Panel Vista Moon Roof, Auto Climate Control, Adaptive Cruise Control, Active Park Assist, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! White Platinum, U20198



2016 MERCEDES 4MATIC GLE350 AWD
NOW \$27,964

3.5 EFI Engine, 7 Speed Automatic, Aluminum Spoked Wheels, 71K Miles, Navigation, Memory Power Leather Heated Front Seating, Power Dual Panel Moon Roof, Auto Climate Control, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! F20388A



2016 JEEP GRAND CHEROKEE HIGH ALTITUDE 4X4
NOW \$30,663

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 55K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Dual Panel Panoramic Moon Roof, Blind Spot and Cross Path Detection, Rear View Camera, Power Lift Gate, Trailer Tow Group IV, Remote Keyless Entry System, Jeep Certified! C20306A



2012 HONDA CIVIC LX
NOW \$8,806

1.8 EFI Engine, Automatic Transmission, Styled Wheel Covers, 146K Miles, Power Windows, CD-Player, Remote Keyless Entry System, Car Smart Checked! U20140A



2016 CHEVY SILVERADO 1500LT EXTENDED CAB 4X4
NOW \$30,894

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Bed Liner, Power Driver's Seat, Heated Front Seats, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! C20264A



2018 FORD F-150 XLT SUPERCREW 4X4
NOW \$39,995

2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 15K Miles! Remote Start, Navigation, SYNC 3, Bed Liner, Running Boards, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! C20316A



2016 FORD F-150 XLT SUPERCREW 4X4
NOW \$34,552

5.8 V8 EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 45K Miles, Remote Start, SYNC 3, Bed Liner, Chrome Step Bars, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Rear View Camera, Trailer Tow Group, Pro Trailer Back Up Assist, Remote Keyless Entry System, Ford Certified! F20436A



2009 ACURA TL TECH SEDAN AWD
NOW \$8,950

3.7 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 154K Miles, Navigation, Memory Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! U20123A



2017 FORD F-150 XLT SUPERCREW 4X4
NOW \$36,625

2.7 V6 EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 36K Miles, Chrome Step Bars, Power Driver's Seat, Power Adjust Pedals, Rear View Camera, Remote Keyless Entry System, Ford Certified! C20162A



2017 FORD EDGE SEL AWD
NOW \$25,357

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Dual Climate Control, CD-Player, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! White Platinum, U20141A

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2014 CHEVY CRUZE LTZ RS
NOW \$9,953

1.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 104K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Power Moon Roof, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! C19234B



2018 HONDA FIT EX HATCHBACK
NOW \$16,357

1.5 EFI Engine, CVT Automatic, Aluminum Spoked Wheels, 44K Miles, Power Moon Roof, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! F20375A



2013 CHEVY SILVERADO 1500LT Z71 4X4
NOW \$18,985

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 123K Miles, Remote Start, Security Cover, Bed Liner, Running Boards, Power Driver's Seat, CD-Player, Remote Keyless Entry System, Car Smart Checked! C20259A



2016 TOYOTA HIGHLANDER LIMITED AWD
NOW \$24,943

3.5 EFI Engine, Automatic Transmission, Aluminum Wheels, 117K Miles, Memory Power Leather Heated/AC Seats, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! C21020A



2019 FORD F-150 XLT SUPERCREW 4X4
NOW \$39,995

2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 10K Miles, Security Cover, Bed Liner, Chrome Step Bars, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Dynamic Hitch Assist, Pre-Collision Assist, Rear View Camera, Remote Keyless Entry System, Ford Certified! F20399A



2016 FORD F-150 XLT SUPERCREW 4X4
NOW \$29,982

5.0 V8 FFV Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 88K Miles, Remote Start, SYNC 3, Power Front Seats, Power Adjust Pedals, Reverse Sensing System, Rear View Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Car Smart System, Car Smart Checked! F20371A



2017 FORD F-550 XL SUPER DUTY 4X4
NOW \$49,912

6.7 V8 DIESEL Power Stroke EFI Engine, 6 Speed Automatic, Less Than 6K Miles! Flatbed with Hoist! Running Boards, Snow Plow Package, SYNC, CD, Vinyl! Floor Covering, Balance of Factory Warranty! U20184



2017 FORD ESCAPE TITANIUM
NOW \$21,455

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Alum. Wheels, Less Than 15K Miles! Remote Start & keyless entry, Nav., Memory Power Leather Heated Seats, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Active Park Assist System, Rear View Camera, Hands Free Power Lift Gate, Ford Certified! F20400A



2017 FORD FOCUS SEL HATCHBACK
NOW \$13,995

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 58K Miles, Heated Front Seats, Power Moon Roof, CD-Player, Rear View Camera, M20086A



2015 DODGE JOURNEY CROSSROAD
NOW \$13,904

2.4 EFI Engine, 4 Speed Automatic, Aluminum Wheels, 87K Miles, Power Driver's Seat, Leather Trimmed Seating, Three Zone Temp Control, Touchscreen Display, Remote Keyless Entry System, Car Smart Checked! F20334A

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2012 CADILLAC CTS
NOW \$11,969

3.0 EFI Engine, 6 Speed Automatic, Aluminum Spoked Wheels, 90K Miles, Remote Start, Memory Power Leather Heated Front Seats, Auto Climate Control, CD-Player, Remote Keyless Entry System, Car Smart Checked! C20290A



2016 FORD EDGE SEL AWD
NOW \$22,923

3.5 V6 EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, 48K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! F20410A



2017 HONDA ACCORD EX
NOW \$20,884

2.4 EFI Engine, Automatic Transmission, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! F20420A



2014 VOLKSWAGEN PASSAT SE
NOW \$9,822

1.8 EFI Engine, Automatic Transmission, Aluminum Spoked Wheels, 156K Miles, Power Leather Heated Front Seats, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! C21001B



