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Moody on The Market



Moody Pat

Tom Alti and Larry Coyle are living proof that ongoing innovation is critical to survival. The two are partners in the Benton Harbor-based company TGA Recording Company which is marking its 50th Anniversary year in this bizarre year of 2020. Rather than rest on their laurels, enjoy a little cake and champagne and maybe wait for their phone to ring for one of their myriad services, the two are embarking on a new venture to add to the stable of offerings their 50-year old company brings to the table for other businesses all across the region.

TGA Recording, anchored in the Urbandale Industrial Park on the outskirts of the Southwest Michigan Regional Airport, is now offering 360 Virtual Tour creation for real estate and other businesses. You can see examples of 360 Virtual Tours at: www.tgarecording.com/360_Virtual_Tours.html. Coyle, who serves as President of TGA Recording, says, "We are a Zillow Certified Photographer, and you can find our profile in the Zillow Photographer Directory." He goes on to explain, "We provide 3D Home tours of real estate listed on Zillow, which is important, because homes with Zillow 3D tours sold 10-percent faster on average and were 22-percent more likely to sell in the first 30 days compared to homes without a Zillow 3D tour." Recent Zillow Trends Reports indicates further support for that success, telling us: Over half of Millennial home buyers wish more listings had 3D tours available when house hunting," and adding, "77-percent of sellers find it very important that their agent use a virtual tour to market their home." Coyle says that TGA Recording is also a Google Street View Trusted Photographer and can provide 360 Virtual Tours to help improve your business listing on the Google platform. TGA founder Tom Alti says, "Virtual tours give your audience a visual idea of what your business looks like before they even visit your actual location, and that makes for a huge first impression in what can be a deciding factor on whether or not they would like your services." Google itself suggests multiple good reasons that a broad range of businesses consider 360-degree virtual tours to be the latest and greatest marketing tool, listing these benefits that accrue when you hire a Google Trusted Photographer according to a Street View Study: Virtual tours help your prospective customers get to know, like, and trust you – quickly...People feel more comfortable when they visit in

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**Arthur
Havlicek,**
President,
SMR Chamber

A Critical Time in the Fight.

As everyone now knows, the Michigan Department of Health and Human Services (MDHHS), under the direction of Governor Gretchen Whitmer, has issued a new Emergency Order enacting a three-week "pause" targeting indoor social gatherings and other group activities in an effort to curb rapidly rising COVID-19 infection rates.

This should not come as a surprise as Michigan's case numbers have skyrocketed beyond any point we have seen in this crisis. The seven-day rolling average of positive cases in Michigan has increased over the past three weeks to 6,965 per day. For context, Michigan averaged

Continued on page 2

Inserts & Promotions

- ALDI • Family Farm & Home • Family Fare
 - Hardings Friendly Market of Bridgman
 - Martin's Super Markets
 - Rural King • Save-A-Lot
 - Small Business Saturday - Pg 4&5
- Inserts may vary by Zip Code

Arthur Continued from cover

150 cases per day in mid-June and our previous peak was 1,600 cases per day in April.

Positivity rates, hospitalization rates, and hospital capacity all prove to be grim statistics as well. Michigan is seeing its highest test positivity rates since late April, at 14.25 percent, the number of hospitalizations has increased over 300 percent in the last thirty days, and several hospitals in Michigan reported being at capacity while more than a dozen others reported being over 90 percent capacity.

In Berrien County alone, we have seen cases rise nine-and-a-half fold since October. Case counts are now doubling every 10 to 14 days and our health care system predicts exceeding surge capacity within the next two to three weeks if these trends do not reverse.

To curb the spread, the MDHHS order tried to target locations and activities that have either seen higher concentrations of outbreaks or have a higher potential for community spread. Now, I will not minimize the need for a drastic course correction in our fight against the virus. However, as the *Voice for Business*, our Chamber must matter-of-factly address the potential economic impact these decisions will have.

Thankfully, this order is far more targeted than others we've seen this year. Hair salons, gyms, pools, retail stores, childcare centers, and preschool through eighth grade (subject to local control) have all been allowed to remain open. There is no stay-at-home order, and we've moved away from the essential vs. non-essential distinctions. Decisions like allowing K-8 to remain open and high schools being closed can be linked to data directly indicating a higher concentration of outbreaks and that approach should be appreciated.

Unfortunately, it is not all good news. Theaters, movie theatres, stadiums, arenas, bowling centers, ice skating rinks, indoor water parks, bingo halls, casinos, arcades, and group exercise classes have all been shut down. While these settings did not have many (or any) outbreaks, they are deemed higher-risk and were thus shut down anyway. This will be devastating since many of them, like movie theatres, had only just gotten the greenlight to re-open in October.

Also devastating will be the impact on our already struggling bars and restaurants. Keep in mind, they've been limited to 50% capacity since they re-opened in June. With the slower winter season fast approaching, and outdoor seating no longer an option, any chance at making meaningful progress towards the black has just been swept off the table. To make matters worse, there is no federal stimulus money to help these businesses this time – nor is there the expanded unemployment benefit for the thousands of workers about to be laid off for the holidays. Industry leaders fear this may force another 6,000 Michigan restaurants out of business by spring.

With all of this in mind, I'm asking you to join me in two very important endeavors as we head into the holiday season. First, **please do everything you can to reduce the spread of COVID-19** and minimize the impact this pandemic is having on families and our local businesses. Wear masks, limit gatherings, maintain social distancing, and sanitize hands and surfaces. Second, please **continue to support our local businesses** by ordering takeout meals, buying local gift cards, and shopping local for presents. The next three weeks will be a critical time in the fight against the virus and in the fight for small business solvency. We already bent the curve once. Together, we can do it again.

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Photo of the Week



Thankful for Social Distancing
Photo by Robin Neumann

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Shopping locally is now more crucial than ever

The importance of shopping locally has been emphasized with increasing urgency in recent years. Events like **Small Business Saturday** have brought some much-needed attention to the importance of shopping local, which is even more crucial now as so many small businesses try to survive the pandemic.

A poll from the trade group the National Federation of Independent Business reported that about half of all the businesses in the survey reported a 25 percent drop in sales since the outbreak of the COVID-19 virus, and roughly one in five businesses have seen sales decline by more than 50 percent. If the economic climate does not radically improve, 20 percent of small businesses won't survive.

According to NBC News, small businesses employ 60 million people in the United States,

almost half of the nation's private-sector employees. In addition, small businesses generate tax revenues that help communities by funding schools, maintaining parks and contributing to public safety programs. However, based on research from the Federal Reserve Bank of New York, even before COVID-19 spread across the world, only 20 percent of healthy small businesses had sufficient cash reserves to continue to operate if they experienced a revenue loss for two months.

Individuals looking for everything from clothing to home improvement services to office supplies can look to small businesses to fill those needs.

• Look for small businesses for any and all of your shopping needs. Chances are items sold by big box retailers also are sold by small business-

es. When the options are the same or similar, purchase from a small business instead of its big box competitor.

• Readily provide recommendations of small businesses with which you have done business. Too often people are quick to complain about places that have failed them, but those same people don't think to say kind words about companies that went above and beyond. Share great experiences on social media or through word of mouth.

• Talk to small businesses owners first if you have an issue. It's tempting to go directly to social media to complain about something, but such complaints can have a dire impact. Always take issues to the manager or business owner first to see if a resolution can be reached. A manager may not be aware of an issue at all.

Give small businesses a chance to make it right before taking things public.

• If you own a small business, rely on other small businesses to fulfill your needs. Order supplies from fellow small business owners, seek the help of local financial advisors and tax professionals and use local suppliers and delivery personnel.

Small businesses have experienced unprecedented setbacks due to COVID-19. By supporting small businesses, communities can help them regain stable footing.



Small Business Saturday

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The advantages to shopping locally

Residents of Southwest Michigan are often encouraged to support local businesses by looking to these firms to fill their needs. Small businesses are not just integral parts of communities, employing millions across the country, they also are operations that fund the very communities they service.

Efforts to promote shopping local appear to be working. According to the Commonwealth Financial Group, over the last several years there has been a shift in consumer purchasing behavior marked by a preference among consumers to support locally owned shops and stores over big-box retailers and even online shopping.

The following are some key reasons why shopping locally not only benefits small busi-

ness owners, but also the communities they call home and the customers they serve:

- **More money stays in the community:** According to the American Independent Business Alliance, for every \$100 spent at a local business, \$68 remains in the community. Conversely, only 43 percent of every \$100 spent at a chain retailer stays in the community.
- **Job creation:** The Business Alliance for Local Living Economies says local businesses create the majority of economic growth. They employ millions of Americans by creating roughly two-thirds of private sector jobs. Local business owners also tend to hire people who represent the demographics of the communities where the business is located, which may include historically underserved populations.

