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Moody on The Market



Moody Pat

Don Scharnowske started his wireless radio career in **Benton Harbor** more than 25 years ago while working for the man whose company he would eventually buy and turn into his own. Now, he has in turn sold that business and is hopeful of traveling the country with his wife and spending more time with his daughters before they head off to college. Scharnowske recently completed a deal through **Calder Capital of Grand Rapids** to sell **HEI Wireless on Plaza Drive** in **Benton Harbor** to an individual investor, **Jasen Drenth**, who is taking the reins of the more than 80-year old company, ready to take it to the next level. Scharnowske says he greatly enjoyed owning and operating HEI Wireless for more than two decades, and he fostered a great work environment for his staff, as well as exceptional customer satisfaction. He has spent the past few years strategically positioning the company for a smooth succession, and he is looking forward to those travel opportunities and time with his two daughters. HEI Wireless, located at **2203 Plaza Drive** in Benton Harbor, is a full-service two-way radio and communication equipment company. They specialize in engineering, building, operating, installing, and maintaining two-way radio systems, including public safety, private, commercial, and public access networks. HEI had been in operation for over 60 years when Scharnowske acquired it back in 1998. He was the sole owner of the company up until now, and he has worked tirelessly to grow it to what it is today. Scharnowske was assisted by the mergers & acquisitions team at Calder Capital, and says, "I believe Calder Capital has found an excellent fit with the current buyer to continue the story of HEI Wireless and its growth trajectory." He adds, "Jasen is qualified, energized, and ready to grow HEI Wireless. I appreciate the effort Calder put forth in qualifying a buyer that would fit HEI Wireless' standards, and I am glad I chose Calder Capital to represent the sale of my business. The Calder team proved themselves to be collaborative partners every step of the way." Drenth brings a vast background in engineering, sales, and marketing, to the table, as well as his experience as an **Adjunct Professor of Finance and Accounting at Davenport University**. Drenth has been **Director for North America – Sales and Marketing & Program Management at Federal-Mogul Motorparts in Plymouth, Michigan** since June of 2012, but also has years of experience with

Continued on page 8

Millicent



Executive Director,
Southwestern Michigan
Tourist Council

Humninsky

Fun & Interesting Things to Do in Michigan's Great Southwest!

Hello everyone! I hope today's column finds you shopping locally this Small Business Saturday and enjoying the beautiful display of winter wonderland lights in down-

town St. Joseph. Now more than ever it is important to support our family, friends and neighbors to help them survive during these challenging times. There is great value in shopping locally and participating in *Countdown to the New Year* with SWMI businesses and restaurants! Free entry with purchases made at participating locations

November 20 through December 20. To enter, fill out an entry form for a chance to win a \$50 gift certificate from a participating location. St. Joseph Today will draw daily winners through the month of December. Winners will be announced on their Facebook event page and contacted

Continued on page 2

EXERCISE IS MEDICINE

STAY SAFE, BE ACTIVE. START TODAY.

We are continuing to stay diligent with our cleaning and sanitizing procedures to keep our members and staff safe. Renaissance Athletic Club has what you need to stay active and healthy this winter!

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TOURISM *Continued from cover*

individually. The grand prize will be drawn on December 31 for a \$500 St. Joseph Today gift certificate good at over 80 locations.

While shopping locally there are a couple of activities for you to enjoy. While Santa has to stay in the North Pole this year, his house will remain outside the St. Joseph Today Welcome Center to collect wish list and letters. The St. Joseph Today staff has been entrusted by Santa and his elves to help get the letters to the North Pole! Stop by the Welcome Center for a candy cane treat – they will also have postcards for those last-minute wish lists. This is happening now through December 24.

Storytime with Mrs. Claus will be happening on the St. Joseph Today Facebook page December 8, 15, and 22. Mrs. Claus will read some of her favorite holiday books during Storytime. The stories will be released online at stjoetoday.com/santa in addition to their Facebook page.

Getting into the holiday spirit is easy when you visit the Victorian-era downtown in St. Joseph during the month of December. Visitors can stroll downtown and enjoy Window Wonderland. Dozens of store fronts will participate in this holiday window decorating event. Gift hunters will appreciate the unique selections, special prices, and festive shopping that evening and throughout December.

The Citadel Spectacular celebrates the Holiday Season from Santa's perspective, December 19. Andrew Fisher, Citadel voice instructor and well-known area performer portrays Santa. Favorite holiday traditions, songs & stories and movies will be brought to life through dance. This is an online, virtual event found on their Facebook page. Admission: \$15 suggested but any amount is welcome.

There are two exhibits/events happening at the Historical Courthouse Square. The first is December 2, *A Community Curated*:

With a Bow, A Community Curated is a new exhibit series that invites residents of Berrien County to put their own histories on display. Each Curated exhibit has a specific theme that explores important, yet overlooked elements of our shared history and culture. This month we're celebrating the winter holidays that bring us together. Non-profits, organizations, businesses, and residents across Berrien County are sharing their favorite holiday traditions with guests. This exhibit will run from December 2nd through 23rd inside the Sheriff's Residence and will be available during normal business hours. Admission is free.

The second exhibit is *Community Curated: Holiday Wishes*. The Community Curation exhibits are new to the Berrien County Historical Association in 2020. These short, temporary exhibits revolve around a set theme and give community members a chance to put items on display that is relevant to their history. Through these exhibits, the BCHA looks to amplify the everyday stories waiting to be told. We are spending December celebrating all the unique holiday moments that make December special. From Christmas to Hanukkah to Kwanza and beyond, the special traditions that bind us together will be on display. The BCHA invites our visitors to share their traditions with us to keep the story going long after the exhibit ends.

Don't forget to travel the Makers Trail to purchase all your holiday favorites for gift giving and enjoying. Be sure to collect your stamps for the passport program and receive rewards (t-shirt, hoodie, and Yeti) for participating at various levels.

For details on fun and interesting things to do visit www.swmichigan.org. We'll be back in a couple of weeks with more ideas to enjoy this holiday time of year.

