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Printed with soy ink on recycled paper

December 19, 2020

www.MailMaxOnline.com

Volume 21, Ver. 51

Moody on The Market



Moody

Echoing what many small businesses all across the region have been saying individually with every passing day, **Benton Harbor's Kinexus Group** says that the **Covid-19 pandemic** has had "a significant and growing negative impact on small businesses in **Southwest Michigan**." According to **Opportunity Insights**, a group that measures the health of small business, and information gathered by Kinexus Group, roughly one-third of small businesses in **Berrien, Cass, and Van Buren Counties** were closed either permanently or temporarily at the end of July, pointing out just how devastating COVID-19 has been to the southwest Michigan economy. Kinexus Group measures labor market data and trends on a monthly basis as part of its efforts in workforce, economic, and community development. The President and CEO of Kinexus Group, **Todd Gustafson**, says, "This figure equates to over 750 establishments in Berrien, Cass, and Van Buren Counties, with over 500 of them in Berrien County alone." Gustafson adds, "This is a significant increase and a very alarming number to look at because small businesses are the heart of southwest Michigan and unfortunately, it doesn't stop there." While there is no new data for Berrien, Cass, and Van Buren Counties since that time, statewide data shows that the number of small business closures had increased to 38-percent by the day before **Thanksgiving**. Gustafson contends, "There is reason to believe our local economy is faring somewhat better than the rest of Michigan. Large cities and college towns have borne the brunt of lasting small business damage during the pandemic." He goes on to say, "With our region benefiting from its hot real estate market, tourists from **Chicago** looking to get away from the city as cases increase nationwide, and resourceful business owners who have adapted to the shifting market due to the pandemic, it is likely that around one-third of local small businesses continue to remain closed. Unfortunately, at this time it is unknown how many of these closures are permanent, although the number is likely increasing every week." Although every sector has been impacted by the pandemic, the Leisure and Hospitality and other private service-providing sectors have been hit particularly hard. The combination of business shut-downs and broader declines in consumer demand due to the virus resulted in significant layoffs at

Continued on page 22



Sarah Spoonholtz,
Regional Director,
SMR Chamber

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7	8	9	10	11	12
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Dr. Joshua Byers O.D.

Buy Local Berrien Challenge!

When people ask me what makes Southwest Michigan, specifically Berrien County so special, I always tell them it's the people. Since the beginning of the **Buy Local Berrien Challenge** on Monday, December 7th, we've seen countless posts floating through multiple social media platforms showing support for our business community. In doing so, we've heard from multiple

businesses that they've seen an increase in customer purchases, and in some instances, restaurants have run out of food or gotten incredibly close to being sold out! The success of the challenge is a direct reflection on the love and support that each of **YOU** have for these businesses, and we couldn't be happier or prouder. Our business-

Continued on page 2

Inserts & Promotions

- ALDI
 - Church Services Pg 9 • Family Fare
 - Hardings Friendly Market of Bridgman
 - Martin's Super Markets
 - MailMax Contribution Pg5
 - Save-A-Lot
- Inserts may vary by Zip Code

Sarah Continued from cover

es and communities can't do this without you, thank you!

There have been questions though, like if it has to be a restaurant, or how do we purchase from a business that has been required to closed again by the latest Michigan Department of Health and Human Services (MDHHS) order extension? Well in short, you are more than welcome to support any and all businesses in Berrien County and issue the challenge to someone from there. For those businesses that remain closed such as live event venues, movie theaters, ice rinks, bowling alleys, etc. some are offering online sales of gift cards, merchandise, and virtual options that allow you to support them as well as participate in the challenge. We've seen a fair amount of those who have officially taken the challenge as well as those who are just wanting to support local businesses who are doing a mix of restaurant, brewery, winery, distillery, and various retail locations.

If you need a quick reminder on how the **Buy Local Berrien Challenge!** works, it's 5 simple steps:

Step 1: Get take out from your favorite restaurant or a gift card from any small business currently closed by restrictions.

Step 2: Post a photo with your take out or purchase on your personal feed and in the **Buy Local Berrien! Facebook Group**. Make sure to tag that business and share what you got!

Step 3: Nominate *at least* three of your friends to complete the challenge by tagging them in your post as well.

Step 4: Copy and paste these rules found at the top of the Buy Local Berrien! Page so that others can join in on the challenge!

Step 5: Make sure you include the hashtag **#buylocalberrienchallenge** so that we can find you!

Being only days away from the Christmas, if you are like me and still struggling to find the perfect gift for your friends and family, don't forget we have put together the **Buy Local Berrien Holiday Gift Guide**. It features a wide variety of businesses in categories like Gifts for Her, Gifts for Kids, Gifts for Pets, Entertainment, Retail, Food/Beverage, etc. You'll find businesses all over Berrien County on there with a plethora of suggestions for you. See the full list by visiting buylocalberrien.com.

While they might be "rebels without a Claus" they are doing a great job of adding some magic to the end of 2020! Our friends at **Holt Bosse** are in the final days of their **Good Cheer** campaign, and are seeking your input on how to divide up \$5,000 among three local non-profits. You have through Midnight tonight, December 19th to visit holtbosse.com/good-cheer/ and cast your vote for either the **Southwest Michigan Human Trafficking Task Force**, **The Ghostlight Theatre**, or **Warriors for the Homeless**. The official announcement of how the funds will be distributed will be announced on **Monday, December 21st** on their Facebook page facebook.com/holtbosse.

If I don't have the pleasure of seeing you around town before next weekend – Merry Christmas!

To learn more about the Chamber, find current members, view upcoming events, or to learn about member benefits visit our website smrchamber.com. You can also reach me at sspoonholtz@smrchamber.com or call my direct line at 269-932-4040 if you'd like to chat. We look forward to seeing and connecting with you soon!

Read more at www.MailMaxOnline.com



50,314 Weekly Readers!*

*Circulation Verification Council Audit June 2020

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MailMax is a publication of **Far Ahead Advertising, Inc.**
2202 Plaza Drive, Benton Harbor, MI 49022
(269) 934-7522
FAX: 269-934-3297
publisher@MailMaxOnline.com
www.MailMaxOnline.com
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Photo of the Week



Curiosity Calmed the Cat

Photo by Jordyn Elsner

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.

May your holidays be joyful and bright.



Enjoy all the good moments that come with the season. Your friends at Allstate wish you the best this holiday season and look forward to serving you in 2021.

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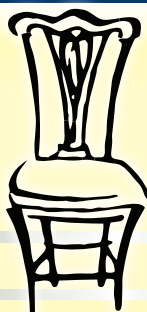
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Dave Says

Only you can make it happen

Dear Dave,
I've got so many things I want to address and change about my life, both personally and professionally, in the coming year. Do you have any advice or practices for helping people be successful and achieve their goals?