2015 MAZDA CX-5 GRAND TOURING AWD
NOW \$15,500

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 91K Miles, Navigation, Power Driver's Seat, Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Remote Keyless Entry System, S20015A



2017 JEEP GRAND CHEROKEE ALTITUDE 4X4
NOW \$31,228

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 37K Miles, Remote Start, Power Heated Front Seats, Heated Steering Wheel, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! U20181

2015 GMC YUKON DENALI 4X4

6.2 V8 EFI Engine, 8 Speed Automatic, Aluminum Spoked Wheels, 58K Miles, Remote Start, Navigation, Running Boards, Memory Power Leather Heated Front Seats, 2nd Heated Seats, Heated Steering Wheel, Power Moon Roof, DVD Entertainment System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! C20305A



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2019 DODGE GRAND CARAVAN SXT

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



NOW \$19,995



2018 MERCEDES GLC 300 4MATIC AWD
NOW \$33,995

2.0 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 32K Miles, Memory Power Leather Heated Front Seats, Memory Power Leather Heated Front Seats, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! M20083A



2018 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$33,520

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 28K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Blind Spot and Cross Path Detection, Reverse Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! U20180



2017 FORD F-150 SUPERCAB 4X4
NOW \$34,980

3.5 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 49K Miles, Security Cover, Bed Liner Mat, Running Boards, Remote Start, Navigation, Trailer Tow Group, Pro Trailer Back-Up Assist, Reverse Sensing System, Rear View Camera, SYNC 3, Power Heated Front Seats, Remote Keyless Entry System, Ford Certified! F20376A



2017 FORD F-150 XLT SUPERCAB 4X4
NOW \$34,618

2.7 V6 EFI EcoBoost Engine, 6 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, SYNC 3, Power Driver's Seat, Reverse Sensing System, Remote Keyless Entry System, Bed Liner, Running Boards Ford Certified! U20186



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

3.0 V6 EcoBoost Diesel Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 9K Miles! Remote Start, Navigation, SYNC 3, Chrome Step Bars, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Memory Power Adjust Pedals, 2nd Row Heated Seats, Twin Post Motor 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! C20348A



2013 TOYOTA PRIUS C HYBRID HATCHBACK
NOW \$9,994

1.5 EFI Engine, CVT Automatic, Styled Wheel Covers, 107K Miles, Auto Climate Control, CD-Player, Remote Keyless Entry System, Car Smart Checked! C20225A



2014 GMC SIERRA 1500 SLT 4X4
NOW \$31,499

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Navigation, Security Cover, Bed Liner, Running Boards, Memory Power Leather Heated Front Seats, Auto Climate Control, CD-Player, Remote Keyless Entry System, Car Smart Checked! F19385B



2019 MAZDA 3 PREFERRED HATCHBACK AWD
NOW \$22,995

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



2018 FORD ESCAPE SEL 4X4
NOW \$22,203

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, SYNC 3, Power Leather Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! U20187



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! U20173



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



2018 RAM 1500 BIG HORN CREW CAB 4X4
NOW \$34,543

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 36K Miles, Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Trailer Brake Control, Remote Keyless Entry System, Ram Certified! U20189



2018 FORD ESCAPE SEL 4X4
NOW \$22,228

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 32K Miles, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Panoramic Moon Roof, CD-Player, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! U20183



2018 FORD FUSION SE AWD
NOW \$22,883

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 13K Miles! Remote Start, Navigation, SE Luxury Package, Power Driver's Seat, Heated Front Seats, Power Moon Roof, SYNC 3, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! F20394A



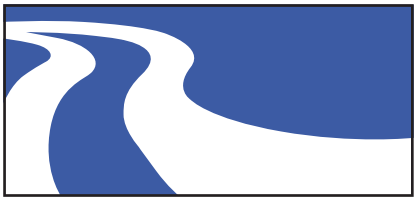
2017 FORD EXPLORER PLATINUM 4X4
NOW \$35,989

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Power Adjust Pedals, 2nd Row Heated Seats, Power Moon Roof, Auto Climate Control, Adaptive Cruise Control, Front and Rear View Cameras, Lane-Keeping System, Active Park Assist, Reverse Sensing System, Power Lift Gate, Trailer Tow Package, Ford Certified! C20288A



2017 TOYOTA HIGHLANDER XLE AWD
NOW \$33,226

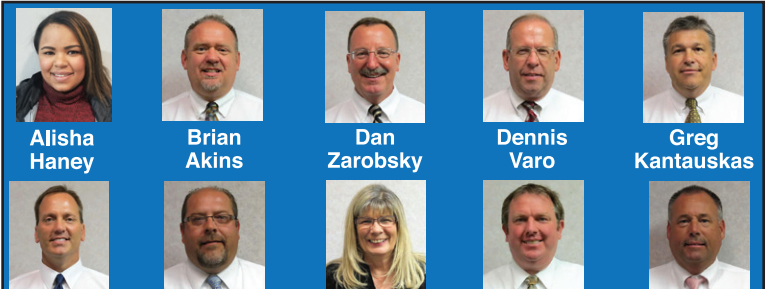
3.5 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 24K Miles, Navigation, Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, Lane Departure Warning, Blind Spot Monitor, Cross Traffic Alert, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! C20227A