Read more at www.MailMaxOnline.com

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Photo of the Week



Cornucopia of Colors
 Photo by Bailey Gruss

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



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Pastor
Rosenbaum

that help is just a call away. When you need someone to let the dog out because you're in the middle of a project, you can call the kids to do it. Or when you need someone to get that jar of pickles off the top shelf, you can call your long-armed husband. And while you hope you never have to do it, even as kids we're taught to dial 9-1-1 in case of a fire or other serious emergency. It's reassuring to know that help is just a call away.

Telephones have made it easier to call other people for help, but they haven't improved the communication lines we have with our Savior-God. In our time of need, we do not need to raise our voice so that he can hear our cry for help. The psalmist reminds us that God is everywhere. "If I go up to the heavens, you are there; if I make my bed in the depths, you are there. If I rise on the wings of dawn, if I settle on the far side of the sea, even there your hand will guide me, your right hand will hold me fast" (Psalm 139:8-10). Jesus has made

Give Me a Call

Call on him while he is near.
Isaiah 55:6

"If you need anything, just give me a call."

It's nice to know—isn't it?—

that help is just a call away. When you need someone to let the dog out because you're in the middle of a project, you can call the kids to do it. Or when you need someone to get that jar of pickles off the top shelf, you can call your long-armed husband. And while you hope you never have to do it, even as kids we're taught to dial 9-1-1 in case of a fire or other serious emergency. It's reassuring to know that help is just a call away.

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us a most certain promise, "Call on me in the day of trouble; I will deliver you, and you will honor me" (Psalm 50:15). It's those kinds of assurances that prompted the prophet Isaiah to urge God's people, "Call on him while he is near."

Does Isaiah mean to suggest there are times when God is not nearby? Hardly. But what the prophet is implying is that too often we are ready to cut the lines of communication with the One who helps us best. Not only do we fail to call on him in our times of need; more tragically, we fail to listen confidently to his eternal promises and be assured of his saving presence and power, now and forever. "Never will I leave you," Jesus says. "Never will I forsake you" (Hebrews 13:5).

Salvation is that near, that certain, that perfect! Jesus says, "Give me a call."

Prayer: Dear Jesus, through your Holy Spirit, give me strength to call on you and trust your promises now and forever. Amen.

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

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All legitimate media have professional auditing resources available, which supply advertisers with the best knowledge of what the performance capabilities are of your media choice. However, not everyone participates in this process.

As a member of Community Papers of Michigan, MailMax participates in an audit every other year, which is conducted by Circulation Verification Council (CVC) of St. Louis, MO.

We are very proud of the most recent audit results. We encourage you to request similar audits from other media that may claim unverified results. If you are truly attempting to grow your sales and profits, ask your MailMax representative for further results that could have an immediate impact on your business.

Sincerely,

Glen Head, Publisher

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NEW ON THE MARKET
\$183,000
Anne Odden
269-930-0257



\$399,900
Carolee Dalrymple
616-634-2358

5941 Front Street, Coloma

Totally updated and fully furnished - here is your future summer get away. (Cottage could actually be used year round.) Hardwood floors, new windows, new appliances, new kitchen and bathroom featuring high quality craftsmanship. Bathroom has heated floor. Crawlspace has been encapsulated and new gutters installed with covers.

31765 Walters Way, Niles

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



\$204,900
Kelly Arellano
269-921-6683



\$464,900
Karen Snyder
269-449-1888

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.

157 Silverbrook Avenue, Niles

This home is an amazing work of love that has almost every handicap accessible feature that you could possibly imagine and a few that you have probably not even thought of!! Every aid for self sufficiency has been incorporated in this home. There is plenty of room for caretakers (if needed) and/or extended family.



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NEW CONSTRUCTION

Open concept 3 BD, 2 BA ranch design. Exterior to be vinyl & stone siding. Cathedral living rm ceiling, gas fireplace & natural light w/ windows to back yard & deck. Dining area into kitchen w/ granite countertops, SS appliances, island & pantry. Hardwood floors! Master suite w/ walk in shower & walk in closet. Walkout basement w/ sliders & plumbed for full bath. Side loading, 3-car garage. \$358,750 (20007766)



RANCH

Cute 3 BD, 1 BA ranch house in Berrien Springs. House features nice large family room, remodeled bathroom, and beautiful kitchen. House has a newer roof, new furnace, and gutters. Call today! \$199,900 (20046336)



NEW

Large home with 6 bedrooms and 2 bath for sale in Berrien Spring. Well located close to main shops, restaurant, schools, public library and Andrews University. Great investment property or use it as your primary home. Many possibilities. Don't take long or it will be gone. Call for a private tour today. \$159,900 (20048090)



HISTORIC

3 Story Victorian home in Historic District. 4 BD, 2.5 BA. Charm & character w/ original natural oak & pine wood throughout. Exposed brick in several rooms. Freshly painted interior. Recent remodeled Master BD w/ marble, tile & clawfoot tub. 3rd floor has 24x20 rm divided to 2 BD w/ skylights. Enclosed porch off kitchen. Paved driveway & detached garage. Great patio w/ firepit. \$152,900 (20026484)



COMMERCIAL

Great property located right on Napier just west of Colfax on the South side of the road. Over 9000 SF of space that can be used by the owner or the building is presently split into 3 units in one building. This was the former D & M Market. Great visibility for the building. \$259,000 (20041876)



WATERFRONT

1.6 Acres of highly sought-after waterfront land beautifully situated on Van Auken Channel. Septic and well already in place. This build-able lot has its own dock to park your toys. Rarely listed, this land is a find! Call a builder and plan your dream lake home today! \$150,000 (20038676)



LAND

Here is your chance to own a piece of property that is partly wooded, partly cleared, secluded, 20 minutes from Notre Dame, less than 2 hours from Chicago, and has enough acres to get that horse or small farm you have always wanted. The property has 2 outbuildings and a home, but this is being sold as land and the listing price is based on 5.5+ acres only. Call today to tour property. \$75,000 (20046056)