Tim
Dear Tim,
Goals are dreams, but you can't stop with just dreaming. Examining your goals inside and out, and by thoughtfully constructing small, achievable steps toward them is the key to creating change in your life. Remember, too, that it's *your* responsibility—not someone else's—to fix things in your life. If you're waiting for someone or something else to make things better, you're going to be disappointed.

When it comes to setting and achieving goals, be specific about what you want to achieve. Vague, unspecified ideas will only cause you to feel overwhelmed, and this will likely lead to you giving up. Also, make your goals measurable. If you want to lose weight, don't simply write down "lose weight" as a goal. How much weight do you want to lose? How many pounds would you have to lose per

week in order to see the desired result in a specified amount of time?
This one may sound silly, but are the goals you have in mind *your* goals? If a spouse or friend sets goals for you, you're probably not going to succeed. Creating a goal, and taking ownership of it, will give you more incentive to meet your goal. Setting a time frame will help you develop more realistic goals, too. And last, always put your goals in writing. Write them down, and review them often. This will provide you with added motivation to make your goals a reality.

Successful people examine and reassess their lives on a regular basis. When they realize changes need to be made, they start living intentionally, in writing, on paper, and on purpose!

—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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What a year... what a crazy, scary, wacky year!

I have to be honest; it's been a struggle to keep things going and maintain a positive mental attitude. In March, when the pandemic first closed businesses in Michigan, my initial thought was to suspend publishing *MailMax* until we could figure out what was going to happen. We began getting call after call from our clients, that they needed to pull their advertising because they were not allowed to stay open. Realtors, auto dealers and restaurants were some of the hardest hit, which hit us hard too...and not just financially.

We've been in business 22 years and have developed some very close relationships with our clients. To hear the worried tone of their voices was heartbreaking. It still is, as many businesses are in peril. Shop local.

We made the decision to keep publishing in order to continue getting vital information into the hands of Southwest Michigan. **Arthur Havlicek** and **Sarah Spoonholtz** from the **Southwest Michigan Regional Chamber** led the charge to get up-to-date information regarding the myriad of Executive Orders that were being

handed down from Lansing. **Pat Moody's** business column also helped disseminate crucial information concerning local issues caused by the pandemic, as well as new opportunities that arose. **Dave Ramsey's** column began addressing the financial impact that people were facing. **Millicent Huminsky** from the **Southwestern Michigan Tourist Council** offered fun and interesting things to do in our area...even during lock down. **Don Stuart** gave us reasons to chuckle, and **Pastor Glenn Rosenbaum** shared much needed hope. This weekly, consistent delivery of information to your home appears to be effective, as our ratings have gone up.

In June, a circulation and readership audit conducted by the **Circulation Verification Council** showed that 8 out of 10 homes read *MailMax* (80.8%) on a regular basis; that represents **50,314 readers each week!** The study also showed that 75.3% of you use *MailMax* advertisements to help in your buying decisions. This is great news for our advertisers who are in the fight of their lives, competing with giant box stores and online outlets.

Along with providing you with a free subscription and helping local businesses grow, we also sponsor more than 50 non-profit organizations each

year with advertising space in *MailMax* and on [MailMaxOnline.com](http://www.MailMaxOnline.com) to help promote their causes to you.

Each year we launch our Voluntary Pay campaign so that we can continue to say "yes" to these local non-profits who do so much for our community and say "yes" to the families that could otherwise not afford a newspaper subscription. We've tried to provide virtually every home with a weekly subscription at no cost because we know that for many, things are financially difficult. However, postage for mailing nearly 37,000 copies each week is extremely high. We're just glad we don't have to lick that many stamps!

We're hoping that you're one of those households that reads and appreciates *MailMax*. Our Voluntary Pay Program helps to ensure that *MailMax* can continue to not only deliver good news and information to you, but to also continuously improve upon the services we offered to both our readers and our businesses. Your contributions enable us to do so.

Inside this edition of *MailMax*, you'll find a **Contribution Envelope**. We have several levels of donation, and those who give will be honored in an upcoming issue of *MailMax*. Contribution levels start at just \$10. At that level, you've earned the Honorary

Reporter title. At \$15, you are an Honorary Editor. For only \$30, you can be an Honorary Publisher. You can also give any other amount you'd like. For \$2 million, I can make you the Owner! 😊


Another option is to make your donation quickly and easily through our PayPal account which is online at www.paypal.me/MailMax or you can shoot this QR code with your smart phone's camera to start the process.



Whether you participate in the Voluntary Pay Program or not, we will continue to deliver your *MailMax* each week, free of charge, right to your home.

Thank you and Merry Christmas. Everything is going to be all right.

Glen Head, Publisher
Publisher@MailMaxOnline.com



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If you've read and enjoyed MailMax during the year, your contribution will be appreciated to help defray delivery costs.

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THANK YOU FOR YOUR SUPPORT!

Look inside this week's inserts for your Contribution Envelope. All contributors will be honored in an upcoming issue of *MailMax*.



*Christmas is coming,
the geese are getting fat
Please put a penny in
the old man's hat.
If you haven't got a
penny, a ha'penny will do.
If you haven't got a
ha'penny, then God bless
you.*

'Tis the season, and we've heard this old English nursery rhyme many times. What might it have to do with this column? A lot really, because it expresses the idea that every little bit helps. Even if you don't think a small donation matters, it most certainly does because small donations all add up. But in these trying times, many folks don't even have that small donation to spare. Don't worry, you can still help support our local Humane Society shelter and rescue groups. The website www.humanesocietyswm.org has a list of items you can make at home, from materials you may have on hand, to help provide comfort to the animals waiting to be adopted. If you have an Amazon account, you can sign up with Amazon Smile and designate a rescue group or shelter to receive a percentage from any purchases you make.

Forte Coffee in Benton Harbor and St. Joseph is accepting donations of pet food and supplies for the shelter, and for a one-dollar donation, you may vote for your favorite gingerbread house, constructed by the baristas, with the proceeds going to the shelter. If you're looking for a gift for your own



The Pet Corner

special pet, you can shop at the shelter's website for some very cute toys, where 100% of those sales benefit the shelter. With all the fund raisers having been cancelled this year due to the pandemic, the Humane Society and all the rescue groups are depending on us to do what we can to help support them. If you prefer to donate supplies and/or food, the donation bins are always out at Paw Mart in St. Joseph and provide an easy way to drop off those cans and bags. Or you can visit the shelter or rescue group's wishlists on Amazon to choose a donation to ship directly to them. Chewy.com is also an option for shopping online and sending direct. If you can afford to make a cash donation, it can be done safely through their websites and is much appreciated. Of course, we are all trying to shop local this year, so keep in mind the pet stores and bakeries when purchasing donations, too. Remember it is true that every little bit counts, especially since neither the Humane Society nor any of the rescue groups receive any assistance from government funds but rely completely on donations and fundraisers to keep going. As it says in the rhyme above, in times of great need it is often the kindness of strangers that makes the difference.