- **Diversity of products:** Local stores tend to diversify their products and services to meet the needs of the local communities, whereas chain stores often stock their shelves based on national demands.

- **Personalized service:** A small business owner may be more inclined to go to great lengths to make customers happy because the long-term success of the business depends on customers becoming repeat customers.

- **Personal connection:** Knowing the people behind a business facilitates a connection not easily achieved with other companies. Customers may celebrate when a favorite business succeeds and look to spread the word about that business because they feel like they played a positive role in its success.

Shopping locally has gained momentum and is fueled by the many advantages to supporting local businesses.

On Facebook, you can find the Chamber's **Buy Local Berrien!** group where you can find even more local shopping ideas.

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Don



Stuart

The wife got her new work computer delivered to the house yesterday. She was not AT ALL amused this morning when she found me using it to write this column.

See, the computer I've written columns on for the last 10+ years is now, according to my math, 10+ years old, and it's starting to act all glitchy, hinky and sclerotic - everything I ask it to do it does sooooooowly!!

So I decided I'd just quick-like whip out a new column on the wife's new, fast machine. But she said - get this! - "Why don't you figure out how to make the old (she didn't mention "and sloooooooow") computer run faster?" (Full disclosure: She said this after initially saying "Get your dadgum* mitts OFF my new computer!!!")

(*She may have used a word other than "dadgum.")

So now I'm sitting in front of the oooooooold sloooooooow computer, trying to figure out how to figure out if I'm capable of figuring out what's making it so pokey.

I determined to start investigating possible causes for the gummed-up works. That lasted about 58 seconds. Because I got distracted.

Staying Stout Through Computer Problems

Because I began combing through all the folders I've created over the years in my email account. Which have nothing to do with how fast my computer operates. It only led to quite a few "What the heck?!" moments:

Item: I have at least 95 different folders in which I've apparently stored e-mails since I first figured out the wonderful benefits of creating folders to store e-mails. Once upon a time, I created a folder labeled "Beer Stuff." One of the e-mails it contains is a "welcome" message from Beeradvocate.com. I appear to have created an "account" on this website in January 2008. I guess I could go wander around the site and see if my "account" is still active - the website is. In fact, as I write, its homepage has a list of "Trending Beers," topped by a brew from Kentucky Breakfast Stout called Maple Mackinac Fudge. (It's mid-morning, and, like a Hobbit, I'm feeling peckish for a second breakfast, and finding a "Breakfast Stout" sounds intriguing; but, sorry, beer that tastes like Maple Mackinac Fudge?!?!? -- YUUUCCCKKK!!!)

Item: I have a folder labeled "Column Stuff." From September, 2006 to January, 2019, I stored 54 e-mails in it. Most of them appear to be ideas for columns. I bet you hope some of them are funny, or interesting, or at least a tiny bit more funny or interesting than this column. I hope so too!

Item: I have a folder that I named "Cool Images." It doesn't contain very many messages but there's one with the subject line "Guinness Gaelic ad." I appear to have mailed it to myself. There's actually no message, just an attachment: A photo of an old-school pub sign, picturing a tall pint of Guinness stout and the Gaelic phrase "Is fearroe (then a word consisting of Gaelic letters I can't find on this old, slow computer) Guinness."

I don't know why I mailed myself this photo. But I'm sure it's not just a sign - it's a SIGN! I WILL figure out what's wrong with this dadgum computer!! I just need to fortify myself with a stout!! I'm thinking Maple Mackinac Fudge.

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Forgiveness

The LORD is compassionate and gracious, slow to anger, abounding in love. . . . He does not treat us as our sins deserve or repay us according to our iniquities. Psalm 103:8,10

As the story goes, a king was in the process of taking over the throne. As part of taking over, he made a list of all his friends and his enemies. He placed a mark in front of the name of everyone who had tried to keep him from becoming king. When those whose names were marked heard about the list, they were terrified. They were convinced that their days on this earth were numbered because the king would certainly take revenge and do so soon.

Then they learned that the mark before each of their names was a cross. It was put there by the king to remind him of the love that Christ had shown to him and the love he needed to show to others—especially his enemies.

The king had taken to heart the truth expressed in Psalm 103:10. "The LORD does not treat us as our sins deserve or repay us according to our iniquities."

God does not seek revenge. His goal is not to get even with us for breaking his commandments. He doesn't treat us as we deserve. Instead of getting even and making us pay for our sins, God punished Jesus, his Son. In effect, God placed a cross by each of our names. The cross assures us that he loves us! Through the cross, God proclaims, "You don't have to be afraid! I've forgiven you!"

Prayer: Dear Lord, I join the psalmist in praising you for not treating me as I deserve. In your love and compassion, you have forgiven my sins. Thank you for taking my sins to the cross! Thank you, Jesus, for dying for them! In your name, dear Lord, I pray. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
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- ★ 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.
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MOODY *Continued from Cover*

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Lots of people have been hoping for the proverbial "V"-shaped recovery from the coronavirus

pandemic, but the man with his eye on the numbers and his ear to the ground in our region says the recovery for the West Michigan Industrial Economy might come to resemble something more akin to a "lopsided W-shaped" recovery. Professor Brian Long, Director of Supply Chain Management Research at Grand Valley State University tracks the numbers monthly on the state of the West Michigan Industrial Economy through a comprehensive survey of manufacturers and related businesses across the region. In his report for October, just released, Dr. Long says, "Albeit slower than we would like, the West Michigan recovery from the 2020 Covid-19 recession continues on track and it therefore may be consistent with what is now being called a 'V-shaped' recovery." Long says that according to his data collected in the third and fourth weeks of October, his closely watched New Orders Index, the index of business improvement, came in at +16, virtually unchanged from September's rate of +18. The Production index, which is termed "output" by many economists, rebounded nicely to +29, up from September's +20. Meanwhile, activity in the purchasing offices, Long's Purchasing Index, came in at +12, essentially unchanged from +14, and he says, "Just like last month, the overall mood of our survey participants remains widely mixed. Like most recessions, both capital equipment and office furniture manufacturers activity are weak, but automotive parts producers appear to have turned the corner. Firms that were

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designated 'essential' were never impacted by the recession. However, if our statistics turn negative in the next few months, the new economic dip may result in a 'W-shaped' recovery." Turning the spotlight on the automotive sector, Professor Long tells us, "The good news for the West Michigan economy is that the recovery for the automotive industry remains on track, even though the recovery path has been erratic. *Automotive News* reports that October year-over-year sales for sedans at **Ford** were down an astounding 45-percent, but SUV sales rose by 9.4-percent. Many other nameplates have continued the practice of doing only quarterly releases. However, *Cox Automotive* estimates the Seasonally Adjusted Annualized Rate of sales (SAAR) in October to be 15.7 million to 16.4 million units. Hence, despite recurring parts shortages at many assembly plants, the worst may be over." For those automakers still reporting monthly data, **Toyota** sales rose 8.8-percent, **Subaru** added 10.6-percent, **Hyundai-Kia** gained 5.1-percent, but sales at **Honda** fell by 3.4-percent. **Eric Lyman**, chief industry analyst for **ALG** suggests: "The auto industry recovery is absolutely striking. We clawed back more new car sales each month since sales bottomed out in April and are now seeing year-over-year new car retail sales growth for two consecutive months. This is a phenomenal outcome for the industry, as inventory is starting to rebound and demand remains high. There are positive signals that the recovery will sustain." Turning his attention to the employ-

ment market, Professor Long says, "Although most industrial firms have now reopened by observing various combinations of face masks and social distancing, the unemployment rate for most of Michigan remains at about twice the level of two years ago. Paradoxically, some firms have announced layoffs while others are again begging for qualified people to fill open positions." For the West Michigan October survey, the Employment Index retreated to -2 from +9. At the state level, Michigan's **DTMB** October 22nd unemployment report for September reported that the seasonally adjusted state-wide unemployment rate fell modestly to 8.5-percent from 8.7-percent. Looking at industrial inflation indicators, Dr. Long contends, "Ordinarily, the recent uptick in industrial inflation would be regarded by some analysts as a sign that the industrial economy was recovering from the recession. However, our Lead Times Index came in at a 16-year high of +44, up sharply from September's +25. As many segments of the industrial economy continue to reestablish continuity in their supply chains, some shortages have driven prices higher for a few key commodities such as steel, paper, corrugated, and aluminum." Working to forecast the future, Dr. Long says, "As parts of the economy continue to reopen, confidence in business growth around the world continues to improve, at least for now. In the **JPM** October survey, business confi-