COMM. ACREAGE

Corner commercial property with tons of potential on high traffic count road. Just over 5 acres with over 500ft road frontage. Close proximity to US Highway 31 and I-94. Leasing options also considered. \$189,900 (20039864)



NEW

Last WATERFRONT lot in the neighborhood... won't last long! 216' of waterfront in Hidden Isle. Buildable site just under an acre for your dream home. Nestled away in the conveniently located gated community on St. Joseph River. Call for your private showing today. \$359,999 (20048348)



WATERFRONT

1.6 Acres of highly sought-after waterfront land beautifully situated on Van Auken Channel. Septic and well already in place. This build-able lot has its own dock to park your toys. Rarely listed, this land is a find! Call a builder and plan your dream lake home today! \$150,000 (20038676)



LAND

Here is your chance to own a piece of property that is partly wooded, partly cleared, secluded, 20 minutes from Notre Dame, less than 2 hours from Chicago, and has enough acres to get that horse or small farm you have always wanted. The property has 2 outbuildings and a home, but this is being sold as land and the listing price is based on 5.5+ acres only. Call today to tour property. \$75,000 (20046056)



LAND

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)

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- Kitchen w/SS appls, master suite w/shower & tub
- Huge back deck & patio, amazing views
- St. Joseph \$534,900. DS - (20036623)

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 \$689,000. MN - (20019674)

PRICE REDUCED!



- 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 \$279,000. 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
- Living room w/fireplace, main floor laundry, updated baths
- Updated kitchen w/quartz countertops, cabinetry & appls
- 4-season room w/fireplace, large mudroom, covered patio
- St. Joseph \$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, mail 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!



- 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)

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!



- 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)

EAGLE POINTE LOT!



- Great buildable lot
- Fantastic views of the St. Joseph River
- At the quiet end of cul-de-sac
- Playground, club house and green space
- St. Joseph \$54,900. LP - (19048805)

YOUR PICK OF BUILDABLE SITES!



- Several cleared and wooded lots
- Great quiet neighborhood
- Ready to build w/utilities available at each lot
- Close to downtown St. Joseph and beaches
- Benton Twp., \$25,000+-. DS - (18047054+)

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)

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MOODY *Continued from Cover*

what was originally **Allied Signal Automotive Braking Systems in South Bend** and its successor **Robert Bosch**. He spent about 20 years in various roles there. His combined engineering and business savvy make him a natural successor to take on the continued growth of HEI Wireless, and he says he is eager to get to work. The acquisition of HEI Wireless marks 31 closed deals for the Calder

Capital/SBDA team in its already record-breaking year of 2020. **Max Friar, Managing Partner** at Calder Capital, says, "This acquisition is a great example of why we do what we do," and adds, "A business owner like Don isn't going to sleep well at night until he knows that the company he invested decades of his life into will continue to thrive after he retires, just as he helped it thrive when he acquired it from the previous owner." Friar concludes, "Jasen is the ideal business owner to take the company beyond what the original founder could've envisioned." **Garrett Monroe, Mergers and Acquisitions Advisor** at Calder Capital, worked closely with HEI Wireless to find the right buyer and facilitate the acquisition. Of Monroe, Scharnowske says, "Garrett really helped me along this process of selling the business, and I appreciate his hard work every step of the way. I hope he and Calder Capital continue to have success." Drenth also expressed enjoyment regarding his experience with Calder, saying, "The professionalism and personal touch displayed by Calder Capital allowed the transaction to happen on a short timeline and gave both myself and Don great confidence in the sale," and adds, "I appreciate the efforts Garrett put into ensuring that the needs of both sides were satisfied."

The window of opportunity has just opened for nominating local businesses and the people who run them for recognition through the **Southwest Michigan Regional Chamber**.

The nomination process is now officially underway for the Chamber's **2021 Business Recognition Awards** and will be accepted through Friday, December 11th. Winners will be presented at the 2021 Business Recognition Event early next year. The 2021 Chamber Organizational Excellence Awards include: **Business Focused Awards** which include: **Economic Impact Award...Small Business of the Year Award...** and the **Non-Profit Excellence Award**. Individual Focused Awards include: **Ambassador of the Year Award** and the **Rising Star Award**. The Business or Individual

Focused Award is **The Pat Moody Award**. New for 2021, the Southwest Michigan Regional Chamber will also be accepting nominations for **COVID-19 Pandemic Excellence Awards**. Those awards specifically recognize businesses and organizations that have gone above and beyond during the pandemic in a multitude of ways.

The 2021 Pandemic Excellence Awards include: **Community Guardian Award** – health-related organizations, agencies, or entities who provided front-line medical response that helped curb the spread of COVID-19. **Community Hero Award** – business, organization, or entity that produced, procured, or provided PPE for the local community. **Excellence in Pandemic Reporting Award** – local media organization, entity, or individual who worked overtime to provide timely updates regarding the ever-changing landscape of the pandemic. **Excellence in Pandemic Innovation Award** – business, organizations, or entity that pivoted its business model, products, services, or delivery systems in response and adaptation to the pandemic.

Excellence in Pandemic Lending Award – honors a financial institution that provided exceptional customer service to the **Southwest Michigan** business community during the pandemic, specifically in providing support in the processing, approval, and lending of the **Payroll Protection Program and Economic Injury Disaster Loans**. Criteria for each award, and the nomination submission form can be found at: <https://tinyurl.com/yxe2jdw8>. Each award is focused on being meaningful and relevant to the Southwest Michigan Regional Chamber and their respective community members. Nominations can be submitted by anyone; however, nominees must be members in good standing with the Chamber in order to be eligible for recognition. No self-nominations will be accepted. Full details regarding the 2021 Business Recognition Annual Meeting & Awards Ceremony will be announced at a later date. Southwest Michigan Regional Chamber is a 501(c)6 member-driven organization encouraging the growth

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of business through networking, advocacy, visibility and benefits for all members. The Chamber represents approximately 700 businesses that provide 36,000 jobs for the local community.