Let's not forget the animals at the Berrien County Animal Control shelter. Even though the shelter is government funded, the pets who are there through no fault of their own would still enjoy a little holiday love. For contactless donations, A Giving Tree has been set up outside the shelter for drops of the shelter's needs. Visit their Facebook page, and the page of any of the rescue groups, for more information.

As winter draws near, keep in mind that when you're cold outside, pets are cold, too. While it's true some dogs prefer to be outside (we had a husky malamute who loved the cold and would play ice hockey with her water dish), even they need to come inside when the temperature gets into those single digits.

As we close out this eighteenth year of my writing the Pet Corner, I'd like to introduce the newest member of our extended family. Please meet Elliot, who loves to pose in his spiffy Christmas bandanna. While it wasn't expected that he would join the family, he is the puppy who came to stay and is truly an example of sometimes you don't find the pet, the pet finds you.

Merry Christmas and Happy Holidays to all. May the New Year of 2021 shine merry and bright.

Read more at www.MailMaxOnline.com

MERRY CHRISTMAS!

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Pastor

The King of Glory is Coming



Rosenbaum

Lift up your heads, O you gates; be lifted up, you ancient doors, that the King of glory may come in. Who is this King of glory? The LORD strong and mighty, the LORD mighty in battle. Lift up your heads, O you gates; lift them up, you ancient doors, that the King of glory may come in. Who is he, this King of glory? The LORD Almighty—he is the King of glory. Psalm 24:7-10

Imagine that you lived in ancient times. Your home was a city that had a great wall around it. A very prominent gate guarded the city, keeping enemies out and you safe. On the wall stood watchmen keeping a vigilant eye on everything that approached. Even though enemy nations were out there, you still felt secure.

Then, one day, the King of the country approached your city, riding victoriously on his war-horse. Your king... your defender... your hero has defeated the enemy and now comes to dwell with you. What joy! What peace! Imagine how excited you would be to greet your hero!

The best part of this is that you don't have to imagine it. This isn't pretend or make-believe! It's real. Jesus is your conquering hero, but with a twist of divine irony, he came humbly and lowly, born in a manger. The world hardly noticed his arrival. But he came as our glorious King to defeat our greatest enemy. On the cross, he went to battle against Satan, and the al-

mighty LORD crushed Satan's head completely. By his death, Jesus paid for all your sin. Through faith in Jesus, your sins are forgiven.

What's more, is that your conquering hero is coming and he wants to dwell with you forever. Are you ready for his arrival? According to the calendar, there are only 6 days left before Christmas. You know full well all the pressure and stress of getting ready. Presents and decorations and good food are all wonderful blessings... but let's not forget to lift up our heads and hearts to see Jesus the most precious gift of God! He is our King of Glory!

Prayer: O King of Glory, help me to prepare my heart to welcome you each day. Keep me from the distractions of this season so that I can welcome you as my Savior and King. Amen.

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

Read more at www.MailMaxOnline.com

PRO MUFFLER & BRAKE advertisement with 'FREE ESTIMATES' and 'NO APPOINTMENT NEEDED!' callouts. Includes address: 2094 S. M-139 Benton Harbor, MI and phone: 269-926-2006.

The Signature Dealer Group Welcomes Jordan Pender to it's Sales Department. Includes address: 680 E Napier Ave., Benton Harbor and logos for Toyota, Signature Select, and Hyundai.

SEASON PASS Licensed Sportswear and Collectables advertisement. Features 'RETIREMENT SALE' and 'FINAL DAYS - CLOSING DECEMBER 24! LOWEST PRICES HAPPENING NOW!' with logos for MLB, NFL, NCAA, NHL, and NBA.

Berrien County Veterans Services advertisement. Includes contact information: 701 Main Street, St. Joseph, MI 49085, (269) 983-7111 Ext. 8224, www.berriencounty.org/veterans. Lists various benefits for veterans and includes logos for the United States Army, Marine Corps, Navy, and Air Force.

a thrill of hope

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Christmas Sunday (Dec.20)

Service 10:30am

Christmas Eve (Dec.24)

Services:

4pm - 5:15pm

11pm - 12:15am

New Years Eve (Dec.31)

Service 7pm



Pastor Marc Danapilis, Sr.Pastor

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DECEMBER 24TH

Christmas Eve Worship at 6:30 p.m.

DECEMBER 25TH

Christmas Day Worship at 9:30 a.m.

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Matthew 1: 21 *"And she shall bring
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name JESUS: for he shall save his
people from their sins."*

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King (set) **\$899⁹⁵**

Great Values On Other Thera-Pedic Models!

NATHANIEL PLUSH

\$399⁹⁵ Queen Set

Twin (set) **\$299⁹⁵**

Full (set) **\$369⁹⁵**

King (set) **\$599⁹⁵**

**BIRCHWOOD FIRM
OR PLUSH**

\$569⁹⁵ Queen Set

Twin (set) **\$399⁹⁵**

Full (set) **\$499⁹⁵**

King (set) **\$769⁹⁵**

**MONTERREY PLUSH
OR FIRM**

2 SIDED

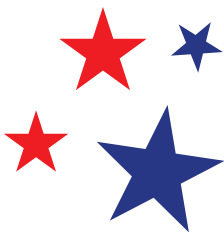
\$999⁹⁵ Queen Set

Twin (set) **\$599⁹⁵**

Full (set) **\$849⁹⁵**

King (set) **\$1199⁹⁵**

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ROWAN



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*some items not as pictured

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2020 FORD ECOSPORT SE

Ruby Red Metallic, Power Moonroof, Heated Front Seats, Rear View Camera, Reverse Sensing System, and Much More! F20250

MSRP.....\$25,090
 SIEMANS DISCOUNT..... 695
 FORD SELECT INVENTORY RETAIL CUSTOMER CASH - 500
 FORD BONUS CUSTOMER CASH..... 500
 FORD RETAIL CUSTOMER CASH..... 4,000
 FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000

SALE PRICE \$18,395
 (*MUST QUALIFY)



2020 FORD ESCAPE SE ALL WHEEL DRIVE

Magnetic Metallic, Heated Front Seats, Back-Up Camera, Adaptive Cruise Control, Voice Activated Navigation, 1.5 EcoBoost Engine, and Much More! F20306

MSRP.....\$30,145
 SIEMANS DISCOUNT..... 1,450
 FORD CREDIT RETAIL BONUS CASH*..... 700
 FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH* - 2,000
 FORD HOLIDAY TRADE-IN ASSISTANCE BONUS CASH* - 1,000

SALE PRICE \$24,995
PLUS 0% FOR 60 MONTHS
 (WITH APPROVED CREDIT)
 (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2020 FORD EDGE SEL ALL WHEEL DRIVE