Continued on page 12

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MOODY *Continued from page 11*

dence remained positive for a fifth successive month with **Italian and German** manufacturers leading the way. At the national level, the **National Federation of Independent Business Optimism Index** rose 3.8 points to 104.0 in September, the highest reading since February, and considerably higher than the seven-year low of 90.9 reported in April." He goes on to note, "The **Conference Board Consumer Confidence Index** declined slightly in October to 100.9 after increasing sharply in September. Our local Short-Term Business Outlook Index for October, which asks local firms about the business perception for the next three to six months, retreated modestly to +14 from +20. The Long-Term Business Outlook Index, which queries the perception for the next three to five years, remained virtually unchanged at +37, up slightly from +36. Summarizing his thoughts after laying out the various numbers, Professor Long says, "According to the forecasts from the various **Federal Reserve** banks, the national economy appears to be on its way to a 'V-shaped' recovery. The GDP forecasts are positive for the fourth quarter as well as for all four quarters of 2021. However, for West Michigan, a lopsided 'W-shaped' recovery looks more likely." By way of explanation, Long says, "In any market economy, jobs are always being lost, and jobs are always being gained. The term 'frictional unemployment' refers to the time lag between workers moving from one job to the next. We know that the Covid-19 recession has resulted in job losses, some of which are involuntary and permanent. We also know that some workers did not return to work because of day care issues brought on by schools that are still closed. For those displaced workers now seeking work, we know from our survey respondents that there are at least some job openings that may absorb some of these frictionally unemployed workers. This is especially true for our automotive parts producers. However, it is doubtful that the West Michigan industrial economy can soon absorb all of the

recently-unemployed workers. Hence, a lopsided "W-shaped" recovery is most likely." Further explaining his rationale, Dr. Long says, "In addition to industrial unemployment, significant West Michigan unemployment has come from the recreation and hospitality industries. It is doubtful that all of these jobs will come back anytime soon. The same is true for the food service industry. Many restaurants have been forced to permanently close, but many fast-food outlets are setting sales records. America is not going on a diet, so it will take time for the supply chains to shift to hire workers to meet the new demand. For West Michigan, all of this will take time."

That's it for this week, folks. Please keep your favorite local restaurant, diner, winery, and beyond in mind as you traverse the next several weeks when they are forced to resort to take-out and curbside service. Also consider tipping generously in this difficult time. As you shop for holiday gifts, try to shop locally at every opportunity to help assure that the local business community survives in this critical time of year. See you Saturday right here in **MailMax**, and online 24/7 at www.MoodyOnTheMarket.com.

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EMPLOYEE PRICING FOR EVERYONE.....	\$25,635
REBATE.....	- 1,250
CONQUEST TRADE-IN BONUS CASH*.....	- 2,500
SALE PRICE FORE EVERYONE.....	\$21,885
MILITARY CONSUMER CASH*.....	500
CONQUEST LEASE CASH*.....	500

AS LOW AS.....\$20,885
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REBATE.....	- 1,500
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BONUS CASH.....	500
SALE PRICE FOR EVERYONE.....	\$24,335
2020 RETURNING LESSEE*.....	500
MILITARY CONSUMER CASH*.....	500

AS LOW AS.....\$23,335
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MSRP.....	\$47,925
LESS EMPLOYEE PRICING DISCOUNT.....	- 4,748
EMPLOYEE PRICING FOR EVERYONE.....	\$43,177
REBATE.....	- 1,000
RAM BONUS COUPON.....	250
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MILITARY CONSUMER CASH*.....	500
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MSRP.....	\$49,685
LESS EMPLOYEE PRICING DISCOUNT.....	- 4,198
EMPLOYEE PRICING FOR EVERYONE.....	\$45,487
REBATE.....	- 750
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EMPLOYEE PRICING FOR EVERYONE.....	\$30,037
REBATE.....	- 1,000
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BONUS CASH.....	- 500
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MILITARY CONSUMER CASH*.....	- 500
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(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2021 JEEP WRANGLER SPORT 4X4

Black, 2.0 4-Cylinder Turbo Engine, Premium Black Sunrider Soft Top, Touch Screen Radio, 8 Speed Automatic Transmission, Power Windows and Locks, Rear Back-Up Camera, and Much More! C21008



MSRP.....	\$36,025
SIEMANS DISCOUNT.....	- 530
SALE PRICE FOR EVERYONE.....	\$35,495
MILITARY CONSUMER CASH*.....	- 500

AS LOW AS.....\$34,995

(*MUST QUALIFY)

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
LESS EMPLOYEE PRICING DISCOUNT.....	- 6,750
EMPLOYEE PRICING FOR EVERYONE.....	\$49,705
RAM BONUS COUPON.....	- 250
TRUCK OWNER CONQUEST BONUS CASH*.....	- 1,000
SALE PRICE FOR EVERYONE.....	\$48,455
MILITARY CONSUMER CASH*.....	- 500
CONQUEST LEASE CASH*.....	- 500

AS LOW AS.....\$47,455

(*MUST QUALIFY)

2020 RAM 5500 4X4 FLATBED WITH HOIST

Bright White, 6.7 Cummins Turbo Diesel, Tubular Side Steps, Rear Sliding Window, AISIN Transmission, Chrome Appearance Group, Power Windows and Locks, 16 Foot Flatbed Platform Body with Double Acting Scissor Hoist, Bulkhead, Underbed Tool Box and Much More! C20146



MSRP.....	\$57,910
ADD FOR PLATFORM BODY.....	+10,863
SUBTOTAL.....	\$68,773
SIEMANS DISCOUNT.....	- 4,528
REBATE.....	- 500
RAM BONUS COUPON.....	- 250
COMMERCIAL TRUCK SEASON BONUS CASH*.....	- 500
ON THE JOB COMMERCIAL EQUIPMENT UPFIT*.....	- 1,000
SALE PRICE.....	\$61,995
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$60,995

(*MUST QUALIFY)

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MANAGER'S SPECIALS

WAS \$27,999



2017 FORD EXPLORER XLT 4X4
NOW \$26,307

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheels, Auto Climate Control, Twin Panel Moon Roof, Forward and Reverse Sensing System, Blind Spot Information System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System. Ford Certified! White Platinum. C20076A

WAS \$9,822



2014 VOLKSWAGEN PASSAT SE
NOW \$8,864

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

WAS \$34,543



2018 RAM 1500 BIG HORN CREW CAB 4X4
NOW \$33,146

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

WAS \$22,228



2018 ESCAPE
NOW \$18,999

1.5 EcoBoost EFI Engine, 6 Speed Automatic, 3, Power Driver's Seat, Leather Heated Front Seats, CD-Player, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System.

WAS \$33,520



2018 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$30,947

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 26K 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

WAS \$39,872



2018 FORD F-150 SUPERCREW 4X4
NOW \$36,995

3.5 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 44K Miles, Remote Start, Navigation, SYNC 3, Chrome Step Bars, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Rear View Camera, Pro Trailer Back-Up Assist, Remote Keyless Entry System. Ford Certified! White Gold. C20261A

WAS \$31,228



2017 JEEP GRAND CHEROKEE ALTITUDE 4X4
NOW \$29,750

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

Manage

WAS \$33,995



2018 MERCEDES GLC 300 4MATIC AWD
NOW \$32,995

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

WAS \$34,980



2017 FORD F-150 SUPERCAB 4X4
NOW \$32,676

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

WAS \$34,618



2017 FORD F-150 XLT SUPERCAB 4X4
NOW \$33,372

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

WAS \$54,990



2019 FORD F-150 LARIAT SUPERCREW DIESEL 4X4
NOW \$52,554

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

SEE OVER 250 NEW AND 125 PRE-OWNED VEHICLES

WAS \$23,810



2016 FORD EDGE SLE AWD
NOW \$20,549

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

WAS \$40,966



2018 FORD F-150 XLT SUPERCREW 4X4
NOW \$37,878

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 \$18,499

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 \$31,749



2014 JEEP UNLIMITED
NOW \$28,999

3.6 V6 EFI Engine, 5 Speed Automatic, 3, Power Driver's Seat, Navigation, Heated Front Seats, Touchscreen Display, Remote Start, Power Windows, Car Smart System.