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- BLACK INTERIOR

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APR REBATE - \$500

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0% FOR 60 MONTHS*

90 DAYS DEFERRED PAYMENT*



2020 MAZDA CX-30 SELECT AWD

VIN# 3MVDMBCL5M130525

- MACHINE GRAY
- GREIGE INTERIOR

MSRP \$26,700

Sale Price \$25,940

APR Rebate - \$500

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0% FOR 60 MONTHS*

90 DAYS DEFERRED PAYMENT*



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MOODY *Continued from Cover*

care to my patients in a personalized and individual way," Kim is bringing the very latest technology and convenience to her new eye care center at **5770 Red Arrow Highway in Stevensville**. Her state-of-the-art equipment line up will include: Digital phoropters...Precise digital measuring devices for digital lenses...Fundus Photography & imaging technology and more. That line up and more will help Cooper provide the clearest vision possible with the latest optical technology. Being at the forefront of technology will extend to convenient online scheduling and online contact lens ordering as well at the new Life Vision Eyecare center. Dr. Cooper says she will be able to "provide and protect vision with my extensive medical background in ocular disease, while also getting my patients to look and feel incredible with the eyewear they are wearing, especially during a time when much of everyone's work is at home, in front of a video conference call." In addition to her extensive training and experience, Cooper is a member of multiple national optometry boards including: American Academy of Optometry, National Board of Examiners in Optometry, Council on Optometric Practitioner Education, Accreditation Council on Optometric Education, American Optometric Associations, and the Michigan Optometric Association. Kim & Philip have been married for seven years and are the parents of two toddlers, and enjoy hitting the beaches of Lake Michigan, playing in the great outdoors, and spending quality time together.

A grand array of merchants hopes to pump a little extra into your Halloween spirit as **St. Joseph Today** hosts **Pumpkins on Parade** through the central business district in a robust pumpkin decorating contest. St. Joseph Today is inviting everyone to join the fun from Friday, October 23rd through Sunday, November 1st, as businesses and restaurants throughout the downtown district offer up their artistic best in the pumpkin decorating department. The public is being invited to visit the participating locations and then voting for your favorite creation through online balloting. Voting will be available at the link below from 10am on Friday, October 23rd through 11:59pm on Sunday, November 1st, with the top three winners slated to be announced on Monday, November 2nd on the St. Joseph Today Facebook page. Here's the link for voting: www.stjoctoday.com/vote. These are the participating locations in the Pumpkins on Parade promotion: 221 Main Restaurant & Cocktail House...Baroda Founders Winery...Bistro on the Boulevard...Chartreuse Art Co-Op...City of St. Joseph Public Works Department (located at City Hall)...Edgewater Bank...G&M Variety...Grins of St. Joseph...Krasl Art Center...Lazy Ballerina Winery...Perennial Accents...Plank's Tavern on the Water...ReVive Spa...Schu's Grill & Bar...Silver Beach Pizza...St. Joseph Today...Statements Style Lounge...Sturgis Bank & Trust Co...The Buck Burgers & Brew...The Toy Company...Third Coast

Continued on page 22

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www.berriencounty.org/veterans
veterans@berriencounty.org



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 who come 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.





To learn more about **Paws With A Cause** and to find out how you can help, just download this simple app and watch this story come to life:



Provided as a community service by this civic minded publication and the Association of Free Community Publications

MOODY *Continued from page 21*

Surf Shop...Tim's Too...Waterfront Framing & Design...and White Pine Winery. St. Joe Today is offering special thanks to **Silver Beach Pizza** and **Prillwitz Fruit Farms** for the coordination and donation of pumpkins for the event. The crew at St. Joe Today also invites you to catch these upcoming fall and winter events: **Luminary**: Friday, November 20th (5:00pm-8:00pm)...**Small Business Saturday**:

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13982 Red Arrow Hwy, Harbert, MI

Saturday, November 28th (all day)...**Window Wonderland**: Friday, December 4th (7:00pm-8:30pm)...**Reindog Holiday Parade**: Saturday, December 5th (3:00pm). St. Joseph Today is a 501(c)(3) membership-based organization dedicated to developing and promoting events and businesses in St. Joseph and its surrounding communities.

The things that inspire us are oftentimes legendary. Like **Silver Harbor Brewing Company's** Brew Master **Christian Cook's** love for his grandmother's strawberry rhubarb pie. Cook was so enamored with that great recipe he recently named one of his St. Joe microbrews after it, and now it is a **Silver Medal Winner** at the **Great American Beer Festival**. Cook says it's a good thing that his **Grandma's Favorite Recipe** beer earned Silver Medal honors so at least he can prove to her that *somebody* likes it, because he reports that she is not a fan of that beer herself. Silver Harbor Brewing received the Silver Medal at the **2020 Great American Beer Festival** in the **Fruit Wheat Beer** category with **Grandma's Favorite Recipe**. Christian Cook, who is Head Brew Master and Owner at Silver Harbor Brewing says that judges for the 34th edition of the prestigious competition evaluated 8,806 entries from 1,720 breweries in all 50 state plus **Washington DC**. The judging took place in 35 sessions over 18 days with strict safety measures in place. The awards ceremony was held virtually on Friday, October 17th, kicking off the two-day event. **Chris Swersey, Competition Manager** for the Great American Beer Festival, says, "This year's GFAB competition may have looked a little different, but the beers entered into the competition were as impressive and innovative as ever." He adds, "This has arguably been one of the most challenging years breweries have ever faced, so we hope these awards serve as a symbol not only of brewing excellence but also the resiliency of the craft brewing community as a whole." Winning at the Great American Beer Festival isn't new to Christian. You may recall we reported here a few years ago that he took Gold for **Shipfaced**, an **English Barleywine**