Agate Black Metallic, Dune Activex Seat Material, Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Navigation, Hands Free Liftgate, Remote Start, Wireless Charging Pad, Panoramic Vista Roof, and Much More! F20322

MSRP.....\$40,615
 SIEMANS DISCOUNT..... 1,670
 FORD RETAIL BONUS CASH..... 250
 FORD CREDIT RETAIL BONUS CASH*..... 2,200
 FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000
 FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH* - 2,000
 FORD HOLIDAY TRADE-IN ASSISTANCE BONUS CASH* - 1,000

SALE PRICE \$32,495
PLUS 0% FOR 60 MONTHS
 (WITH APPROVED CREDIT)
 (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2020 FORD RANGER XLT CREW CAB 4X4

Race Red, 2.3 EcoBoost Engine, Black Appearance Package, Running Boards, Spray-In Bedliner, 18 Inch Black Painted Aluminum Wheels, Rear View Camera, and Much More! F20433

MSRP.....\$38,090
 SIEMANS DISCOUNT..... 1,095
 FORD CREDIT RETAIL BONUS CASH*..... 1,250
 FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH* - 1,000
 FORD HOLIDAY TRADE-IN ASSISTANCE BONUS CASH* - 1,000

SALE PRICE \$33,745
PLUS 0% FOR 60 MONTHS
 (WITH APPROVED CREDIT)
 (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2020 FORD TRANSIT CARGO VAN ALL WHEEL DRIVE

Oxford White, Rear Window Defroster, Cloth Seat, Cruise Control, Power Windows and Locks, Power Mirrors and Much More! F20374

MSRP.....\$44,810
 SIEMANS DISCOUNT..... 1,815
 FORD RETAIL CUSTOMER CASH..... 1,500
 FORD SPECIAL PACKAGE RETAIL CUSTOMER CASH - 500
 FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000
 FORD HOLIDAY TRADE-IN ASSISTANCE BONUS CASH - 1,000
 FORD YOUR FUTURE IS OUR BUSINESS BONUS CASH* - 500

SALE PRICE \$38,495
 (*MUST QUALIFY)



2020 FORD EXPLORER LIMITED 4X4

Rapid Red Metallic, Twin Panel Moon Roof, Trailer Tow Package, 20 Inch Hand Polished Aluminum Wheels, Hands Free Liftgate, Heated Seats, Heated Steering Wheel, Power-Fold Third Row Seats, 360 Degree Camera, B & O 12 Speaker Sound System, Remote Start, Navigation, and Much More! F20360

MSRP.....\$55,140
 SIEMANS DISCOUNT..... 2,195
 FORD CREDIT RETAIL BONUS CASH*..... 2,700
 FORD HOLIDAY RETAIL TRADE-IN ASSISTANCE CASH* - 1,000
 RETAIL TRADE-IN ASSISTANCE BONUS CASH* - 2,000

SALE PRICE \$47,245
PLUS 0% FOR 72 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..... 2,925
 FORD CREDIT RETAIL BONUS CASH*..... 3,450
 FORD HOLIDAY 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 \$62,495
PLUS 0% FOR 72 MONTHS
 (WITH APPROVED CREDIT)
 (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2020 FORD MUSTANG SHELBY GT 350

White with Blue Stripes, Leather Seats, GT 350, Heritage Package, Navigation, B & O 12 Speakers Sound System, Blind Spot Monitoring with Cross Traffic Alert, and Much More! F20440

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BIG FINISH 2020

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



MSRP.....	\$31,990
EMPLOYEE PRICING DISCOUNT.....	- 2,106
EMPLOYEE PRICING FOR ALL.....	\$29,884
REBATE.....	- 1,500
CHRYSLER CAPITAL BONUS CASH*.....	- 750
RETAIL BONUS CASH.....	- 500
BONUS CASH.....	- 500
SALE PRICE FOR EVERYONE.....	\$26,634
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS \$25,634
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2021 JEEP COMPASS LATITUDE 4X4

Granite Crystal, Heated Steering Wheel, Heated Front Seats, Touch Screen Radio, Power Sunroof, and Much More! C21004



MSRP.....	\$32,325
EMPLOYEE PRICING DISCOUNT.....	- 2,148
EMPLOYEE PRICING FOR ALL.....	\$30,177
REBATE.....	- 2,000
CHRYSLER CAPITAL BONUS CASH*.....	- 750
GREAT LAKES BONUS CASH.....	- 250
BONUS CASH.....	- 500
SALE PRICE FOR EVERYONE.....	\$26,677
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS \$25,677
(*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)

2021 JEEP GLADIATOR SPORT 4X4 WILLY'S WHEELER

Bright White, Trailer Tow Package, Remote Start, Rear Sliding Window, Heated Steering Wheel, Black 3-Piece Hardtop, Touchscreen Radio, Heated Front Seats, Alpine Premium Audio System, and Much More! C21056



MSRP.....	\$47,190
EMPLOYEE PRICING DISCOUNT.....	- 3,858
EMPLOYEE PRICING FOR ALL.....	\$43,332
MILITARY CONSUMER CASH*.....	- 500

AS LOW AS \$42,832
(*MUST QUALIFY)

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BIG FINISH 2020

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.....	- 1,000
SALE PRICE FOR EVERYONE.....	\$31,757
RETURNING LESSEE CASH*.....	- 500
MILITARY CONSUMER CASH*.....	- 500

AS LOW AS.....\$30,757

(*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.....	- 1,030
SALE PRICE FOR EVERYONE.....	\$34,995
MILITARY CONSUMER CASH*.....	- 500

AS LOW AS.....\$34,495

(*MUST QUALIFY)

2020 JEEP GRAND CHEROKEE SUMMIT 4X4

Slate Blue Pearl, Navigation, Heated Seats, Heated Steering Wheel, Adaptive Cruise Control, Power Liftgate, 19 Speaker High Performance Audio, and Much More! C20252



MSRP.....	\$57,235
EMPLOYEE PRICING DISCOUNT.....	- 4,779
EMPLOYEE PRICING FOR ALL.....	\$52,456
REBATE.....	- 200
CHRYSLER CAPITAL BONUS CASH*.....	- 1,000
RETAIL BONUS CASH.....	- 500
BONUS CASH.....	- 500
SALE PRICE FOR EVERYONE.....	\$50,256
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$49,256

(*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
CHRYSLER CAPITAL BONUS CASH*.....	- 500
RAM BONUS CASH COUPON.....	- 250
TRUCK OWNER CONQUEST BONUS CASH*.....	- 1,000
SALE PRICE FOR EVERYONE.....	\$51,101
CONQUEST LEASE CASH*.....	- 500
MILITARY CONSUMER CASH*.....	- 500