Since we're all relegated to the living room or den these days anyway, and forced to live vicariously through our video screens, we might as well take advantage of an opportunity offered up by the crew at **Lake Michigan Catholic Schools** to take part in their **Annual S.C.E.N.E. Auction** which, like seemingly everything else, has gone virtual this year. The **34th Annual S.C.E.N.E. Auction** from Lake Michigan Catholic kicked off in an online format last Sunday, November 22nd and will run until Sunday, December 6th featuring nearly 1,000 items from many local businesses. Ordinarily the annual event is a grand, in-person event, filled with fun, camaraderie, and spirited bidding each April. Unfortunately, the pandemic has precluded that from happening. You will be able to browse, bid on, and buy items from gift baskets to gift certificates, from toys and decorator items to a whole host of opportunities and experiences all complete with secure online shopping, online payment, and safe local pick-up. Even if there's nothing on the docket that fits your wants or needs, you will have the opportunity to help the local Catholic school system through an online donation option. S.C.E.N.E. has stood for the past 33 years for **Strong Catholic Education Needs Everyone**, and its true in this 34th year perhaps moreso than ever before. To see the items click this link: www.lmclakers.org.

Nancy Vande Vrede is marking a milestone in business, celebrating her fourth year in business as the owner and sole proprietor of **The Pink Poodle**, now located at **5822 Cleveland Avenue in Stevensville across from Lakeshore High School**. For her first three years in business Nancy was located on **John Beers Road**, but early this year she and her husband bought the property they are now located in. They opened up shop in June, and Nancy likes to refer to her store as "a high-end gift and thrift

shop," adding, "I do not carry junk!" She tells us all of her items are clean and all are in working order. She does have some antiques but admits, "After doing **Antiques on the Bluff** for two years, I saw a dwindling interest in them and no longer actively pursue them." She has drawn rave reviews from regulars on both her inventory and the excellent condition of her store. The Pink Poodle offers a wide array of items such as household goods, toys, jewelry, pictures, women's clothing (including plus sizes), and more. She does also have some furniture in the garage behind the store. The Pink Poodle's hours of operation are noon to 5pm every Tuesday through Saturday, and they are closed on Sundays and Mondays. Her slogan is: "If you need a little gift-**Think Pink!**" Nancy is also proud of her attention to safety in the era of the coronavirus, telling us, "Masks are required and anti-bacterial wipes and gloves are available on site." You can reach the store by phone at 269-369-2697.

The accolades continue for the team at **Conybeare Law Office** which is headquartered in **St. Joseph**. The law firm, owned by **Barry Conybeare**, is listed in the **2021 U.S. News-Best Lawyers "Best Law Firms"** publication as a **Metropolitan Tier 1, Kalamazoo, Personal Injury Litigation - Plaintiffs** law firm. In his announcement of the designation, Barry Conybeare explains that the metropolitan Kalamazoo area includes all of Southwestern Michigan. The "Best Law Firms" recognition is based on a ranking of more than

14,000 firms nationally across 75 national practice areas. Firms included in the **11th Edition of U.S. News-Best Lawyers "Best Law Firms"** are recognized for professional excellence based on consistently impressive ratings from clients and peers. To be eligible for a ranking, a firm must first have a lawyer listed in **The Best Lawyers in America**, which recognizes the top five percent of private practicing lawyers in the **United States**. The Best Lawyers in America recently named Conybeare the **2021 Lawyer of the Year, Personal Injury Litigation - Plaintiffs for the Kalamazoo Region**. Conybeare received that same award in 2013 and 2017 as well. The firm's attorney **Sasha Boersma** is also listed in the inaugural edition (2021) of **The Best Lawyers in America: Ones to Watch for Claimants Workers' Compensation Law**. *U.S. News & World Report* says that firms such as Conybeare Law that receive a Tier 1 designation reflect "the highest level of respect a law firm can earn among leading lawyers and clients from the communities and practice areas they serve." This marks the third consecutive year that Conybeare Law has received that designation, having also garnered the recognition in both 2019 and 2020. Conybeare Law Office is the largest full-service personal injury firm in Southwest Michigan, and is headquartered at **519 Main Street in St. Joseph**, with additional offices at **5955 W. Main Street in Kalamazoo**. The firm's

attorneys provide representation for victims of automobile accidents, medical malpractice, product liability, premises liability and animal attacks, and also handle employment law, civil rights, worker's compensation and social security and veteran's disability claims. You can reach them by phone at (800) 983-0561.

That's it for this week, folks. Thanks for doing everything possible to **Shop Local** this year (and every year for that matter!) as the pandemic has placed many local businesses at the brink. We'll see you Saturday right here in **MailMax**, and 24/7 online at www.MoodyOnTheMarket.com.

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Buy Local Berrien - Holiday Gift Guide

Arthur Havlicek,
President,
SMR Chamber

On March 16, 2020, Governor Gretchen Whitmer issued an Executive order prohibiting dine-in at bars and restaurants, shutting down gyms, and closing down most other public places in Michigan in response to the novel coronavirus.

That same day, fearing the economic impact this would have on our local small businesses, the Southwest Michigan Regional Chamber launched a group on Facebook called **Buy Local Berrien!** The group instantly took off, growing at a rate of 1,000 members per day for the first five days. Seven months later, *Buy Local Berrien* boasts 10,300+ highly engaged members who continue to use it as a resource to promote, recommend, discover, and support local businesses in our community.

Unfortunately, Southwest Michigan's business community faces an even bigger threat than when it started. A recent survey conducted by American Express found that 62% of U.S. small businesses need to see consumer spending return to pre-coronavirus levels by the end of 2020 just to stay in business.

With that in mind, businesses shut down again, and the holiday season around the corner, we are once again calling our community to collective action. We are proud to launch the **first Buy Local Berrien - Holiday Gift Guide.**

The guide is organized into categories such as *Gifts for Her, Gifts for Him, Food / Beverage, Entertainment, Staycations, Miscellaneous Services* and more. Individual business listings will also include the services they offer such as curbside pickup, local delivery, online ordering, gift cards, and shipping. We even will highlight a holiday promotion or sale they are running!