(beer) but after a year like 2020 it might be the most celebrated. From home brewer just four years ago to a multiple beer and medal winner at one of the World's largest beer competitions it continues to shock Cook that he's competing at this level with so many talented brewers and able to represent the Silver Harbor team and the Southwest Michigan community is a dream come true. Cook says, "Every day I get the opportunity to do what I love and I'm beyond honored to win Silver this year with **Grandma's Favorite Recipe**." He adds, "**Grandma's Favorite Recipe** was actually inspired by my Grandma's pie and I brewed it to create a beer she'd love but she's not a fan. At least I have a medal to showcase to her that someone loves it." Cook's co-owner at Silver Harbor, **Michael Gross**, says, "This is such a great beer, so drinkable with fresh local fruits so its not only great to showcase the beer but the farms from the great Southwest Michigan region." Silver Harbor Brewing Co. is a microbrewery, located in St. Joseph, that specializes in house ales featuring local Michigan ingredients. Silver Harbor prides itself on always pushing the limits in flavor profiles and experimenting with small batch beers. With 15 beers on tap Silver Harbor Brewing Co. has a breadth of offering for everyone. **Grandma's Favorite Recipe**, a 5-percent, lactose kettle sour, was inspired by Cook's Grandma's favorite strawberry rhubarb pie, and is sure to be a favorite. A kettle sour with a generous grain bill of oats, wheat and lactose, with the addition of over 400-lbs of Michigan strawberries, and 80-lbs of Michigan rhubarb. As Cook says, "Seriously...liquid strawberry rhubarb pie!" The award-winning **Grandma's Favorite Recipe** is available at Silver Harbor Brewing Company by the pint, in to-go crowlers, and growlers or 4-Pack cans can be found at most specialty liquor stores.

As the furnace clicks on in more and more homes across Michigan's Great Southwest, and folks fire up the fireplace, **Mike and Ryan Laylin** have emerged onto the scene with their new **Bros. Chimney Sweep & Masonry, LLC**, a new firm with seasoned pros at the helm. Between the two of

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them, Mike and his twin brother Ryan have 17-years of combined service and experience in the chimney sweep business across the region. The two started the business last month, and Mike has been a nationally certified chimney sweep for more than three years now, as certified by the **Chimney Safety Institute of America**. The job of the chimney sweep is to remove soot, blockages and built-up creosote from your chimney liner, firebox, smoke chamber and damper. Cleaning your system allows not only for safer operations during the heating season, it helps eliminate the dangerous build-up of creosote which can reduce the efficiency of the chimney and the draw of the fireplace. Cleaning the chimney can help prevent carbon monoxide poisoning, increase the efficiency of your heating system, make for easier future inspections, avoid fires in the chimney, and keep smoke flowing in the proper direction. Bros. Chimney Sweep & Masonry, is always ready to address with clients the science of how their heat-

ing units and fireplaces work, and how they should be operated in order to be as efficient as possible and assist with fire code inspections. The brothers say they offer competitive pricing and expertise, and offer discounts to veterans, senior and public service professionals. They can also perform chimney inspections for real estate transactions in the region of Southwest Michigan and **Northwest Indiana**. You can reach them at 269-414-8370 and 269-414-8371 by phone or text to arrange for an appointment for scheduled service at your home or business.

If you are a stockholder of **Whirlpool Corporation**, look for a higher dividend coming your way in mid-December. The **Benton Harbor**-based appliance giant's board of directors on Monday approved a \$0.05 increase in the quarterly dividend on the company's common stock to \$1.25-per share. That move marks the eight straight year that the appliance maker has increased the quarterly dividend to stockholders. Monday's action for the

increased dividend is payable on December 15, 2020 to all stockholders of record at the close of business on November 20, 2020. **Marc Bitzer, Chairman and Chief Executive Officer of Whirlpool Corporation**, says, "I am pleased to announce that we are increasing our dividend for the eighth consecutive year, reflecting the confidence we have in our business both in the short and long term."

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

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Another Nola Roux creation, fresh Button Mushrooms sliced and sauteed with the "Cajun Trinity" of veggies smothered with a delicious cream sauce. Seasoned with traditional spices and a light roux. Our most popular vegetarian menu item!

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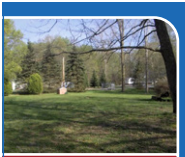
Jeffries

The September 2020 SWMI housing market results were jaw-dropping and history-making. First and foremost, 518 houses were sold and closed, which was the highest number in local history in

any month going back to January 2005. Previously in peak years, the number of sales reached the low 400 sales range. This year July (479), August (455), and September sales were off the charts, bringing year-to-date sales back to within 1 percent of 2019 after three months of shutdown earlier in the year.

The number of houses sold in September was 49 percent higher than in September 2019 (518 vs. 48). Year-to-date, the number of houses sold was down to 2721 from 2731 sold in September 2019.

Average, median, and year-to-date selling prices powered escalated to new record prices in our year-over-year comparison for September prices.



Very nice 1.19 acre parcel with trees and shrubs, located north of Little Paw Paw Lake on North Shore Drive. \$40,000. (19018668)
Text Lil at 269-921-5727 for information.

PRICE REDUCED



Lil Demler

269-921-5727

1901 Niles Ave | St Joseph, MI

The Housing Market in Southwestern Michigan

The average selling price at \$316,525 was 31 percent higher than the \$241,620 average selling price in September 2019. The year-to-date, average selling price increased 21 percent (\$287,218 vs. \$237,390).

The median selling price climbed to \$220,000 from \$193,500 in September 2019 for a 14 percent increase. Year-to-date, the median selling price rose 18 percent (\$210,000 vs. \$177,500).

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 sales and selling prices, the total dollar volume sky-rocketed 95 percent in September (\$163,960,120 vs. \$84,083,825). The year-to-date total dollar volume increased 21 percent (\$781,521,082 vs. \$648,313,723).

The inventory of houses for sale took a big hit, dropping 31 percent or 664 houses from a year ago (1156 vs. 1820). The market at the end of September had a 5.0-months supply of houses for sale. For comparison, in September 2010, there were 3574 houses for sale. The number of listings for sale includes homes for sale across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren counties.

For the last four months, the number of bank-owned or foreclosed homes as a percentage of all transactions has held steady at 1 percent. This was the lowest percentage reached since 2009. The highest percentage in previously in September was 37 percent in 2009.