AS LOW AS.....\$50,101

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

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WAS \$27,964



**2016 MERCEDES
4MATIC GLE350 AWD**
NOW \$26,915

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

WAS \$34,552



**2016 FORD F-150
XLT SUPERCREW 4X4**
NOW \$33,305

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

WAS \$36,625



**2017 FORD F-150
XLT SUPERCREW 4X4**
NOW \$34,907

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

WAS \$39,995



**2018 FORD F-150
XLT SUPERCREW 4X4**
NOW \$39,369

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

MANAGER'S SPECIALS

WAS \$22,923



2016 FORD EDGE SEL AWD
NOW \$20,836

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

WAS \$20,884



2017 HONDA ACCORD EX
NOW \$18,502

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

WAS \$8,806



2012 HONDA CIVIC LX
NOW \$7,558

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

WAS \$13,995



**2017 FORD FOCUS SEL
HATCHBACK**
NOW \$13,495

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

WAS \$22,883



**2018 FORD
FUSION SE AWD**
NOW \$19,895

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

WAS \$33,226



**2017 TOYOTA
HIGHLANDER XLE AWD**
NOW \$31,298

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

WAS \$27,999



**2017 FORD
EXPLORER XLT 4X4**
NOW \$24,929

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, 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 \$35,989



**2017 FORD EXPLORER
PLATINUM 4X4**
NOW \$33,935

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

WAS \$33,520



**2018 JEEP GRAND
CHEROKEE LIMITED 4X4**
NOW \$29,427

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 \$40,966



**2018 FORD F-150
XLT SUPERCREW 4X4**
NOW \$36,200

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 \$24,943



**2016 TOYOTA HIGHLANDER
LIMITED AWD**
NOW \$23,639

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

WAS \$34,980



**2017 FORD
F-150 SUPERCAB 4X4**
NOW \$30,891

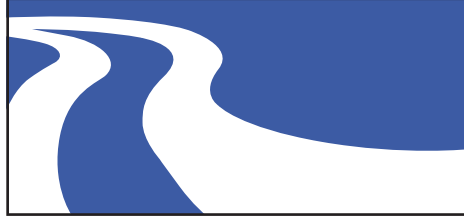
3.5 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 49K Miles, Security Cover, Bed Liner Mat, Running Boards, Remote Start, Navigation, Trailer Tow Group, Pro Trailer Back-Up Assist, Reverse Sensing System, Rear View Camera, SYNC 3, Power Heated Front Seats, Remote Keyless Entry System,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

WAS \$34,618



**2017
F-150 XLT SU**
NOW \$30,891

2.7 V6 EFI EcoBoost Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 49K Miles, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Remote Keyless Entry System, Ford Certified! F20376A



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WAS \$33,821



2017 FORD EXPLORER PLATINUM 4X4
NOW \$32,771

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Machine Face Wheels, 58K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd 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

WAS \$39,995



2019 FORD F-150 XLT SUPERCREW 4X4
NOW \$37,407

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

WAS \$40,827



2015 GMC YUKON DENALI 4X4
NOW \$39,156

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

WAS \$30,663



2016 JEEP GRAND CHEROKEE HIGH ALTITUDE 4X4
NOW \$28,520

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

WAS \$20,995



2019 DODGE GRAND CARAVAN SXT
NOW \$18,995

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

WAS \$21,455



2017 FORD ESCAPE TITANIUM
NOW \$19,980

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

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WAS \$13,904



2015 DODGE JOURNEY CROSSROAD
NOW \$12,483

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

WAS \$32,729



2019 FORD TRANSIT 350 XLT 15 PASSENGER VAN
NOW \$28,781

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

WAS \$31,749



2014 JEEP WRANGLER UNLIMITED 4X4
NOW \$27,136

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 \$26,811



2017 CHRYSLER PACIFICA TOURING-L PLUS
NOW \$22,225

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 Side 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 \$9,822



2014 VOLKSWAGEN PASSAT SE
NOW \$7,998

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 \$31,228



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

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 \$32,380



2017 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$28,469

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 \$16,357



2018 HONDA FIT EX HATCHBACK
NOW \$14,896

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

WAS \$31,499



FORD SUPERCREW 4X4
NOW \$31,499

Automatic, Aluminum Wheels, 39K Miles, Power Driver's Seat, Reverse Sensing System, Bed Liner, Running Boards Ford U20186

WAS \$54,990



2019 FORD F-150 LARIAT SUPERCREW DIESEL 4X4
NOW \$51,403

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

WAS \$23,810



2016 FORD EDGE SLE AWD
NOW \$19,994

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 \$31,951



2017 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$27,799

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

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2015 CHRYSLER 200 S
NOW \$13,733

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Chrysler Certified! Velvet Red, F20460A



2015 CHEVY EQUINOX LS
NOW \$13,310

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 77K Miles, CD-Player, Remote Keyless Entry System, Car Smart Checked! Summit White, Car Smart Checked! U20141B



2012 HYUNDAI SONATA GLS
NOW \$8,944

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 85K Miles, Power Driver's Seat, CD-Player, Remote Keyless Entry System, Car Smart Checked! Iridescent Silver, F20348B



2013 FORD ESCAPE SEL 4X4
NOW \$9,844

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 143K Miles, Remote Start, SEL Technology Package, SYNC, Memory Power Driver's Seat, Leather Heated Front Seats, Dual Climate Control, Rear Park Aid, Power Lift Gate, Car Smart Checked! Ginger Ale, U20213A



2014 FORD ESCAPE SE 4X4
NOW \$11,907

1.6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 113K Miles, Power Driver's Seat, SYNC, Back-Up Camera, Remote Keyless Entry System, Car Smart Checked! Oxford White, U20131B



2018 DODGE GRAND CARAVAN SE PLUS
NOW \$17,473

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 47K Miles, Remote Start, Power Driver's Seat, 2nd Row Stow 'N Go Bucket Seats, 3rd Row Stow 'N Go with Tailgate Seats, Back-Up Camera, Remote Keyless Entry, Dodge Certified! Octane Red, F20389A

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2018 JEEP WRANGLER UNLIMITED SPORT 4X4
NOW \$38,293

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 15K Miles, Remote Start, Black 3-Piece Hard Top, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Firecracker Red, C20065A



2019 JEEP CHEROKEE LATITUDE PLUS 4X4
NOW \$22,335

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 45K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Blind Spot Monitor, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Olive Green, C20196A



2018 CHEVY SILVERADO 1500 REGULAR CAB 4X2
NOW \$20,912

4.3 EFI Engine, 6 Speed Automatic, Styled Steel Wheels, 51K Miles, Security Cover, Running Boards, Rear Step Bumper, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Race Red, C21068A



2004 MAZDA TRIBUTE ES 4X4
NOW \$4,180

3.0 V6 EFI Engine, 4 Speed Automatic, Aluminum Wheels, 166K Miles, Power Driver's Seat, Leather Heated Seating, Power Moon Roof, CD-Player, Remote Keyless Entry System, Glacier Silver, M20010A