You can find the guide on Facebook or by visiting www.tinyurl.com/BuyLocalBerrien. To become listed on the guide, visit www.tinyurl.com/giftguideform and submit a response.

Remember, for every dollar spent locally, 68-cents stays in your community. This creates local jobs and supports local causes. It puts food on a family's table and helps send a student to college. It keeps someone's business open and their American Dream alive.

Someone you probably know.
Happy Thanksgiving.

Read more at www.MailMaxOnline.com

Southwest Michigan Prayer Line Offers Prayer Care Every Thursday

As Michiganders buckle down with another public safety order, a local prayer call "Praying for Southwest Michigan" strengthens resources. More ministers are joining the Thursday 12 noon teleconference and "Prayer Patrol" is touring the area. The prayer line will not be cancelled for the holidays or shut down during the pandemic. The call is open to the public by dialing 701.801.6523 or by listening live listen on Facebook LIVE at Anchored International.

"Now is not the time to stop praying, especially during the holidays when many people experience stress, anxiety, and loneliness. There are no geographical boundaries and no shut downs. We are open every Thursday at 12 noon praying for our community, and we are seeing prayers answered," explains facilitator Carla Gray Weiser.

Ministers from Berrien County and the surrounding areas lead in prayer for the United States of America, Michigan, and specifically for the Southwest Michigan region. Healthcare workers, first responders, and local businesses are just a few areas of focus. Special needs, like healing Terri or boosting business at Helen's Health Hut, are examples of prayer requests. People who dial in are encouraged to pray with the ministerial leaders and share requests.

"Many people are turning to God during the pandemic. We're providing a faith-based resource to meet this need. The prayer line is a safe place where people call and pray

together with local ministers. My vision is "#1k2pray" in Berrien County, and the prayer line will hold that many callers," elaborated Gray Weiser.

In the beginning of March, the prayer line began as a way to lead up to the Berrien County National Day of Prayer. A local event has been held since 1985. Since the cancellation of large gatherings during the National State of Emergency, the courthouse event was cancelled, but the weekly prayer calls took off.

Special thanks is given to numerous local ministers who generously volunteer their time on the prayer call including, but not limited to:

Pastor Andy Hannich (St. Joseph), Pastor Jay Haynes (Benton Harbor), Pastor Karen Weidler (Bridgman), Bishop Billy Long (Benton Harbor), Pastor Phillip Haner (South Haven), Chaplain Bruce Linscheid (St. Joseph), Reverend Allen Weiser (St. Joseph), First Lady Denise Lane (Benton Harbor), and Pastor Ron Rayon (St. Joseph).

We also want to thank Glen Head of MailMax of Far Ahead Advertising Inc. in Benton Harbor for his kind, in-kind donation.

For additional information, visit Anchored International on Facebook or join the call Thursdays at 12 noon at 701.801.6523.

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**WSJM
SPORTS**

**STUDENT ATHLETE
of the week**

Name: Johnny Rager
School: Buchanan High School

Johnny Rager of Buchanan High School Football is the WSJM Sports Berrien County Student Athlete of the Week for the week of November 8, 2020.

Johnny played a key role in helping lead the Bucks to an undefeated regular season, a conference championship, and a spot in the District Finals. He finished the season with 528 rushing yards, 195 receiving yards, seven rushing touchdowns, and two receiving touchdowns. On defense, he recorded 19 tackles, six tackles for loss, two sacks, and four interceptions. He returned two interceptions back for touchdowns and totaled 201 interception return yards. He earned BCS Offensive MVP and All-Region honors.

Johnny is also a member of the basketball team and plans on running track. In the classroom, he carries a 3.43 grade point average.

Johnny is the son of Crystal Larson and John Rager.

Johnny Rager

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SIEMANS DEMO DISCOUNT..... 5,445
FORD CREDIT RETAIL BONUS CASH*..... 2,700
FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH* - 2,000
FORD BLACK FRIDAY TRADE-IN ASSISTANCE BONUS CASH* - 1,000

SALE PRICE \$49,295

PLUS 0% FOR 60 MONTHS

(WITH APPROVED CREDIT)

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2020 FORD EXPEDITION LIMITED 4X4

Rapid Red Metallic, 2nd Row Bucket Seats, 22 Inch Aluminum Wheels, 3.5 EcoBoost Engine, Panoramic Vista Roof, 360 Degree Camera, Voice Activated Navigation, Enhanced Active Park Assist, LED Headlamps, and Much More! F20352

MSRP.....\$75,120
SIEMANS DISCOUNT..... 2,675
FORD CREDIT RETAIL BONUS CASH*..... 3,450
FORD BLACK FRIDAY TRADE-IN ASSISTANCE BONUS CASH* - 1,000
FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH* - 2,250
FORD COMPETITIVE CONQUEST BONUS CASH* - 3,000

SALE PRICE \$62,745

PLUS 0% FOR 60 MONTHS

(WITH APPROVED CREDIT)

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)

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BLACK

FRIDAY

SALES EVENT

2021 JEEP
COMPASS 80TH
ANNIVERSARY
SPECIAL
EDITION 4X4

Laser Blue Pearl, Navigation, Leather Seats, 19 Inch Aluminum Wheels, Back-Up Camera, and Much More! C21011



MSRP.....	\$31,435
EMPLOYEE PRICING DISCOUNT.....	- 1,972
EMPLOYEE PRICING FOR ALL.....	\$29,463
REBATE.....	- 2,000
CHRYSLER CAPITAL BONUS CASH*.....	- 750
SALE PRICE FOR EVERYONE.....	\$26,713
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$25,713
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2020 JEEP
RENEGADE
LIMITED 4X4

Alpine White, Leather Seats, Navigation, 19 Inch Aluminum Wheels, Touchscreen Radio, 1.3 Turbo Engine, Heated Front Seats, Heated Steering Wheel, and Much More! C20311



LEASE FOR \$199/MONTH*
39 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,150 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR CHRYSLER LEASE RENEWAL, OFFER EXPIRES 11/30/2020