Locally, the mortgage rate was 3.113, up slightly from 3.104 in August. Last year in September, the rate was 3.786. Nationally, the Freddie Mac mortgage rate in September was 2.88 down from 2.91 in August 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®.

When Selling a Home...

Even in a fast pace market, setting the selling price of your house can be tricky. To you, your home is filled with memories and the investments you made doing renovations and year-to-year maintenance. To buyers, your home is a house with a bunch of rooms.

Determining the value of your house requires setting aside emotions. Working with a REALTOR® will give you the expertise and local knowledge to advise on how to price your house, so it doesn't languish on the market.

The most common pitfalls sellers fall into include thinking your house is so great that you list at too high of a price and is passed over during the new listing phase by buyers. The longer your house sits on the market, the less likely you will get your asking price.

Next, thinking that your price should include expensive upgrades. Your REALTOR® can help you assess the market value of your upgrades and answer the big question.

Finally, pricing your home to make a certain amount of money is the wrong approach. Your REALTOR® will research the market to see what other houses in your area are selling for. He also knows the market, the inventory of houses for sale, and how your home compares to others in the area.

When Buying a Home...

Before you step foot in a house for sale, you have several key steps you should take and should spend significant time to help you make a wise investment in a new home.

First, prioritize what you most want in a home. You'll make a much better decision on what home to buy if you focus on your priorities. And list what trade-offs you are willing to make.

Start interviewing REALTORS®, specifically buyers' agents. A buyer's agent will work in your best interest to find you the right property, negotiate with the seller's agent, and shepherd you through the closing process. Your agent also can be instrumental in finding a lender who is familiar with first-time homebuyer programs.

Next, start budgeting for miscellaneous homebuying expenses. Buying a home has some miscellaneous upfront costs. A home inspection, title search, property survey, and home insurance are examples.

Your REALTOR® can help you with good advice through the rest of the steps.

To view properties that are for sale in your local area, go to www.swmar.com and click on "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.

Read more at www.MailMaxOnline.com



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NEW LISTING

3 BD, 2 BA Front exterior brick & vinyl shake, stamped concrete porch. Master bdrm w/ his/her closets, updated master bath w/ jetted tub, new vanity/marble tops, private access to backyard deck, patio & in-ground pool! Main w/ new carpet, laminate wood floor, lighting & ceiling fans, hardware, fresh paint, updated hall bath & main floor laundry. Kitchen has new SS appl & back splash. Formal dining. Family rm w/fireplace. Anderson windows. Full basement. 1 yr home warranty. \$199,900 (20042718)



REDUCED

This cute and cozy 2 bedrooms, 1 bath bungalow has refinished hardwood floors. Eat in kitchen, open living room and dining room. Newer electrical, plumbing and water heater. Full basement and 1 car detached garage. Great price for this city location/area! \$124,900 (20036964)



NEW LISTING

Traditional home located in Historic District of Niles. 2 BD, 1 BA Completely remodeled, brand new A/C, flooring, kitchen & bathroom, some new walls, new carpet etc. walking distance to downtown Niles, library, YMCA, train station, movie theater & river walk! Very cozy w/ lots of natural light. \$117,900 (20042763)



NEW LISTING

Nice wooded building site located at the end of the road. 3/4 Acres. M-60, US-12 and M-51 are all close by for an easy commute. SEV for 2020 is \$14,600 giving the property a true value of \$29,200. Come and check it out today. \$16,000 (20042072)



REDUCED

Beautiful views of Lk MI. 4 BD, 2 BA. Master bdrm w/ newly installed picture window & sliding glass door to balcony. 3rd story loft space - perfect for home office. Main floor laundry in bonus rm w/ private entrance. Handicap-accessible wheelchair ramps inside garage & leading outside from backdoor of house. Featuring all this & more, this is a home you will not want to miss! \$725,000 (20041271)



Fall in LOVE with home!



VACANT LAND

Build your get away lake house on this 22 acres parcel. Close to Lake Michigan. After you build this property can join Lake Michigan Beach association. Lots of activity nearby with wineries, fruit stands and specialty shops. Paw Paw Lake is only few miles away as is St Joseph or South Haven. \$10,500 (18021180)



PAW PAW LAKE

"Venice of Paw Paw Lake" Well-built, well maintained. 2435 sqft 4 BD, 3.5 BA plus a den, 100' of waterfront & fenced yard. Newer steel break wall. Boardwalk, 3 season rm w/ EZ breeze windows. 2 car garage. Kitchen appliances & w/d. Hardwood floors, pocket doors & built in closet systems. Gas log fireplace in Living rm & Master. Generator. Call today! \$675,000 (19041247)



PAW PAW LAKE

Deeded access Yacht Club Point. 4 BD, 3BA brick home w/ wrap porch. Whirlpool tubs, marble/ceramic tile tub surround & floor. Hardwood floors on main. LR mantle is wired for plasma TV & 5 built-in ss speakers. Oak cabinets, granite countertops, SS appliances, double oven, & br. nickel faucets in kitchen. Full basement plumbed for full bath. MB w/built-in gas fireplace, tray ceiling & more. \$399,995 (20024786)



VICTORIAN 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. \$159,900 (20026484)



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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- 2-story great room w/fireplace, main floor master suite

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- Living room w/fireplace, fully finished basement
- Fence backyard, deck, hot tub, close to downtown

AMY NEAL WILL GREET YOU. \$259,900 (20017214)

JUST LISTED!



- 4 BR, 2.5 bath, 2,366 sq. ft., 1.13 acres, wooded ravine lot
- Living room w/fireplace, main floor laundry, updated baths
- Updated kitchen w/quartz countertops, cabinetry & appls
- 4-season room w/fireplace, large mudroom, covered patio
- St. Joseph \$289,999. VZ - (20043541)

JUST LISTED!