2018 JEEP COMPASS TRAILHAWK 4X4
NOW \$24,354

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Blind Spot and Cross Path Detection, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Orange Spillite, C20328A



2015 JEEP GRAND CHEROKEE SUMMIT 4X4
NOW \$26,897

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 59K Miles, Remote Start, Navigation, Memory Power Leather Heated AC Front Seats, 2nd Row Heated Seats, Heated Steering Wheel, Panoramic Moon Roof, Blind Spot and Cross Path Detection, Park Assist System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Brilliant Black, C21079A



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



2018 JEEP WRANGLER UNLIMITED SAHARA 4X4
NOW \$38,470

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 41K Miles, Remote Start, Black 3-Piece Hard Top, Heated Front Seats, Heated Steering Wheel, Touch Screen Display, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Granite, C21052A



2018 FORD ESCAPE SE 4X4
NOW \$20,607

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 19K Miles! SYNC 3, Power Driver's Seat, Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, U20214



2017 FORD F-150 XLT SUPERCREW 4X4
NOW \$38,995

3.5 V6 EcoBoost EFI Engine, Chrome-Like PVD Wheels, 25K Miles, Chrome Step Bars, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! Race Red, F20462A



2017 JEEP COMPASS TRAILHAWK 4X4
NOW \$24,902

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Less Than 12K Miles! Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Laser Blue Pearl, U20225A

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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



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



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



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



2018 CHEVY EQUINOX LT AWD
NOW \$19,995

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Power Driver's Seat, Touch Screen Display, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Summit White, U20218



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



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



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 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, F20403A



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 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 Factory Warranty! Gray, C20303A



2019 FORD ESCAPE SE 4X4
NOW \$21,793

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 12K Miles! Remote Start, SYNC 3, Power Driver's Seats, Heated Front Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, C21018A



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

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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



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



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



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 Panel 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 FORD EXPLORER XLT 4X4
NOW \$31,973

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Dual Panel Moon Roof, Blind Spot Information System, Forward and Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Shadow Black, C20219A



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SALE PRICE \$27,192

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VIN# 3MVDMBCL5LM113157

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- BLACK INTERIOR

MSRP \$27,005

NOW \$25,698**

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Don

Holiday Letters – Ink-Stained & Think-Strained



Stuart

We used to send one of those “family update” letters with our holiday card each year. We ceased and desisted for a number of years, mainly because my

children and my grandchildren are so much smarter and better-looking than anyone else’s.

These letters are a family tradition. When I was a kid, my dad wrote such letters accompany our holiday greetings. (The cards themselves were incredible little works of art created by my mom: In 1957, little trains made of construction paper, each car featuring a photo; a colorful “totem pole” motif in 1959 [with me at the top!]; a merry-go-round in 1969 – assembly required!)

I’m not sure how much my dad “loved” writing these letters. After all, he had to write about our family adventures, then sum up the character and activities of my mom, five kids, and himself. In that very first letter, in 1960, he closed with a paragraph saying “I no doubt have forgotten to say something I wanted to say. If so, I’ll be sure to write about it – in 1970. It will take that long to recover from overwork to my brain and shock to my nervous system while writing this letter.”

This prompted me to read all the letters again, or at least, the most interesting parts of each letter -- the stuff about me!

However, I should note that my little sister got the first paragraph of the inaugural family letter’s “meet the kids” section. She’d just been born that year, so I guess that’s how she rated the top slot. But dad made sure to put her life’s story

in proper perspective: “Really there is nothing much to report – she can’t read, write or play the piano; she’s kind of simple.”

Then I “get mine,” I guess you could say: “The most important member of the family, according to him, is Don.” Well, yeah!

Next year, the “lead” on me read: “If we don’t get this one into kindergarten and let the teachers straighten him out we will have a juvenile delinquent.”

The following year, I had started school, where I guess I made an impression: “According to Don’s teachers, he is the first to be a clown and disrupt the class.” I don’t know if he was referring to me when he closed the letter by saying “Forgive me any bragging I might have done about the kids. You might retaliate by writing about yours.”

My big accomplishment the year after that apparently was learning how to swim. But dad admitted he and mom couldn’t make it happen. Instead, “One of the lifeguards took him over and had him churning in a few minutes. She has two great advantages, she is young and beautiful. Don lives up to his name; just add Juan.” Bah! – dad missed the mark there! I was six years old, and the Don I wanted to be was Don Diego de la Vega! You know! – Zorro!!

Incidentally, the wife wants me to do a holiday letter again this year. Don’t know why – after all, this was the stay-at-home year to beat all. However, rather than admit we didn’t have any wonderful adventures, I’m just borrowing the best experiences from old holiday letters sent over the years by our friends!

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REDUCED

Come see this older farmhouse! Sits on a corner lot with almost three acres. Some of the plumbing has been updated this would make a great home or a great summer cottage. It sits in the middle of the City of Coloma and city of St. Joseph, close to the interstate and beaches. \$89,900 (20049939)



NEW

Newly remodeled 3 BD, 1 BA ranch. Completely modernized eat-in kitchen w/ all new appliances: refrigerator, stove, dishwasher, & microwave. Home has been painted & all new flooring. Bath is updated w/ new bath tile & flooring for easy cleaning. Other home updates include new doors, lights & insulation. Pull down attic stairs for easy access to extra storage. 18x22 garage has new roof & siding. And fenced backyard! Call today for your private showing. \$143,900 (20050630)



NEW

Build your lake house! Nature's Cove, a gated community on Paw Paw Lk. Pool & cabana club house for all owners. Each owner has own assigned dock space. Lg swimming pool has plenty of seating areas in pool & surrounding pool. Basketball & trampoline area. New cabana w/ lg screen TV's, seating & kitchen area. Lot is ready for new home. Call today for details. \$89,000 (20050366)



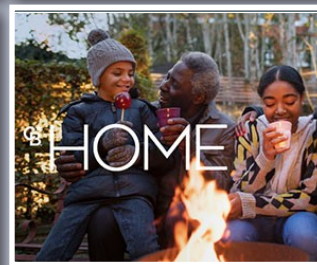
NEW

For sale is this cozy 3 BD, 1 BA two story bungalow home in the City of Niles. Located a short distance to downtown Niles & commerce on 11th St. It has nice large backyard with lots of possibilities – just under 1/2 acre. This home may qualify for seller financing (VENDEE). \$72,000 (20049446)



PAW PAW LAKE

Deeded access Yacht Club Point. 4 BD, 3BA brick home w/ wrap porch. Whirlpool tubs, marble/ceramic tile tub surround & floor. Hardwood floors on main. LR mantle is wired for plasma TV & 5 built-in ss speakers. Oak cabinets, granite countertops, SS appliances, double oven, & br. nickel faucets in kitchen. Full basement plumbed for full bath. MB w/built-in gas fireplace, tray ceiling & more. \$389,995 (20024786)



HOME

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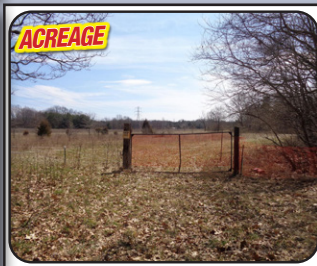
NEW CONSTRUCTION

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)



RIVER FRONT

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



ACREAGE

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)



RAVINE ACRE

1 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)



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)

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MERRY CHRISTMAS

From Your Friends at MailMax



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.