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MANAGER'S SPECIALS



FORD SEL 4X4
NOW \$19,999

Automatic, Aluminum Wheels, 32K Miles, SYNC 3, Memory Power Leather Heated Front Seats, Panoramic Moon Roof, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! U20183

WAS \$20,995



2019 DODGE GRAND CARAVAN SXT
NOW \$19,995

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

WAS \$9,994



2013 TOYOTA PRIUS C HYBRID HATCHBACK
NOW \$8,853

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

WAS \$35,989



2017 FORD EXPLORER PLATINUM 4X4
NOW \$34,785

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC 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



WAS \$32,380



2017 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$29,612

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

WAS \$22,203



2018 FORD ESCAPE SEL 4X4
NOW \$20,838

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

WAS \$31,499



2014 GMC SIERRA 1500 SLT 4X4
NOW \$29,989

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 Seats, Auto Climate Control, CD-Player, Remote Keyless Entry System, Car Smart Checked! F19385B

WAS \$31,951



2017 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$28,880

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 \$26,811



2017 CHRYSLER PACIFICA TOURING-L PLUS
NOW \$22,790

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 \$30,989



2017 FORD EXPLORER XLT 4X4
NOW \$27,823

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 \$32,729



2019 FORD TRANSIT 350 XLT 15 PASSENGER VAN
NOW \$29,372

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

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2018 JEEP WRANGLER LIMITED 4X4
NOW \$28,614

Automatic, Aluminum Wheels, 73K Miles, Power Windows, 3-Piece Hard Top, Heated Front Seats, Remote Keyless Entry System, Car Smart Checked, U20176

WAS \$20,995



2019 DODGE GRAND CARAVAN GT
NOW \$19,995

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

WAS \$24,500



2017 FORD EDGE SEL AWD
NOW \$21,267

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 \$21,994



2018 HYUNDAI SANTA FE SPORT AWD
NOW \$18,993

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

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2015 INFINITI QX70 AWD
NOW \$23,997

3.7 EFI Engine, 7 Speed Automatic, Aluminum Wheels, 66K Miles, Navigation, Memory Power Leather Heated Seating, Power Moon Roof, Auto Climate Control, CD-Player, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! Liquid Platinum, C21009A



2014 FORD TAURUS LIMITED
NOW \$13,561

3.5 V6 EFI Engine, 6 Speed Automatic, Painted Aluminum Wheels, 56K Miles, Remote Start, SYNC, Memory Power Leather Heated/AC Seating, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Car Smart Checked! Sterling Gray, F20434A



2013 FORD EDGE SE
NOW \$11,587

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 91K Miles, SYNC, CD-Player, Power Windows and Doors, Remote Keyless Entry System, Car Smart Checked! Tuxedo Black, F21006A



2018 FORD EDGE TITANIUM AWD
NOW \$29,918

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 24K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moon Roof, Adaptive Cruise Control, Collision Warning, Lane Keeping System, Front 180 Degree Camera, Blind Spot Monitor, Reverse Sensing System, Active Park Assist, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Blue Metallic, F20463A

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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



2018 BUICK REGAL SPORTBACK ESSENCE
NOW \$20,989

2.0 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 28K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! Quicksilver Metallic, C20202A



2017 CHRYSLER PACIFICA TOURING L PLUS
NOW \$23,927

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Slide Side Doors, DVD Entertainment System, Reverse Park Assist with Stop, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Chrysler Certified! Granite, F20104A



2016 TOYOTA TACOMA TRD SPORT 4X4
NOW \$29,995

3.5 EFI Engine, 6 Speed Manual Transmission, Aluminum Wheels, 48K Miles, Navigation, Pick-Up Bed Cap, Bed Liner, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! Magnetic Gray, C20273A



2018 JEEP GRAND CHEROKEE LAREDO 4X4
NOW \$28,783

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Power Driver's Seat, Reverse Park Assist with Stop, Rear View Camera, Remote Keyless Entry System, Jeep Certified! Velvet Red, C20223A



2019 FORD F-150 XLT SUPERCREW 4X4
NOW \$40,498

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 13K Miles, Remote Start, Navigation, SYNC 3, Security Cover, Bed Liner, Chrome Step Bars, Power Heated Front Seats, Power Adjust Pedals, Pre-Collision Assist, Rear View Camera, Remote Keyless Entry System, Ford Certified! Agate Black, U20143A



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



2017 KIA SORENTO LX AWD
NOW \$18,980

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 54K Miles, Cloth Leather Trimmed Seats, CD-Player, Rear View Camera, Remote Keyless Entry System, Snow White Pearl, Car Smart Checked! F20446A



2017 FORD F-150 XLT SUPERCREW 4X4
NOW \$33,987

5.0 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Navigation, Security Cover, Bed Liner, Chrome Step Bars, Power Heated Front Seats, Power Adjust Pedals, Rear View Camera, Remote Keyless Entry System, Ford Certified! Magnetic, U20210



2017 RAM 1500 EXPRESS CREW CAB 4X4
NOW \$28,833

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Chrome-Clad Wheels, 71K Miles, Anti-Spin Differential Rear Axle, Touchscreen Display, Rear View Camera, Remote Keyless Entry System, Ram Certified! Maximum Steel, C21025A

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

3.6 V6 EFI Engine, 6 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



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 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



2016 FORD EDGE SEL AWD
NOW \$22,923

3.5 V6 EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, 49K 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



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



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



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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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



2015 GMC YUKON DENALI 4X4
NOW \$40,827

6.2 V8 EFI Engine, 8 Speed Automatic, Aluminum Spoked Wheels, 59K Miles, Remote Start, Navigation, Running Boards, Memory Power Leather Heated/AC 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



2017 TOYOTA HIGHLANDER LIMITED AWD
NOW \$34,312

3.5 V6 EFI Engine, 8 Speed Automatic, Chrome Wheels, 30K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Power Moon Roof, Adaptive Cruise Control, Cross Traffic Alert, Blind Spot Monitor, Lane Keeping Assist, Rear Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factor Warranty! Gray, C20303A



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



2017 CHEVY SILVERADO 1500 LT 4X4
NOW \$32,679

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 45K Miles, Remote Start, Bed Liner, Running Boards, Power Driver's Seat, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! Gray, U20206



2015 MAZDA CX-9 GRAND TOURING
NOW \$18,995

3.7 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 78K Miles, Navigation, Memory Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, White, M20077A



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



2017 FORD EXPLORER PLATINUM 4X4
NOW \$33,821

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Machined Face Wheels, 58K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Power-Fold Seats, Panoramic Moon Roof, Auto Climate Control, Adaptive Cruise Control, 180 Degree Front Camera, Lane Keeping System, Reverse Sensing System, Rear View Camera, Power Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! White Platinum, F20437A



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



2019 FORD F-150 LARIAT SUPERCREW 4X4
NOW \$47,373

5.0 V8 EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 31K Miles, Remote Start, Navigation, SYNC 3, Bed Liner, Chrome Step Bars, Memory Power Leather Heated/AC Front Seats, Memory Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, Twin Panoramic Moon Roof, 360 Degree Camera, Pre-Collision Assist, Blind Spot Monitor with Trailer Towing Monitor, Smart Trailer Tow Connector, Remote Keyless Entry System, Ford Certified! Agate Black, C21013A



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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- JET BLACK MICA
- BLACK INTERIOR

MSRP \$27,690

SALE PRICE \$27,192

APR REBATE - \$500

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0% FOR 60 MONTHS*

90 DAYS DEFERRED PAYMENT*



2020 MAZDA CX-30 SELECT AWD

VIN# 3MVDMBCL5M130525

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- GREIGE INTERIOR

MSRP \$26,700

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APR Rebate - \$750

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*Must qualify for 0% APR for up to 60 months financing offer and 90 day deferred payment offer - \$500 APR Customer Cash available with special APR offer - Includes all available rebates, incentives, and dealer discounts - rebate cannot be combined with other offers - must finance through participating lender - residency restrictions may apply - plus tax, title, license, fees - offer ends 11/30/20. **Includes all available rebates, incentives, and dealer discounts - including \$2,000 Dealer Cash - cannot be combined with other offers including special lease and APR offers financed through participating lender - residency restrictions may apply - plus tax, title, license, fees - offer ends 11/30/20.

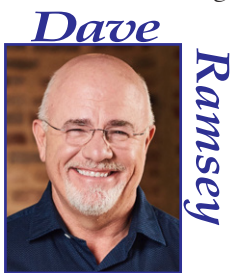
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Dave Says

Save up to get out of the rust bucket

Dear Dave,

I let my fiancée use my car to get back and forth to work, and it has a lot of miles on it and a few mechanical issues. The money we've put into the car to fix the issues is about the same or more than the car is actually worth. We just started your plan a couple of months ago, and we've almost got a beginner emergency fund saved up. We also have very little consumer debt to pay off. I'm afraid, though, if we get into a second \$1,000 to \$2,000 car, we'll just experience the same kinds of issues and it will turn into another money pit. I bring home about \$5,000 a month, and she works part-time and goes to school. How do you think we should handle things?

Thaddeus

Dear Thaddeus,

Well, if you're serious about following the plan, you don't really have a choice right now. But you're bringing home a nice paycheck, man. You ought to be able to buy a better \$1,500 to \$2,000 car with cash in a month or so, just to give you some relief. Then, stick some money aside each month until spring and get something that's a big step up in the \$5,000 to \$6,000 range.