- 4 BR, 2 bath, 1,541 sq. ft.
- Over a half acre, new roof this year
- Spacious living room, formal dining room
- Kitchen with lots of cabinet space, main floor laundry
- Hartford \$109,000. DG - (20044084)

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 \$375,000. LP - (20032867)

NEWLY LISTED!



- 2 BR, 1 bath, 1,140 sq. ft.
- Living room w/lots of natural light, hardwood floors
- Spacious kitchen w/plenty of storage space
- Fenced-in backyard, attached 1-car garage
- Benton Harbor \$130,000. NS - (20040262)

NEWLY LISTED!



- 4 BR, 3 bath, 2,656 sq. ft. ranch
- Living room w/marble fireplace, Brazilian cherry wood floors
- Kitchen w/SS appls., main floor laundry, huge backyard w/deck
- Finished basement w/rec room, bedroom & bath
- Benton Harbor \$259,000. JH - (20039827)

NEWLY LISTED!



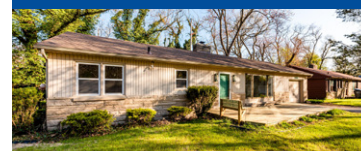
- 2 BR, 1 bath, 1,213 sq. ft.
- Great investment or vacation home
- Spacious living room, dining room
- 1-car attached garage, full basement
- St. Joseph \$139,000. DJ - (20042039)

NEWLY LISTED!



- 5 BR, 3.5 bath, 3,306 sq. ft., 2.5 acres
- Living room w/fireplace, hardwood floors
- Kitchen w/quartz counter & SS appls, finished basement
- Master suite w/sitting area & fireplace, heated out building
- Vicksburg \$499,000. DJ - (20042055)

INCLUDES LAKEFRONT LOT!



- 3 BR, 1 bath, 1,080 sq. ft.
- Many updates throughout, main floor laundry
- Spacious eat-in kitchen w/new counters & appls.
- New roof, A/C & furnace in 2018, front deck
- St. Joseph \$141,900. LP - (20015992)

NEWLY LISTED!



- 3 BR, 2.5 bath, 3,045 sq. ft., views of Christie Lake
- Spacious rooms w/wood burning fireplace, vaulted ceilings, fireplace
- Eat-in kitchen, formal dining room, main floor laundry
- Partially finished basement, partially covered back deck
- Decatur \$249,000. DG - (20041433)

PRICE REDUCED!



- 3 BR, 2 bath, 1,770 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 \$529,900. LP - (20033115)

PRICE REDUCED!



- Two-unit investment property
- Each unit 2 BR, 1 bath, 935 sq. ft.
- Shared laundry in basement, rear parking
- Separate electric service for each unit
- St. Joseph \$139,900. DS - (20036911)

PRICE REDUCED!



- 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 \$114,900. VW - (20034500)

PRICE REDUCED!



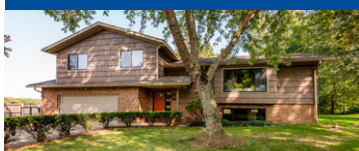
- 2 BR, 2 bath, 1,171 sq. ft.
- Vaulted foyer area, living room with slider to back patio
- Large kitchen w/lots of counter space & SS appls
- One mile to Paw Paw Lake public access, back deck
- Watervliet \$139,999. AK - (20033041)

NEWLY LISTED!



- 3 BR, 2 bath 1,552 sq. ft.
- Living room w/wood burning fireplace, hardwood floors
- Kitchen w/modern updates, quartz countertops & SS appls.
- Main floor master, fenced backyard, 2-car detached garage
- St. Joseph \$244,900. CB - (20038342)

NEWLY LISTED!



- 6 BR, 4 bath, 3,356 sq. ft., waterfront on 1.7 acres
- Private St. Joseph River frontage, living room w/fireplace
- Brazilian hardwood floors, kitchen w/granite counter tops
- Finished LL w/2 BRs, bath & kitchen, insulated pole barn
- Berrien Springs \$399,000. DJ - (20039886)

NEWLY LISTED!



- 4 BR, 2 bath, 2,570 sq. ft.
- Living room w/fireplace, hardwood floors
- Spacious eat-in kitchen w/plenty of storage space
- Walk out LL w/kitchen, family room, bedroom & bath
- St. Joseph \$250,000. VW - (20040041)

PRICE REDUCED!



- One acre lot, premium home site
- Views of Big Smith Lake, rolling & wooded land
- Surrounded by fruit orchards & vineyards
- Assoc. lake frontage w/pier & boat launch
- Berrien Center \$42,499. VW - (20017432)

PRICE REDUCED!



- 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 \$219,900. LP - (20036110)

PRICE REDUCED!



- 5 BR, 3 full, 2 half bath, 5,876 sq. ft., 5.4 acres
- Custom built on Christiana Creek, screened in sunroom
- Living room w/stone fireplace, main floor master suite
- Finished LL walkout to patio, heated pole barn
- Edwardsburg, \$742,000. JL - (20039161)

NEWLY LISTED!



- 5 BR, 5.5 bath, 5,548 sq. ft., Reserve at Knollwood
- Completely remodeled, two-story great room w/fireplace
- Gourmet kitchen w/SS appls. & granite countertops
- Main floor master suite, finished walk-out LL
- Niles \$775,000. JL - (20038223)

NEWLY LISTED!



- 4 BR, 3.5 bath 3,004 sq. ft., on the St. Joseph River
- Spacious living room w/fireplace, dining room
- Kitchen w/SS appls, master suite w/shower & tub
- Huge back deck & patio, amazing views
- St. Joseph \$534,900. DS - (20036623)

NEWLY LISTED!