Lil Demler
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Wishing Everyone a Happy and Safe Holiday

PLEASE FEEL FREE TO CALL ME IF YOU ARE THINKING OF BUYING OR SELLING YOUR HOME OR PROPERTY.

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Happy Holidays



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 \$239,000 Michelle Alger 269-876-2713	4766 Arbor Avenue, 10, Coloma Panoramic views, breathtaking sunsets and easy access to your private, 200' of Lake Michigan beach. Turn key, spacious 2 bedroom/2bath, fully furnished and recently updated decor. Views of Lake Michigan from every window. Large master suite with sliding door to a balcony overlooking the property and pool.	 \$183,000 Anne Odden 269-930-0257	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.
 \$149,900 Karen Barnes 269-921-5740	4679 S Pipestone Road, Sodus Plenty of space outside and in this home featuring a lovely living room with wood burning fireplace, a large family room with sliders leading to wood deck and beautiful .50 acre lot. Kitchen features newer appliances, countertop and sink and has eat in area. Laundry room adjacent to kitchen.	 \$464,900 Karen Snyder 269-449-1888	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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**** \$254,000 ****  MLS#20050139 • BEAUTIFUL 2 BR CONDO • Private location in Villas at the River • 1325 SF with 2 full baths, fireplace • Many built-ins; lots of storage • Patio; 2-car garage • Clubhouse, pool & many amenities! Call Earl Misch 269-876-0715	**** \$165,000 ****  MLS#20049828 • NICE 3-BR HOME • Two fireplaces • Full basement • Includes 2 extra lots • Quiet location in Niles Twp Call Jim Fisher 269-930-9191	**** \$369,000 ****  MLS#20048065 • COMPLEX OF 3 UNIQUE BLDGS • Historical log-beamed structure • Two attached AirBNB apts generate yearly income • Insulated pole barn • Spacious yard backs up to woods • Chikaming Twp Call Bill Geukes 269-266-2366	**** \$415,000 ****  MLS#20046914 • EXCELLENT COMMERCIAL BLDG • 12,000 SF cabinet manufacturing facility • Well maintained offices, showroom, shop area • On 1.15 ACRES Royalton Twp • All equipment for sale additionally • Adjacent vacant lot also for sale Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023	**** \$349,900 ****  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
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* FOR SALE OR LEASE *  MLS#20000201 • PROMINENT CORNER LOCATION • Over 13,000 SF wide open commercial space • Former Walgreen's building • Short distance from I-94 Exits 29 & 30 • Over 3 ACRES in Benton Township • \$375,000 Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023	*** OFFICE SPACE ***  MLS#20049276 • SUITE FOR LEASE • Beautiful CLASS 'A' office space • 858 SF in professional office bldg • Ground floor entrance • Large parking lot • \$575/month Call Earl Misch 269-876-0715 or Dick Donnellan 269-921-0023	**** FOR LEASE ****  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	**** \$625,000 ****  MLS#20041203 • 38 ACRES VACANT LAND • PRIME DEVELOPMENT PROPERTY • Oronoko Twp 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 Call Loren Gerber 269-921-0754	**** \$54,000 ****  MLS#16028752 • 12 LOTS in completed subdivision • Benton Township • Tremendous deal for developer/builder • ONE PRICE BUYS ALL 12 LOTS Call Loren Gerber 269-921-0754
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- 4 BR, 1.5 bath, 1,601 sq. ft., almost 5 acres
- Spacious living room, hardwood floors
- Kitchen w/SS appls., formal dining room
- Views of pond from huge back deck, wooded
- Berrien Springs \$220,000. DT - (20050320)

JUST LISTED!



- 2 BR, 1 bath, 925 sq. ft., many updates
- New kitchen appliances, new bath
- New partially finished basement, fresh paint
- Hardwood floors, 1-car detached garage
- Benton Harbor \$75,000. RG - (20050480)

JUST LISTED!



- 5 BR, 2 bath, 2,090 sq. ft., 1.5 acres
- Many updates, hardwood floors, original woodwork
- Living room w/fireplace, renovated kitchen w/granite
- Newer furnace, A/C & windows, 3-car detached garage
- St. Joseph \$409,900. LP - (20050579)

NEWLY LISTED!



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

NEWLY LISTED!



- 4 BR, 2.5 bath, 4,416 sq. ft., 17 acres
- Prime opportunity for training/boarding facility for horses
- Main floor master suite, main floor laundry, walk out finished LL
- D-frame barn w/4 stalls, hay loft, feed & tack room, 3 acres of pasture
- Eau Claire \$639,900. DJ - (20049605)

NEWLY LISTED!



- 3 BR, 2 bath, 1,597 sq. ft.
- Spacious open living & dining space
- Kitchen w/lots of cabinet space, finished LL
- Covered balcony overlooking wooded ravine
- St. Joseph \$234,900. LP - (20048735)

BIG SMITH LAKE!



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

HUGE PRICE REDUCTION!



- 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 \$599,000. MN - (20019674)

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)

PRICE REDUCED!



- 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, \$224,900. 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!



- 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 \$279,000. VZ - (20043541)

NEWLY LISTED!



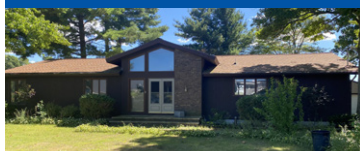
- 3 BR, 3 bath, 3,472 sq. ft., 3.19 acre wooded lot
- Family room w/fireplace & skylights, 3-season room
- Open eat-in kitchen w/island & SS appls, main floor laundry
- 2 new furnaces new A/C, new roof, beautifully landscaped
- St. Joseph \$375,000. LP - (20032867)

PRICE REDUCED!



- 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, 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 \$279,000. LP - (20036110)

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)

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)

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- 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)

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)

WOODED LOT!