Listen, I don't want anyone driving around in a rust bucket longer than they have to. And it sounds like you really need to get up out of the junk. But if you do some research and buy wisely, you can get a good year or two out of a \$1,500 car. The car may not look like much, but you're not trying to catch a girl's eye. You've already got a fiancée. If you find an old Honda or Toyota that's still mechanically sound—and yes, they're out there—it'll get you by while you save up for something a lot better.

But remember, you and your fiancée don't need to own anything together until you're married. The kind of arrangement you have now can cause real problems. If you guys get married and combine your resources and dreams, it'll be better for everyone relationally and financially. You're playing house already, so you might as well go ahead and get married and combine your lives on every level.

It's time to paint or get off the ladder, dude!

-Dave

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

Read more at www.MailMaxOnline.com

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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! \$685,000 (20041271)

REDUCED

Charming ranch w/ 110' of private beach frontage on LK MI w/ low bluff! 2400 sq ft, 3 BD, 3 BA home w/ panoramic views. Vaulted great rm w/ open floor plan to dining rm & kitchen. Master bdrm boasts walk-in closet w/ built-in cabinets. Lower level walk out w/ brick fireplace. Relax on deck or screened-in porch while enjoying gorgeous sunsets! Wooded & private setting. \$675,000 (20029341)

REDUCED

Spacious 4 BD, 1.5 BA is loaded w/ vintage charm & tons of potential! Corner lot w/ conv. location. Inviting living & dining rooms. Bonus room, hardwood floors & upper bdrm dormers w/ high ceilings. BRAND NEW ROOF! Master bedroom w/ half bath & enclosed porch overlooks fenced yard. Kitchen offers ceramic tile & eat-in area, original walk-in pantry & side door. Attached garage. Updated electric panel, some replacement windows, walk-out basement & more. \$206,000 (20046615)

REDUCED

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. \$115,900 (20042763)

NEW

One acre buildable lot in Bertrand Township. Level with a ravine on back of property. Perfect for your new home or use it to hunt with your buddies. Convenient location to US 12. Buy now and be ready to build in the spring. \$45,000 (20047643)

HAPPY THANKSGIVING

GATHER

WOODED LOT

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)

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 to 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)

CUL-DE-SAC

2 BD, 1 BA in quiet cul-de-sac location! Main floor living rm, dining rm, kitchen & laundry! Custom built shelving in Master walk in closet! Full bath offers ceramic tile, dual sink vanity & inviting Jacuzzi tub w/ dual shower heads! Functional furnace, humidifier, new water heater, ample room for storage & additional toilet in basement. Spacious fenced yard w/ 15x12 deck & concrete patio makes entertaining a breeze! \$185,000 (20044568)

ACREAGE!

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

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

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Investors!!!! - Two unit investment property close to downtown Dowagiac. All utilities are tenant paid. One -1-Bedroom and One larger/ two story- 3-Bedroom apartments.
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<p>NEW LISTING</p>  <p>630 N Main Street, Berrien Springs This 3 BD/2.5 BA, wonderfully sunlit, 12 yr. old contemporary 1,581 sq-ft. home has a very open feeling with vaulted ceilings and lots of windows. Just updated through out with fresh paint, all new flooring on main fl. (mostly vinyl waterproof plank), lighting fixtures, master bath, privacy fencing and more.</p> <p>\$189,500 Sharon Straw 269-325-4663</p>	<p>NEW LISTING</p>  <p>2970 Dozer Drive, St. Joseph Solid traditional home where nature and perennials abound. Plenty of indoor space and outdoor privacy. Quiet cul-de-sac in desirable neighborhood located near exit 27 I-94, Riverview Park, and minutes from downtown St. Joseph. New furnace 2019. B-dry basement with warranty. Gas fireplace inspected and cleaned 2019.</p> <p>\$321,000 Anne Odden 269-930-0257</p>
<p>BUSINESS OPPORTUNITY</p>  <p>1015 E Napier Avenue, Benton Harbor Wonderful, family owned business in the heart of Benton Harbor. Located near one of the busiest intersections in the county. Current business is a dry cleaners, but location could offer other options, as well. This is a great opportunity for just the right person.....Lot is a large corner lot with lots of parking and extra storage garage.</p> <p>\$235,000 Michelle Alger 269-876-2713</p>	<p>PRICE REDUCTION</p>  <p>5667 E Hiawatha Lane, Stevensville This lovingly maintained single owner brick ranch is ready for its new owners to take the keys. Hardwoods under carpets in bedrooms to be uncovered. Updated kitchen with stainless steel appliances, tile backsplash and quartz countertops. Addition with gas fireplace for extra living area on main floor.</p> <p>\$204,900 Kelly Arellano 269-921-6683</p>

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<p>**** NEW LISTING ****</p>  <p>MLS#20046914 • EXCELLENT COMMERCIAL BLDG • 12,000 SF cabinet manufacturing facility • Well maintained offices, showroom, shop area • On 1.15 ACRES Royalton Twp • \$415,000 • All equipment for sale additionally • Adjacent vacant lot also for sale Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023</p>	<p>**** \$214,900 ****</p>  <p>MLS#20041883 • LOVELY 3 BR RANCH in Fairplain • Large wooded lot on cul-de-sac • Spacious 1730 SF plus finished basement • Gas-log fireplace • 3-season room leads to private backyard Call Julie Moneta 269-325-3015</p>	<p>**** \$245,000 ****</p>  <p>MLS#20045979 • GREAT COMMERCIAL PROPERTY • Former physician's office on Niles Rd • Nearly 1/2-acre lot with plenty of parking • Approx 1866 SF main floor • Could be 2 suites • Plus 1100 SF partially finished basement Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023</p>	<p>**** FOR LEASE ****</p>  <p>MLS#20045326 • BEAUTIFUL CLASS 'A' OFFICE SPACE • 1328 SF in professional office bldg • Two private offices w/reception area • Ground floor entrance • Large parking lot • \$750/month Call Earl Misch 269-876-0715 or Dick Donnellan 269-921-0023</p>	<p>**** \$250,000 ****</p>  <p>MLS#20007786 • ADULT FOSTER CARE HOME • Accommodates six residents • 2.34 ACRES in Berrien Twp • Includes attached 2 BR care-taker home • Large garage • Nice country setting w/gardens • Great business opportunity! Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023</p>
<p>**** \$69,000 ****</p>  <p>MLS#20015863 • VACANT LOT • INDUSTRIAL / COMMERCIAL • Nearly ONE ACRE • St. Joseph Township • Just off Hollywood Rd close to I-94 • Great corner location with high visibility Call Loren Gerber 269-921-0754</p>	<p>**** \$349,900 ****</p>  <p>MLS#20038724 • SPACIOUS 4 BR HOME • Over 2300 SF living space • Gas-log fireplace • Nice backyard with deck • Extra-large storage shed • Ravine setting on Hickory Creek Call Julie Moneta 269-325-3015</p>	<p>INVESTMENT PROPERTY</p>  <p>MLS#18032716 • 2-UNIT DUPLEX • Bainbridge Twp, east of US-31 bypass • Private, quiet location in the country • 2 BR each side; 1-car garage each side • \$139,900 Call Dick Donnellan 269-921-0023</p>	<p>**** FOR LEASE ****</p>  <p>MLS#20033620 • THREE SUITES FOR LEASE • Professional office space • 930, 950, & 1410 SF on first & 2nd floors • Great downtown St Joe location • Free parking included • Starting at \$15/SF Call Loren Gerber 269-921-0754</p>	<p>**** 38 ACRES ****</p>  <p>MLS#20041203 • PRIME DEVELOPMENT PROPERTY • Just off Exit 15 of US-31 bypass • Includes 2 to 3-acre spring-fed pond • Varied topography of hills, woods, ravines • Many possibilities for commercial or residential • \$625,000 Call Loren Gerber 269-921-0754</p>



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JUST LISTED!

- 4 BR, 3.5 bath, 2,760 sq. ft., 1 acre lot
- Open concept, bamboo floors, formal dining room
- Kitchen w/SS appls., main floor laundry
- Full walk-out finished basement, deck w/hot tub, firepit
- Coloma \$285,000. DG - (20047192)



NEWLY LISTED!

- 2 acres of prime land to build on
- Near Lake MI, farms, vineyards, wineries
- Wooded and private
- Near LMC, easy access to I-94
- Benton Harbor \$50,000. ML - (20036021)



NEWLY LISTED!