2020 JEEP GRAND
CHEROKEE
LIMITED X 4X4

Diamond Black Crystal, 20 Inch Wheels, Bi-Xenon HID Headlamps, Sport Hood, Navigation, Power Liftgate, Heated Seats, Heated Steering Wheel, Remote Start, Parkview Rear Back-Up Camera, Parksense Rear Park-Assist with Stop, Blind-Spot and Cross-Path Detection, and Much More! C20291



MSRP.....	\$49,685
EMPLOYEE PRICING DISCOUNT.....	- 4,198
EMPLOYEE PRICING FOR ALL.....	\$45,487
REBATE.....	- 750
BONUS CASH.....	- 500
SALE PRICE FOR EVERYONE.....	\$44,237
MILITARY CONSUMER CASH*.....	- 500
RETURNING LEASE CASH*.....	- 500

AS LOW AS.....\$43,237
(*MUST QUALIFY)

2020 RAM
2500 4X4

Graphite Crystal, 6.4 V8 Engine, Chrome Tubular Step Bars, Trailer Brake Controller, Power Trailer Tow Mirrors, Electronic Shift on the Fly Transfer Case, Snow Chief Group, Rear Sliding Window, Touch Screen Radio, and Much More! C20321



MSRP.....	\$43,605
SIEMANS DISCOUNT.....	- 2,110
RAM HD ENGINE BONUS CASH.....	- 500
RAM BONUS CASH COUPON.....	- 250
SALE PRICE FOR EVERYONE.....	\$40,745
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$39,745
(*MUST QUALIFY)

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2020 DODGE JOURNEY

Vice White, 3rd Row Seating, Touch Screen Radio, Park Sense Rear Park Assist, and Much More! C20139



MSRP.....	\$24,990
EMPLOYEE PRICING DISCOUNT.....	- 1,249
EMPLOYEE PRICING FOR ALL.....	\$23,741
REBATE.....	- 1,250
GREAT LAKES CONQUEST TRADE-IN BONUS CASH*.....	- 2,500

SALE PRICE FOR EVERYONE.....\$19,991

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

AS LOW AS.....\$18,991

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2020 RAM 3500 FLATBED

Bright White, 6.4 V8 Engine, Reading 12 Foot Platform Body, Chrome Appearance Group, and Much More! C20222



MSRP.....	\$39,380
ADD FOR 12 FOOT FLATBED.....	+ 7,227
SUBTOTAL.....	\$46,607
SIEMANS DISCOUNT.....	- 2,612
COMMERCIAL TRUCK SEASON BONUS CASH*.....	- 500
ON THE JOB COMMERCIAL UPFIT*.....	- 1,000
RAM BONUS CASH COUPON.....	- 250
RAM HD ENGINE BONUS CASH.....	- 500

SALE PRICE FOR EVERYONE.....\$41,745

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

AS LOW AS.....\$40,745

(*MUST QUALIFY)

2020 JEEP CHEROKEE TRAILHAWK 4X4

Bright White, 3.2 V6 Engine, Remote Start, Heated Front Seats, Touch Screen Radio, Heated Steering Wheel, Blind Spot and Cross Path Detection, and Much More! C20231



MSRP.....	\$37,245
EMPLOYEE PRICING DISCOUNT.....	- 2,488
EMPLOYEE PRICING FOR ALL.....	\$34,757
REBATE.....	- 500
CHRYSLER CAPITAL 2020 BONUS CASH*.....	- 750
NATIONAL RETAIL BONUS CASH.....	- 750
BONUS CASH.....	- 500

SALE PRICE FOR EVERYONE.....\$32,257

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

AS LOW AS.....\$31,257

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2020 RAM 1500 CREW CAB 4X4 LARAMIE

Granite Crystal, 5.7 V8 Hemi E-Torque Engine, 22 Inch Polished Painted Aluminum Wheels, Sport Appearance Package, Anti-Spin Rear Axle, Leather Seats, Navigation, Sport Performance Hood, 19 Speaker Harman Kardon Speaker System, Heated Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, and Much More! C20251



MSRP.....	\$60,055
EMPLOYEE PRICING DISCOUNT.....	- 7,204
EMPLOYEE PRICING FOR ALL.....	\$52,851
RAM BONUS CASH COUPON.....	- 250
TRUCK OWNER CONQUEST BONUS CASH*.....	- 1,000

SALE PRICE FOR EVERYONE.....\$51,601

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

AS LOW AS.....\$50,601

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

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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 \$31,749



2014 JEEP WRANGLER UNLIMITED 4X4
NOW \$28,614

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

WAS \$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 \$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

WAS \$23,810



2016 FORD E
NOW \$21,267

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, SYNC 3, 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, 29K Miles, Power Driver's Seat, Cloth and Leather Heated Front Seats, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! F20289A

WAS \$33,995



2018 MERCEDES GLC300 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 SUPERCREW
NOW \$51,990

3.0 V6 EFI Turbo Diesel 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

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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 SUPERCAB 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



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MANAGER'S SPECIALS

**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
\$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



**DODGE SLE AWD
NOW \$20,549**

3.6 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, SYNC 3, Chrome Step Bars, Power Heated Front Seats, Power Pedals, Blind Spot Information System, Trailer Tow 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
\$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



**F-150 LARIAT
7 DIESEL 4X4
NOW \$52,554**

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, SYNC 3, Chrome Step Bars, Power Heated Front Seats, Power Pedals, Blind Spot Information System, Trailer Tow Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! C20245A

**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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**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



**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



**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



**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

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**Sandy
Hinman**



**Tim
Place**



**Bob
Betker**



**Alisha
Haney**






2017 JEEP GRAND CHEROKEE LAREDO 4X4
NOW \$25,930
 3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 28K Miles, Power Driver's Seat, Touchscreen Display, Remote Keyless Entry System, Jeep Certified! Billet Silver, C20323A



2019 TOYOTA 4-RUNNER SR5 4X4
NOW \$31,830
 4.0 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Running Boards, Power Drivers Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Gray, C21019A