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

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)

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)

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)

ON LAKE CHAPIN!



- Distinguished 6 BR, 4.5 bath waterfront home
- 112 ft. of lake frontage, private dock & boat lift
- Custom designed kitchen, formal living & dining room
- Stone fireplace, 3-season room, finished walk-out LL
- Berrien Springs \$895,000. MN - (19039717)

CONDO LIVING!



- 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)

SPACIOUS ELEGANCE!



- 5 BR, 2.5 bath, 4,125 sq. ft., main floor laundry
- Living room w/fireplace, Brazilian cherry floors
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- St. Joseph \$629,900. LP - (20015494)

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PUMPKINS ON PARADE OCT. 23-NOV. 1 IN DOWNTOWN ST. JOSEPH

Join us October 23 through November 1 as downtown St. Joseph businesses and restaurants host Pumpkins on Parade – a pumpkin decorating contest.

Visit participating locations and vote for your favorite pumpkin online! Voting will be available at stjoetoday.com/vote from 10:00am October 23 to 11:59pm November 1. The top three winners will be announced on Monday, November 2 on the St. Joseph Today Facebook page.

Stop by these participating locations to check out their pumpkin display: 221 Main, Baroda Founders, Bistro on the Boulevard, Chartreuse, City of St. Joseph Public Works Department (located at City Hall), Edgewater Bank, G&M Variety, Grins of St. Joseph, Krasl Art Center, Lazy Ballerina Winery, Perennial Accents, Plank's Tavern on the Water, ReVive Spa, Schu's Bar & Grill, Silver Beach Pizza, St. Joseph Today, Statements Style Lounge, Sturgis Bank & Trust Co., The Buck Burgers & Brew, The Toy Company, Third Coast Surf

Shop, Tim's Too, Waterfront Framing & Design and White Pine Winery.

Special thanks to Silver Beach Pizza and Prillwitz Fruit Farms for the coordination and donation of pumpkins for this event.

Catch these upcoming fall and winter events:

Luminary: Friday, November 20
(5:00pm-8:00pm)

Small Business Saturday: Saturday, November 28
(all day)

Window Wonderland: Friday, December 4
(7:00pm-8:30pm)

Reindog Holiday Parade: Saturday, December 5
(3:00pm)

St. Joseph Today is a 501(c)(3) membership-based organization dedicated to developing and promoting events and businesses in St. Joseph, Mich. and its surrounding communities. For more information about upcoming fall and winter events and details call St. Joseph Today at (269) 985 1111 or visitsjoetoday.com.



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11:30 am

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**NOTICE OF ELECTION
RIVER SCHOOL - SODUS TOWNSHIP No. 5
TUESDAY, NOVEMBER 3, 2020**
To the qualified electors of River School - Sodus No. 5 in the County of Berrien, State of Michigan.
**NOTICE IS HEREBY GIVEN THAT
A GENERAL ELECTION**
will be held at the precinct listed below on **TUESDAY, NOVEMBER 3, 2020** to elect one (1) School Board Member for a four (4) year term.
Sodus Township: Pct. 1 Twp. Hall,
4056 King Dr. (River School - Sodus Township No.5 Voters Only)
PLEASE TAKE NOTICE
that the School District No. 5, Sodus Township (River School) will be voting on the following
Millage proposal as presented below:
**SCHOOL DISTRICT NO. 5, SODUS TOWNSHIP
(RIVER SCHOOL)
COUNTY OF BERRIAN
STATE OF MICHIGAN
NON-HOMESTEAD OPERATING MILLAGE
RENEWAL PROPOSAL**
Full text of the ballot proposition may be obtained at the administrative offices of School District No. 5, Sodus Township (River School), 4439 River Road, Sodus, Michigan 49126-9779, telephone (269) 925 6757.
Persons with special needs, as defined in the Americans with Disabilities Act, should contact their Township Clerk.
Absentee ballots may be obtained from the clerk of the jurisdiction where you reside.
SHARON TYLER, BERRIE COUNTY CLERK.

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1.8L 4-Cylinder DOHC 16V, CVT with Xtronic, 40181 mi., 29/37 MPG
\$13,815



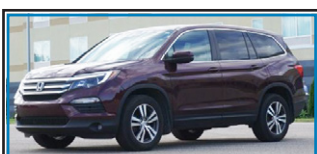
2019 Kia Soul Plus
I4, 6-Speed Automatic with Sportmatic, 45020 mi., 25/30 MPG
\$14,068



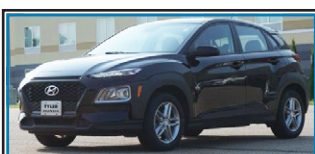
2017 Chevrolet Trax LT
ECOTEC 1.4L I4 SMPI DOHC Turbocharged VVT, 6-Speed Automatic, 42356 mi., 24/30 MPG
\$15,237



2015 Chevrolet Equinox LTZ
2.4L 4-Cylinder SIDI DOHC VVT, 6-Speed Automatic with Overdrive, 39553 mi., 22/32 MPG
\$16,447



2016 Honda Pilot EX
3.5L V6 24V SOHC i-VTEC, 6-Speed Automatic, 124518 mi., 18/26 MPG
\$17,051



2019 Hyundai Kona SE
I4, 6-Speed Automatic with Shifttronic, 33647 mi., 25/30 MPG
\$17,425



2019 Ford EcoSport Titanium
2.0L I4 Ti-VCT GDI, 6-Speed Automatic, 21083 mi., 23/29 MPG
\$18,201



2018 Mitsubishi Outlander ES
2.4L I4 SOHC, CVT, 50754 mi., 24/29 MPG
\$18,511



2019 Dodge Journey GT
3.6L V6 24V VVT, 6-Speed Automatic, 33395 mi., 16/24 MPG
\$18,550



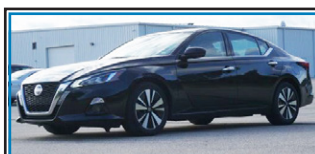
2019 Dodge Grand Caravan GT
3.6L 6-Cylinder SMPI DOHC, 6-Speed Automatic, 42275 mi., 17/25 MPG
\$18,568