- 2 BR, 1 bath, 1,020 sq. ft.
- 1/2 acre wooded lot, needs some TLC
- Spacious rooms, lots of natural light
- 2-car detached garage, main floor laundry
- Buchanan \$74,900. VW - (20039205)



NEWLY LISTED!

- 3 BR, 1 full, 2 half bath, 1,644 sq. ft., 8.4 acres
- Exposed wood beams, new floors throughout
- Open concept, spacious kitchen w/lots of storage space
- Attached insulated pole barn, back deck
- Lawrence, \$229,900. AK - (20046361)



PRICE REDUCED!

- 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 \$239,900. VW - (20040041)



PRICE REDUCED!

- 3 BR, 2.5 bath, 1,762 sq. ft. brick ranch
- Living room w/fireplace, refinished hardwood floors
- Completely remodeled kitchen w/SS appls & center island
- Remodeled bathrooms, fenced backyard w/hot tub & firepit
- Berrien Springs \$209,000. DJ - (20044812)



PRICE REDUCED!

- 4 BR, 2.5 bath, 2,366 sq. ft., 1.13 acres, wooded ravine lot
- Views of Lake MI, hardwood floors, vaulted ceilings, fireplace
- Updated kitchen w/quartz countertops, cabinetry & appls
- 4-season room w/fireplace, large mudroom, covered patio
- St. Joseph \$284,999. VZ - (20043541)



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, main floor laundry
- 2 new furnaces new A/C, new roof, beautifully landscaped
- St. Joseph \$375,000. LP - (20032867)



PRICE REDUCED!

- 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 \$129,900. DJ - (20042039)



PRICE REDUCED!

- 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 \$479,900. DJ - (20042055)



NEWLY LISTED!

- 3 BR, 2.5 bath, 3,045 sq. ft., views of Christie Lake
- Spacious rooms throughout, 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 \$109,900. VW - (20034500)



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)



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)



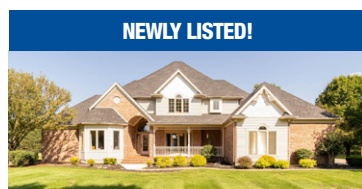
PRICE REDUCED!

- 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, \$724,900. 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!

- 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)



LAKE MICHIGAN LUXURY!

- 4 BR, 4.5 baths, 5191 sq. ft., finished basement
- Exquisite home with deeded Lake MI access
- Top of the line Chef's kitchen w/granite & SS appls
- 2-story great room w/fireplace, main floor master suite
- St. Joseph \$749,900. ML - (19008825)



BRAND NEW!

- New construction 3 BR, 2.5 bath home
- "Iris" floor plan or select many others
- Check out this new neighborhood
- Base pricing depending on plan
- Benton Harbor \$194,590. DS - (19055516)



HIGH DEMAND LOT!

- Hideaway at Harbor Shores
- Near Jack Nicklaus Signature Gold Course
- Private community clubhouse, pool & more
- Lot is ready for you to build your dream home
- Benton Twp., \$45,900. RG - (20002504)



NEW CONSTRUCTION!

- 2 BR, 2 bath, 1,268 sq. ft.
- "Wisteria" floor plan or select many others
- Check out this new neighborhood
- Base pricing depending on plan
- Benton Twp., \$192,390. DS - (19055526)



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)



WATER VIEWS!

- 3 BR, 3.5 bath, 4,656 sq. ft., The Reserve at Knollwood
- Gourmet island kitchen w/Ayres cabinets, Corian countertops
- Main floor master suite w/shower, whirlpool tub, double vanity
- Main floor laundry, finished LL walk out, water views
- Niles \$820,000. JL - (20024088)



PRICE REDUCED!

- 2 BR, 2.5 bath, 1,611 sq. ft., Lighthouse Point Condo
- Lake MI views from all rooms, open floor plan
- Hardwood floors, gas fireplace, kitchen w/granite
- Gated security, swimming pool, hot tub, clubhouse
- St. Joseph \$974,000. JS - (19032865)



SPACIOUS ELEGANCE!

- 5 BR, 2.5 bath, 4,125 sq. ft., main floor laundry
- Living room w/fireplace, Brazilian cherry floors
- Eat-in chef's kitchen w/SS appls, main floor master suite
- Finished basement w/rec room & theater, covered back patio
- St. Joseph \$629,900. LP - (20015494)



Did you know that November is Adopt a Senior Pet month? Statistically, senior pets spend more time in shelters or with rescues than other homeless pets, and sadly, they also have the highest euthanasia rate. Some seniors live out the rest of their lives in shelters. Yet the benefits of adopting an older pet are many. They are usually calmer and more settled, easier to handle, may be housetrained, and what you see is what you get. You don't have to worry about that cute little puppy, that looked like he would be maybe 25 lbs. full grown, turning into an 80 lb. dog. While an older pet may have some health issues, the truth is they also "know" that they've been rescued and will repay you many times over with their love and devotion. With excellent vet care available today, pets are able to live much longer than in years past, so if you're thinking of adding a new pet to your family, please consider adopting an older one. For tips on caring for a senior

The Pet Corner

dog, visit www.petcentral.chewy.com. And for senior cats, aspca.org.

Because of the ongoing Covid-19 pandemic, Animal Aid of Southwestern Michigan has canceled their traditional Christmas Open House for the first time in 30 years. Check their website www.animalaidswmi.com or Facebook page for ideas on how you can still help, and for future plans for an online auction, as well as how to purchase catnip pillows and other gift items.

Also because of the pandemic, many animal shelters and rescues are overflowing with pets right now and are feeling the effect of having to cancel fundraisers. It makes any donations even more crucial and all, no matter how small, are greatly appreciated. United Federal Credit Union is collecting supplies at their Berrien County locations, to be donated to the Humane Society of Southwestern Michigan. A list of the shelter's current and ongoing needs can be found on the HSSM Facebook page. Also, visit their website, www.humanesocietyswm.org, for tons of project ideas and items you can make at home for the shelter pets. From cat toys to rice heating pads, there are lots of ways for even children to help. Perhaps a few of the projects would be good things to work on during lockdown time. Remember, too, that an easy way to help is when stores offer BOGO for pet foods. Buy one for your own pet and donate the free item.

In these uncertain times, it is easy to let down our guard and become less attentive for many reasons. As a result, pets can easily go missing when a gate or door is left open, and they think it's a good idea to have an adventure in the great outdoors. While it's never a good idea for pets to go wandering on their own, it's especially dangerous in the winter time with fewer hours of daylight and dropping temperatures. Please keep a close eye on your pets so they don't end up among the missing. Stay safe. Stay well. Be thankful for the pets in our lives.

Read more at www.MailMaxOnline.com

STUDENT ATHLETE

of the week

Name: Samantha Dietz
School: Watervliet High School

Samantha Dietz of Watervliet High School Volleyball is the WSJM Sports Berrien County Student Athlete of the Week for the week of November 1, 2020.

In the Panthers' 3-1 District Semifinal win over Bridgman, Samantha turned in 16 kills, 16 digs, three aces, and two blocks. The performance was consistent with her efforts all season long. She ended the season as one of the leaders in all of Southwest Michigan in kills and digs.

Samantha is also a member of the Watervliet Basketball and Volleyball teams. In the classroom, she carries a 4.0 grade point average.

Samantha is the daughter of Ken and Brandi Dietz of South Haven.

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

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ANNOUNCEMENTS

Blue Star Mothers Chapter 177 will continue to: SUPPORT THE TROOPS. Let's Make Christmas Special! Due to Coronavirus, the BSM WILL NOT be holding our 18th annual Christmas Open House... Instead, we are sending prepaid Military Gift Cards and Christmas Stockings filled with treats to service men and women. You may make a monetary donation to: Blue Star Mothers Chapter 177. PO BOX 176. Stevensville, MI 49127. Your donation will defray the cost of cards, treats, and postage! THANK YOU FOR YOUR SUPPORT! For further information, please contact Marie: 269-519-8974 or 269-925-4123. Jane: 269-468-5182. Email: Charles BaldwinBSM@yahoo.com

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ANTIQUES

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AUCTIONS

Farm Equipment & Tools ONLINE AUCTION Byron 48418. Int 300 w/loader (stuck), 3pt. Equipment, 16' Trailer, Forge, Shop & Hand Tools. 810.266.6474 Bid November 26 - 30 at Narhi-AUCTIONS.com

Live Commercial Real Estate Auction, Former VFW Hall Mon., Nov. 30, 2020 at 5:00 p.m. 626 Rhodes St. Pinconning, MI. Perfect event center. Details and virtual tour at www.FurloAuction.com 989-835-1581.

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LEGALS

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LEGAL NOTICE. The contents of the following storage unit at Dunes Self Storage 11087 Red Arrow Hwy., Bridgman MI 49106. 269-465-5555. Described as furniture, clothing, household items, etc. will be disposed of unless certified total payment is received prior to December 14, 2020. #37 New Haven Construction/Walter Kissel.