2020 MAZDA CX-30 SELECT AWD
NOW \$23,500
 2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 2,000 Miles! Leather Seating, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Mazda Certified! Soul Red Crystal, S20017



2017 GMC SIERRA 1500 EXTENDED CAB 4X4
NOW \$30,853
 5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, Bed Liner, Step Bars, Power Windows and Locks, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Black, C20318A

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2015 FORD EXPLORER LIMITED 4X4
NOW \$21,868
 3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 72K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Memory Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row Power-Fold Seats, Dual Panel Moon Roof, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! Ruby Red, U20198A



2018 MAZDA CX-3 GRAND TOURING AWD
NOW \$20,271
 2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 41K Miles, Navigation, Leather Heated Front Seats, Power Moon Roof, CD-Player, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Remote Keyless Entry System, Car Smart Checked! Soul Red Metallic, C21036A



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



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



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



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



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




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

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



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

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NOW \$40,827

6.2 V8 EFI Engine, 8 Speed Automatic, Aluminum Spoked Wheels, 58K 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



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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



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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



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2012 HONDA CIVIC LX
NOW \$8,806

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Level: Intermediate

WORD SEARCH

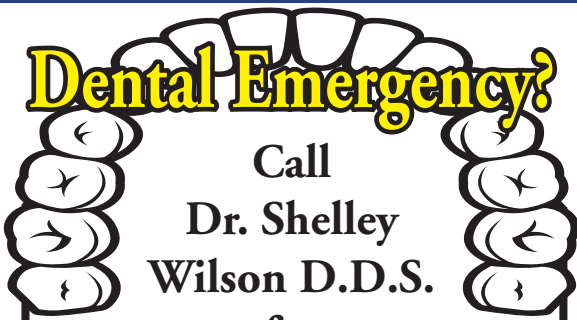
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X	W	C	Z	I	O	F	P	U	R	C	H	A	S	E	A	H	F	U	H

Find the words hidden vertically, horizontally, diagonally, and backwards.

GIFT GIVING WORD SEARCH

BAG	GIFT	RECIPIENT
BOX	GREETING	RETAIL
BUDGET	HOLIDAYS	RIBBONS
CONSIDERATE	IDEA	SHOPPING
COWORKER	LIST	STORE
DECORATE	PRIZE	TISSUE
FAMILY	PURCHASE	UNWRAP
FRIENDS	RECEIPT	WRAPPING PAPER

Answers can be found on Page 21



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Don

Stuart

Not Mincemeating My Words



Every Thanksgiving, I pile one helping (okay, sometimes one-and-a-half) of every dish available onto my first plate. (Okay, I do the same thing with my second through fourth plates as well.) I know even while I'm doing this that it'll escalate my Waistband Distortion Warning System to "Severe."

However, there is one traditional holiday food-stuff that has never played a role in distorting my waistband: Mincemeat pie.

One reason for this is that nobody at our Thanksgiving celebrations has ever brought any mincemeat pie for me to shove into my voracious maw. But even if it had been there, I might well have passed. This is partly due to my instinctive "Don't eat stuff with weird names!" filter. This has protected me countless times over the years from consuming stuff with names like "rutabaga," "blood pudding," and "head cheese." And you gotta admit, "mincemeat" is kind of a weird name, especially for a pie.

I only began thinking differently about mincemeat after a long weekend avoiding chores by doing research on the Internet. I found a poll about "Favorite Thanksgiving Pies" on The Old Farmer's Almanac website, and mincemeat got votes, even though it wasn't on the ballot.

Still, there were reasons to remain skeptical. For one, Oliver Cromwell, who booted the Stuart royals out of England for a while in the mid 1600s, completely and utterly banned mincemeat pies. But wait; Cromwell banned them for representing "holiday frivolity and merry-making." I'm a big fan of holiday frivolity and merry-making; so maybe I'd dig a mincemeat pie after all?

First, I had to learn what the heck mincemeat is? It turns out it's something it doesn't sound like. I blame this on the people who invented it, the British, who are notorious for foods that aren't what they sound like, such as "puddings" that aren't, and "chips" that are really fries, and "haggis," which... okay, haggis actually IS what it sounds like: a collection of inedibles stuffed into an unmentionable.

Originally, mincemeat pies did in fact contain meat. The specific meats mentioned on Wikipedia.com are:

- Liver;
- Other meats.

I'm pretty sure "other meats" means parts that not a single one of us would knowingly put on our Thanksgiving plates. Maybe liver is the real reason Cromwell banned mincemeat pies.

But – and this is a big "but" – nowadays, the typical mincemeat pie doesn't contain any meat, as the name implies; instead, it's filled with a sort of preserve, containing stuff like apples, raisins, spices and sultanas.

I like apples, raisins and spices. But wait: what's a "sultana"? My "Don't eat something with a weird name!" sense was tingling. I mean, "sultana" is actually a good-weird name, what with its vaguely exotic sound and rhythm. But what if sultanas are one of those evilly mis-named foods that isn't at all what you think it is, like "sweetbreads," which are actually calf thymus glands.

Turns out a sultana is totally fine; it's merely a type of grape, albeit one with an exotic and rhythmic name. And I like grapes.

So it is resolved! Our family-only Thanksgiving this year featured no mincemeat, but next year (WHEN THINGS WILL HOPEFULLY BE NORMAL AGAIN) if mincemeat shows up, I shall try it! Even if it escalates my Waistband Discomfort Warning System to "Irrevocable"!

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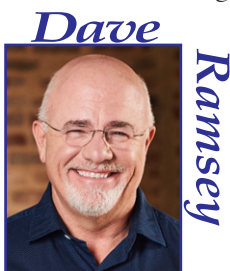
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Dave Says

Don't let money fights steal your joy

Dear Dave,

My husband and I usually have a few disagreements around the holidays when it comes to Christmas spending. Do you have any advice for eliminating this kind of thing, and making the financial side of Christmas a little less stressful?

Kellie

Dear Kellie,

I imagine every couple has a few disagreements over Christmas spending. The trick is in how you handle them, and come to a compromise you each feel is fair, smart, and affordable.