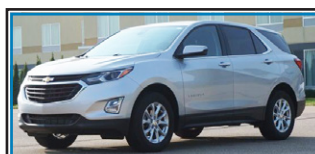
2017 Jeep New Compass Latitude
2.4L I4 MultiAir, 9-Speed Automatic, 31022 mi., 22/30 MPG
\$18,608



2018 Ford Escape SE
1.5L 4-Cylinder GDI Turbocharged DOHC, 6-Speed Automatic, 17243 mi., 22/28 MPG
\$18,852



2019 Nissan Altima 2.5 SL
2.5L 4-Cylinder DOHC 16V, CVT with Xtronic, 38650 mi., 28/39 MPG
\$19,203



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1.5L DOHC, 6-Speed Automatic Electronic with Overdrive, 33555 mi., 25/30 MPG
\$20,045



2018 Honda HR-V EX
1.8L I4 SOHC 16V i-VTEC, CVT, 20575 mi., 27/31 MPG
\$20,853



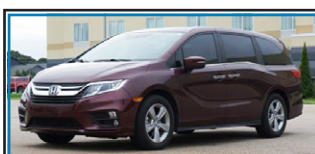
2020 GMC Terrain SLT
1.5L DOHC, 9-Speed Automatic, 36848 mi., 25/28 MPG
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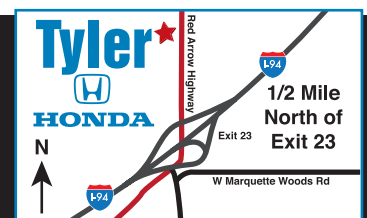


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<p>2013 FORD EXPLORER</p> <p>\$16,991</p>  <p>LEATHER, 4X4, V6</p>	<p>2017 FORD ESCAPE</p> <p>\$259/mo \$16,991</p>  <p>1.5L I4 TURBOCHARGER</p>	<p>2018 FORD ESCAPE SE 4X4</p> <p>\$259/mo \$16,991</p>  <p>85K MILES</p>	<p>2015 GMC TERRAIN SLE2</p> <p>\$259/mo \$16,991</p>  <p>56K MILES</p>	<p>2017 FORD ESCAPE TITANIUM</p> <p>\$269/mo \$16,991</p>  <p>2.0L I4 TURBOCHARGER</p>	<p>2019 CHEVY TRAX LT</p> <p>\$16,691</p>  <p>FACTORY WARRANTY, 14,991 MILES</p>

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<p>2017 HYUNDAI TUCSON SPORT</p> <p>\$17,991</p>  <p>AWD</p>	<p>2018 HONDA CIVIC EX L</p> <p>\$19,691</p>  <p>LEATHER, ROOF, FACTORY WARRANTY</p>	<p>2019 NISSAN ROGUE</p> <p>\$329/mo \$19,991</p>  <p>34K MILES, FACTORY WARRANTY</p>	<p>2016 CHEVY EXPRESS PASSENGER LT 3500</p> <p>\$19,991</p>  <p>6.0L V8, 41K MILES</p>	<p>2017 CHEVY TRAVERSE LT AWD</p> <p>\$19,991</p>  <p>AWD</p>	<p>2013 FORD F150 FX4</p> <p>\$349/mo \$19,991</p>  <p>88K MILES</p>
<p>2018 FORD ESCAPE</p> <p>\$349/mo \$19,991</p>  <p>AWD</p>	<p>2013 RAM PICKUP 1500 SLT</p> <p>\$21,991</p>  <p>61K MILES</p>	<p>2013 RAM PICKUP 1500 SLT CREW</p> <p>\$22,991</p>  <p>122K MILES</p>	<p>2016 CHEVY TRAVERSE LT</p> <p>\$22,991</p>  <p>AWD</p>	<p>2017 LINCOLN MKC</p> <p>\$24,991</p>  <p>44,814 MILES</p>	<p>2016 CHEVY COLORADO LT 4X4</p> <p>\$26,991</p>  <p>CREW CAB, 3.6L V6</p>

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\$189 Per Mo. 36 Mos.
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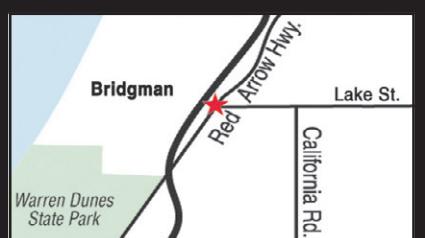


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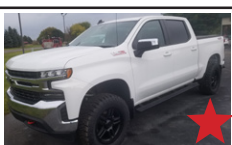
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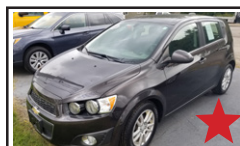
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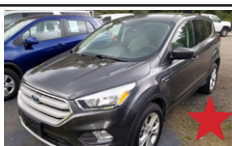
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6.0 liter flatbed, excellent condition!

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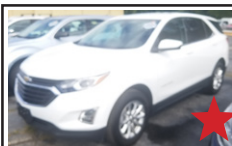
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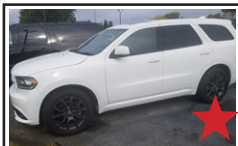
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HEMI with every options.

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Just traded, Showroom New!

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Like new, teen miles, fully loaded, over
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NOW \$47,900



2019 CHEVY SILVERADO
HD3500 CREW 4X4
Duramax, Allison, flatbed with low
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