ZONING BOARD OF APPEALS NOTICE
 In accordance with the Governor's Executive Order 2020-154, the Michigan Department of Health and Human Services' recommendations designed to help prevent the spread of Coronavirus Disease 2019 (COVID-19), and the Governor's electronic conferencing technology to meet and conduct business, the Bridgman Zoning Board of Appeals will hold two public hearings for two separate variance requests on Thursday, December 10, 2020 beginning at 6:30 p.m. remotely by means of electronic conferencing. There will be no physical meeting location, all persons attending the meeting must do so remotely through electronic means. Please visit the city's website: www.bridgman.org for more information on how to attend the meeting.

The first variance request is made by Immanuel Lutheran Church. The petitioner is seeking a dimensional variance to update (enlarge) their existing sign. This variance request pertains to the City of Bridgman Zoning Ordinance 6.16 Ground Signs, 6.17 Sign Type Dimensional Requirements and Table 6.02. This property is located at 9650 N. Church Street, Bridgman, MI 49106 with the following tax code: 11-56-0018-0053-00-1 and is zoned Downtown Edge District, "DE" article 2.13.

The second variance request is made by Mr. Nathan Wolf. The petitioner is seeking a 2' dimensional variance along the east side of his garage. This variance request pertains to the City of Bridgman Zoning Ordinance 7.02 Accessory Uses, Buildings, and Structures. This property is located at 9593 Maplewood Avenue, Bridgman, MI 49106 with the following tax code: 11-56-4850-0029-00-9 and is zoned Residential Central District, "RC" Article 2.08.

This meeting is an open meeting. The notice is posted in compliance with the Open Meeting Act, Public Act 267 of 1976 and the Americans with Disabilities Act. Individuals with disabilities requiring auxiliary aids should contact the City Clerk by writing or calling the following: Allyson Holm, City Clerk (269)465-5144, P.O. Box 366, Bridgman, MI 49106.

Notice is also given that the application or petition describing the action or relief being sought is available on the city's website: www.bridgman.org.



MailMaxOnline.com

LEGALS

SYNOPSIS OF LAKE CHARTER TOWNSHIP BOARD MEETING
 October 20, 2020
Electronic Meeting Via Zoom, per Governor Whitmer's Order

Meeting called to order 7:00 p.m. Present: Gast, Payne, Clark Mensinger, Heyn, and Wilk. Stine absent.

Agenda stands as presented.
 Motion to approve September 15, 2020 meeting minutes. Roll Call Vote: Gast yes; Payne yes; Clark yes; Heyn yes; Mensinger yes; Wilk yes. Motion carried.

Motion to pay September bills in the amount of \$482,716.16. Roll Call Vote: Gast yes; Payne yes; Clark yes; Heyn yes; Mensinger yes; Wilk yes. Motion carried.

Three Guests attended via ZOOM. To hear the recorded meeting access the attached link via zoom:

LINK: https://us02web.zoom.us/rec/share/B60gOLQnDJEI2m19t_piDyT9XK-KIE18peCybs6CNNZ-cGHL088s1fmcRUMUpNt.3KBHh-fe-hAUGMw88

PASSWORD: q2AK9cX#

Motion to increase both the water and sewer rates with a 5% increase in 2021, and a 3% increase for both water and sewer rates for the next five (5) years. The increase will take place the first water and sewer billing cycle in 2021. Roll Call Vote: John Gast, Supervisor Yes; Gloria Payne, Clerk Yes; Robert Clark, Treasurer Yes; John Wilk, Trustee Yes; Nancy Mensinger, Trustee Yes; and Pat Heyn, Trustee Yes. Six yes, motion carried.
 Motion to renew the Priority Health Insurance coverage, which reflects a 6.4% increase. Roll Call Vote: John Gast, Supervisor Yes; Gloria Payne, Clerk Yes; Robert Clark, Treasurer Yes; John Wilk, Trustee Yes; Nancy Mensinger, Trustee Yes; and Pat Heyn, Trustee Yes. Six yes, motion carried.

Motion to approve paying EMC \$63,023.00 for liability insurance, a 1.4% increase in coverage. Roll Call Vote: John Gast, Supervisor Yes; Gloria Payne, Clerk Yes; Robert Clark, Treasurer Yes; John Wilk, Trustee Yes; Nancy Mensinger, Trustee Yes; and Pat Heyn, Trustee Yes. Six yes, motion carried.

Motion to approve purchase of the Grasshopper Model 725DT for \$16,905.84 with \$6,180.00 snow blower attachments and implements, for a total of \$23,085.84. Roll Call Vote: John Gast, Supervisor Yes; Gloria Payne, Clerk Yes; Robert Clark, Treasurer Yes; John Wilk, Trustee Yes; Nancy Mensinger, Trustee Yes; and Pat Heyn, Trustee Yes. Six yes, motion carried.

ANNOUNCEMENTS

The next regular meeting is scheduled for November 17, 2020 at 7:00 p.m., Lake Township Hall, Bridgman, Michigan.

Lake Charter Township Planning Commission is scheduled for November 9, 2020 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan. Lake Charter Township Zoning Board of Appeals is scheduled for November 12, 2020 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan. Lake Charter Township Hall Offices will be closed November 11, 2020 in Observance of Veteran's Day.

Meeting adjourned 7:50 p.m.

Lake Charter Township website: www.lake-township.org

A complete set of minutes may be obtained from the Lake Charter Township Clerk

Call and check to see if Lake Charter Township Hall Offices are open to the public. If they are, Please be prepared to be masked when conducting business.

You may continue to use the red drop box outside the Ambulance bay.

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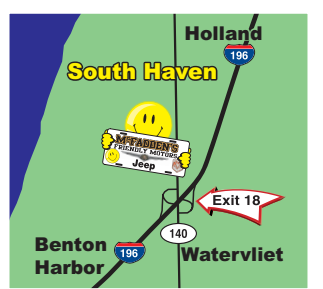


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 AWD

2013 RAM PICKUP 1500 SLT CREW

\$22,991
 122K MILES

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2018 FORD ESCAPE

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\$349/mo **\$19,991**
 88K MILES

2017 CHEVY TRAVERSE LT AWD

\$19,991
 AWD

2019 NISSAN ROGUE

\$329/mo **\$19,991**
 34K MILES, FACTORY WARRANTY

2018 HONDA CIVIC EX L

\$19,691
 LEATHER, ROOF, FACTORY WARRANTY

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\$17,991
 AWD

2017 BUICK ENCORE SPORT

\$279/mo **\$17,991**
 14K MILES

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2017 FORD ESCAPE SE

\$189/mo NAV, ROOF, ONLY 47K MILES **\$12,991**



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\$279/mo **\$17,991**
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 64K MILES

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 AWD, 28K MILES, FACTORY WARRANTY

2017 FORD FUSION SE ECO

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 31,923 MILES, LEATHER, BACKUP CAMERA, FACTORY WARRANTY

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\$269/mo **\$16,991**
 2.0L I4 TURBOCHARGER

2015 GMC TERRAIN SLE2

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 56K MILES

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 85K MILES

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\$16,991
 LEATHER, 4X4, V6

2013 FORD EXPLORER

\$279/mo **\$15,991**
 XLT, 3.5L V6

2017 FORD EDGE SEL

\$269/mo **\$15,991**
 115K MILES

2019 NISSAN SENTRA SR

\$249/mo **\$15,991**
 25K MILES, FACTORY WARRANTY

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 62K MILES, POWER SEAT, JUST IN!

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\$279/mo **\$13,991**
 2.0L I4 TURBOCHARGER

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\$189/mo **\$11,991**
 145K MILES

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\$169/mo **\$8,991**
 1.4L I4 TURBOCHARGER

2016 CHEVY TRAX AWD

\$169/mo **\$8,991**
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2013 Honda Accord
#b00103b

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\$6,992

\$9,991

\$11,991

\$11,991



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#ch00034a

2015 Chevy City Express Van
#p1284

2015 Kia Sorento
#g00119s

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#p1280

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\$209/mo
PER MONTH FOR 36 MONTHS

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\$219/mo
PER MONTH FOR 36 MONTHS

\$3,499 total due at signing.