One of the keys is to start talking before you start shopping. Being on the same page—and creating a plan and sticking to it—are great ways to bring peace and togetherness into the picture. Honestly, Christmas spending can be part of your monthly cash flow plan the whole year. Get the picture? I'm talking about living on a written, monthly budget. You know Christmas is December 25th every, single, year, so why not set aside a little each month leading up to the holidays?

If you haven't planned ahead, now is a great time to become a unified team. Huddle up, not only to talk about Christmas priorities, but devise a game plan moving forward so that this doesn't happen again next year. Together, figure all your regular monthly income and expenses into a budget. If you've saved anything at all for Christmas, include that, as well. We've all got necessities, so

take of those first. Then, make a general list of everything you'd like to spend money on for Christmas—I'm talking about the things we often overlook like food, cards, party expenses, and decorations. Now, make a gift list. Write a dollar amount beside each name or expense on your lists, and if the grand total is the same as—or less than—your Christmas budget total, you're ready to roll!

If you can't agree, or the numbers don't work, run through things again. This doesn't mean to repeat your positions until you get what you want. It means both of you acting like mature, responsible adults, finding some middle ground, and making sacrifices. If you really want to show your commitment, you and your spouse can sign your new budget. Signing your name is a simple, psychological signal that means you're committed to your agreement. Then, post it somewhere you'll both see it regularly.

Give it a try, Kellie. It just might help reinforce your commitment to the budget—and each other—when the shopping frenzy sets in!

-Dave

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

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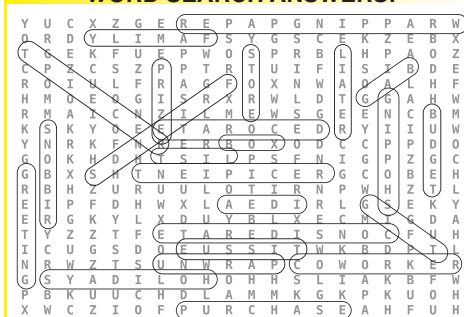
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SUDOKU ANSWERS FROM PAGE 19

SUDOKU ANSWERS:

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8	4	5	2	3	9	1	7	6
6	2	9	8	1	7	5	4	3
2	9	8	6	7	3	4	5	1
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5	1	4	9	8	2	6	3	7
9	7	2	3	4	6	8	1	5
3	8	6	7	5	1	2	9	4

WORD SEARCH ANSWERS:



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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\$13,991



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36 MONTHS

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42899 mi., 24/31 MPG

\$12,725




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VVT, 6-Speed Automatic,
80973 mi., 20/26 MPG

\$13,240



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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 Au-
tomatic 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 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 DGI
Turbocharged DOHC, 6-Speed
Automatic, 17243 mi.,
22/28 MPG

\$18,252



2019 Nissan Altima 2.5 SL
2.5L 4-Cylinder DOHC 16V,
i-VTEC, 6-Speed
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 LX
2.4L I4 DOHC 16V
i-VTEC, CVT, 50188
mi., 25/31 MPG

\$21,474



2018 Honda CR-V EX
Stock # 6693A, 1.5L I4
DOHC 16V, CVT, 32422
mi., 27/33 MPG

\$25,743



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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



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24V, 9-Speed Automatic,
22289 mi., 19/28 MPG

\$32,235



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

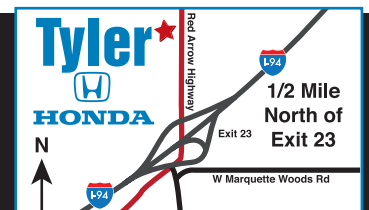
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FROM**



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FROM**



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CHOOSE
FROM**



**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
3
LEFT**



**2020
TRAVERSE LS**

\$299* PER MONTH

Well Equipped!

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

**ONLY
2
LEFT!**



**2021 TAHOE
Z71 4X4**

\$699* PER MONTH

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• Panoramic Sunroof
• Heated Steering Wheel & More

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\$279
Per Mo.

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(Excludes Hybrid)

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Per Mo.

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0.9% for 60
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Gas Model #1852
\$129/mo. 39 Mo. | 32,500-Mile Lease
39 Mos. | \$2999 Due at Signing

Includes \$500 TFS Lease Subvention Cash.

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2020 Camry Hybrid
\$3000 CUSTOMER CASH²

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\$199
Per Mo.

-or- Lease a remaining new
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Gas Model #2532
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30 Mos. | \$2999 Due at Signing

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Every New Toyota Comes With ToyotaCare.¹¹
Toyota's No Cost Maintenance Plan.

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. Includes Prius Liftback AWD and excludes Prius Plug-in and Prime. 3. New 2021 Highlander L FWD Model 6935. Lease based on net cap cost of \$31,109. \$1,000 Toyota Financial Services Lease Subvention Cash included in lease deal. Lease end purchase option \$25,135. 4. 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 end purchase option \$18,421. 5. New 2021 Corolla (excludes Hybrid) and new 2021 Corolla Hatchback 0.9% APR for 60 Months with \$17.05 per \$1,000 borrowed. 6. New 2021 Corolla LE Model 1852. Lease based on net cap cost of \$17,408. \$1,000 Toyota Financial Services Lease Subvention Cash included in lease deal. Lease end purchase option \$13,188. 7. New 2020 Camry (includes Hybrid) 0% APR for 60 Months with \$16.67 per \$1,000 Borrowed. 8. 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 end purchase option \$14,948. 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 USA, 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, 4, 5, 6, 8, 9 & 10 - NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier I PLUS customers ONLY. Excludes state and local taxes, tags, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 (Highlander L & Camry LE) & 32,500 (RAV4 LE & Corolla LE) miles at the rate of \$0.15 per mile (10k - Highlander L, RAV4 LE, Corolla LE and 12k Camry LE) low mileage lease. \$350 Disposition Fee is due at lease termination. ** For 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 2, 3, 4, 5, 6, 7, 8, 9 & 10: Must take retail delivery from remaining new 2020 and new 2021 dealer stock between 11/20/20 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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