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Stock # 6672A, I4, 6-Speed Automatic, 42899 mi., 24/31 MPG

\$12,725

2016 Jeep Patriot High Altitude

2.4L I4 DOHC 16V Dual VVT, 6-Speed Automatic, 80973 mi., 20/26 MPG

\$13,240

2017 Dodge Journey SXT

2.4L I4 DOHC 16V Dual VVT, 4-Speed Automatic VLP, 59863 mi., 19/25 MPG

\$13,152

2015 Honda Fit EX

Stock # 6678A, 1.5L I4, CVT, 37973 mi., 32/38 MPG

\$13,434

2018 Nissan Sentra SV

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

\$13,415

2019 Chevrolet Cruze LT

1.4L 4-Cylinder Turbo DOHC CVT, 6-Speed Automatic, 42108 mi., 28/38 MPG

\$15,010

2017 Chevrolet Trax LT

ECOTEC 1.4L I4 SMPI DOHC Turbocharged VVT, 6-Speed Automatic, 42356 mi., 24/30 MPG

\$15,117

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

\$16,551

2019 Hyundai Kona SE

I4, 6-Speed Automatic with ShiftTronic, 33647 mi., 25/30 MPG

\$17,025

2019 Ford EcoSport Titanium

2.0L I4 Ti-VCT GDI, 6-Speed Automatic, 21083 mi., 23/29 MPG

\$17,701

2017 Jeep New Compass Latitude

2.4L I4 MultiAir, 9-Speed Automatic, 31022 mi., 22/30 MPG

\$17,244

2017 Honda Accord LX

2.4L I4 DOHC i-VTEC 16V, CVT, 10162 mi., 27/36 MPG

\$18,860

2019 Dodge Grand Caravan GT

3.6L 6-Cylinder SMPI DOHC, 6-Speed Automatic, 42275 mi., 17/25 MPG

\$18,168

2018 Ford Escape SE

1.5L 4-Cylinder IGI Turbocharged DOHC, 6-Speed Automatic, 17243 mi., 22/28 MPG

\$18,252

2019 Nissan Altima 2.5 SL

2.5L 4-Cylinder DOHC 16V, CVT with Xtronic, 39650 mi., 28/39 MPG

\$18,803

2020 Chevrolet Equinox LT

1.5L DOHC, 6-Speed Automatic Electronic with Overdrive, 35955 mi., 25/30 MPG

\$19,815

2018 Honda CR-V EX

Stock # 6693A, 1.5L I4 DOHC 16V, CVT, 32422 mi., 27/33 MPG

\$25,743

2020 GMC Terrain SLT

1.5L DOHC, 9-Speed Automatic, 36848 mi., 25/28 MPG

\$23,824

2018 Jeep Grand Cherokee Limited

3.6L V6 24V VVT, 8-Speed Automatic, 22516 mi., 18/25 MPG

\$29,758

2018 Honda Odyssey EX-L

3.5L V6 SOHC i-VTEC 24V, 9-Speed Automatic, 29882 mi., 19/28 MPG

\$30,541

2019 Honda Odyssey EX-L

3.5L V6 SOHC i-VTEC 24V, 9-Speed Automatic, 22289 mi., 19/28 MPG

\$32,235

2019 Ford F150 4WD SuperCrew

2.7L V6 EcoBoost, 10-Speed Automatic, 8105 mi., 19/24 MPG

\$37,836

2019 Chevrolet Tahoe LT

V8, 6-Speed Automatic Electronic with Overdrive, 34850 mi., 15/21 MPG

\$43,895

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 • Rear Cross Traffic Alert & More
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\$199* PER MONTH

Well Equipped!
 24 month, 10,000 miles lease or with lease in household and \$1,499 down



18 TO CHOOSE FROM

2021 SILVERADO CUSTOM CREW
\$299* PER MONTH

• 20 Inch Bright Silver Aluminum Wheels • All-Weather Floor Liners & More!
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12 TO CHOOSE FROM

2021 EQUINOX 2FL AWD
\$299* PER MONTH

• Power Lift Gate • Remote Start • Heated Seats & More
 24 month, 10,000 mile lease with a lease in the household and \$1,499 down



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2021 BLAZER 2LT
\$299* PER MONTH

• Power Lift Gate • Remote Start • Rear Cross Traffic Alert & More
 36 month, 10,000 mile lease with a lease in the household and \$1,499 down



ONLY 2 LEFT!

2020 TRAVERSE LS
\$299* PER MONTH

Well Equipped!
 36 month, 10,000 miles lease or with household and \$1,499 down



ONLY 3 LEFT!

2021 TAHOE 71 4X4
\$699* PER MONTH

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 36 month, 10,000 mile lease with a lease in the household and \$2,499 down

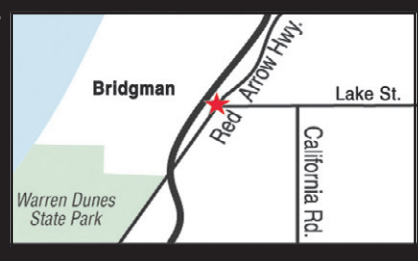
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 or any new 2021 HIGHLANDER GAS \$1250 CUSTOMER CASH²
 or any new 2021 HIGHLANDER HYBRID \$1000 CUSTOMER CASH²

\$259 Per Mo.
 -or- Lease a remaining new **2020 HIGHLANDER L**
 8-Speed AT ECT 4-Door FWD SUV Gas Model #6935
\$259/mo. 3-Year | 10,000-Mile/Yr Lease 36 Mos. | \$2999 Due at Signing
 Includes \$1000 TFS Lease Subvention Cash.

CAMRY remaining new 2020 CAMRY Including Hybrid, TRD & AWD Models. While supply lasts.
\$2000 CUSTOMER CASH
 2020 Camry Hybrid
\$3000 CUSTOMER CASH
 -or-
0% for 60 Mos.
 APR Financing

\$199 Per Mo.
 -or- Lease a remaining new **2020 CAMRY LE**
 8-Speed AT ECT-i 4-Door FWD Sedan Gas Model #2532
\$199/mo. 30 Mo. | 12,000-Mile/Yr Lease 30 Mos. | \$2999 Due at Signing
 Includes \$1600 TFS Lease Subvention Cash.

RAV4 any new 2021 RAV4 Includes Hybrid
\$1000 CUSTOMER CASH
 -or-
1.9% for 60 Mos.
 APR Financing

\$199 Per Mo.
 -or- Lease a new **2021 RAV4 LE**
 8-Speed AT ECT-i 4-Door FWD SUV Gas Model #4430
\$199/mo. 39 Mo. | 10,000-Mile/Yr Lease 39 Mos. | \$2999 Due at Signing
 Includes \$500 TFS Lease Subvention Cash.

1. Toyota vehicles and components are built using U.S. and globally sourced parts. 2. Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. 3. New 2020 Highlander (Includes Hybrid) 0.9% APR for 60 Months with \$17.05 per \$1,000 borrowed. 4. New 2020 Highlander L FWD Model #6935. Lease based on net cap cost of \$30,765. \$1,000 Toyota Financial Services Lease Subvention Cash included in lease deal. Lease and purchase option \$23,224. 5. New 2020 Camry (Includes Hybrid) 0% APR for 60 Months with \$16.67 per \$1,000 Borrowed. 6. New 2020 Camry LE Model #2532. Lease based on net cap cost of \$20,875. \$1,600 Toyota Financial Services Lease Subvention Cash included in lease deal. Lease and purchase option \$14,948. 7. New 2021 RAV4 (Includes Hybrid) 1.9% APR for 60 Months with \$17.48 per \$1,000 Borrowed. 8. New 2021 RAV4 LE FWD Model #4430. Lease based on net cap cost of \$23,636. \$500 Toyota Financial Services Lease Subvention Cash included in lease deal. Lease and purchase option \$18,421. 9. Qualified military personnel and household members of eligible qualifying military personnel are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales U.S.A., Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock. The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 10. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 11. ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first. Certain models require a different maintenance schedule as described in their Maintenance Guide. 24-hour roadside assistance is also included for two years and unlimited mileage. Roadside Assistance does not include parts and fluids, except emergency fuel delivery. See Toyota dealers for details and exclusions. Valid only in the continental U.S. * For 3, 5 & 7 - Subject to approved credit through Toyota Financial Services Tier 1+ & 1 only. Not all customers will qualify for lowest rate - see dealer for terms and conditions. For 4, 5 & 8 - NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier 1 PLUS customers ONLY. Excludes state and local taxes, tags, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lease may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 36,000 (Camry LE & Highlander LE) & 32,500 (RAV4 LE) miles at the rate of \$0.15 per mile (10K - Highlander L, RAV4 LE & 12K - Camry LE) low mileage lease. \$350 Disposition Fee is due at lease termination. For 2, 3, 4, 5, 6, 7, 8, 9 & 10: Must take retail delivery from remaining new 2020 and new 2021 dealer stock between 11/3/20 and 11/30/20. See participating dealer for complete details. Individual dealer prices and document fees may vary. Offers may vary by region. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 11/30/20.

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