- Lake MI beach wooded lot, 0.23 acres
- Beautiful lot just minutes to Lake MI
- Enjoy Hagar Park & assoc. beach
- Minutes from Coloma & St Joseph
- Coloma \$19,900. LP - (17024317)

10 ACRE PARCEL!



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- Stevensville \$350,000. LP - (17023429)

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MOODY *Continued from Cover*

establishments such as restaurants, hotels, and movie theaters. As of October, there were approximately 5,500 payroll jobs in the Leisure and Hospitality sector in Berrien County, which was a decrease of 2,100 (or 28-percent) from the same time a year prior. Doing the math, Gustafson says, "To put these losses in context, total payrolled employment in Berrien County was down an estimated 4,800 jobs in October from the same time last year, and the Leisure and Hospitality sector accounted for over 40-percent of those job losses." There were also significant job cuts in other private service-providing sectors such as Healthcare and Retail as primary care physicians, dentists, banks, hair salons, and shop owners were forced to lay off staff or shutter their doors, but none was quite as affected as Leisure and Hospitality, one of the region's core sectors. The public sector has also seen significant

job losses both regionally and around the country, as states and municipalities have been forced to trim staff and cut employee pay in order to address budget shortfalls resulting from the pandemic. Job declines in that sector have been driven largely by layoffs in public education, which accounted for over one-third of all government employment in Berrien County prior to the pandemic. Sagging post-secondary enrollment and the adoption of virtual instruction have resulted in local school districts and postsecondary institutions laying off support staff such as custodial and food service workers. In October of 2020 there were 7,700 total payrolled public sector jobs in Berrien County, a decrease of 1,000 (or 11.5-percent) from October of 2019. Gustafson ends on a somber note, telling us, "It is also worth noting that while these sectors have seen the most layoffs regionally due to the pandemic, others could see notable job losses on a more delayed timeframe. As long-term unemployment, the ongoing surge in new COVID-19 cases, and the resulting shutdowns persist and drive down consumer demand, local businesses in other industries that have proven more resilient thus far such as real estate and manufacturing could become susceptible to job cuts." The Kinexus Group says that as policy makers in **Washington and Lansing** debate relief packages and stimulus programs, another trend is also popping up. While some sectors struggle to stay solvent, others are clamoring for people as the supply chain disruption continues. Gustafson reports, "While we are seeing job losses in some occupations, we also see 1,250 jobs listed on the local **Michigan Works** website." He notes that in large ports across the country, boats are lined up waiting to be unloaded, but not enough truckers and transportation services are available to move products to market. The Kinexus Group CEO points out, "A manufacturer who cannot get a part for a machine and loses production can see a significant loss in a single day or week," and adds, "The nature of work

is changing, and policy makers also need to consider how we will retrain the workforce going forward." Kinexus Group is an organization that invests its time and resources into inspiring positive economic change one individual, one business, and one community at a time. For more information, you can visit online at www.Kinexus.org, follow along on **Twitter** @KinexusGroup or "like" them on **Facebook** @KinexusGroup.

Thousands of people in search of an escape from home-schooling, **Zoom** meetings, and quarantine fatigue were relegated to being on the outside looking in as they made their way to the beach this summer in **St. Joseph**, unable to venture through the doors to make happy memories at the **Silver Beach Carousel**. Making happy memories is what the Silver Beach Carousel does best. But because the popular destination has been temporarily closed since the outbreak of the pandemic in mid-March, it is taking a new spin on making the 2020 holidays happier. Happy smiles are coming directly into people's homes with presents for all ages from the **Brass Ring Gift Shop**. Open exclusively online at <http://silverbeachcarousel.com/gift-shop>, the Brass Ring offers an expanded selection of ideas that fit all budgets. To make gift-giving easier, online orders can be shipped directly to the buyer's or recipient's home for a small fee. Or, for no additional cost, presents can be picked up curbside at the **Silver Beach Center, 333 Broad Street**, St. Joseph, on Saturdays in December from noon to 2 pm. Shoppers are encouraged to shop early to ensure timely holiday deliveries and pickups. **Suz Schalon, President of the Silver Beach Carousel Society**, tells us, "Carousel-related gifts and toys are not only fun to give, but they will make December a little brighter for the Carousel, too," adding, "Proceeds from each purchase will help the Carousel pay its mounting bills since the mid-March closure." Plus, if donors make financial gifts to the Carousel, which is a nonprofit, 501(c)(3) organization, their dona-

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tions also will help offset this year's income losses. Gift hunters will find a variety of stocking stuffers and presents for children and adults on the Brass Ring web page. Babies and toddlers will be soothed by the rainmaker rattle and giggle at the colorful rolling unicorn toy. Older children will have fun assembling block animals, playing with the dinosaur puppet or locomotive and doing homework with the fluffy flamingo pen. They can make memories cuddling up with grandpa as he reads "How Noel (the Silver Beach Carousel horse) Saved Christmas" or playing with the shop's other entertaining toys and activities. For adults, the shop offers keepsake carousel ornaments, a carousel figure coloring book, jigsaw puzzle, and fascinating books about Silver Beach Amusement Park and the Carousel's rounding boards. There are also two specially designed, Silver Beach Carousel "Keep Looking Up" face masks made with lightweight, moisture-wicking fabric. Plus, all ages will get hours of enjoyment from the **Magical Memories Book** that is chock full of coupons that can be used once the Carousel reopens. A visit to the Brass Ring Gift Shop also helps support the "Shop Local" movement. If your shopping is complete, you can still help create happy memories for the future by donating to the Carousel at silverbeachcarousel.com or mailing a check to the Silver Beach Carousel, 333 Broad Street, St. Joseph, MI 49085. Silver Beach Carousel (circa 2010) features 48 beautifully hand-carved and hand-painted, unique figures and two chariots (one is wheelchair accessible), that whirl beneath 1,000 twinkling lights. Around the top of the carousel are 18 rounding boards that tell the area's rich history. The Carousel House is temporarily closed due to Michigan's COVID-19 restrictions. For more information, visit www.silverbeachcarousel.com, [Facebook.com/silverbeachcarousel](https://www.facebook.com/silverbeachcarousel) or call 269-932-1141.

Tim Sizer is at Meijer nearly every day obtaining fresh produce and other supplies for his

popular restaurant in Union Pier. The relationships that he has built over the years are paying off in a new holiday meal program that the retailer has designed to support local restaurants while showing appreciation to their own frontline workers in Meijer stores and distribution centers. Between **Thanksgiving and Christmas**, every Meijer store and distribution center will provide four holiday meals – each catered by a different restaurant from within its community – to thank its team members for their dedication and hard work for Meijer. **Meijer President & CEO Rick Keyes** says, "As a family-owned Midwestern company, we know that communities are built around local businesses," and adds, "These meals not only show our support of our team members, but also of the local businesses our communities depend upon. Both groups truly deserve a little extra appreciation this holiday season." With nearly 300 Meijer facilities hosting multiple holiday appreciation meals for their team members in the holiday season, the retailer plans to make a significant impact on local restaurants struggling due to COVID-19. They estimate local businesses will cater more than 1,000 holiday meal events in Meijer facilities by the end of the year, serving more than 250,000 individual meals to Meijer team members. Chef Timothy Sizer, who owns and operates **Timothy's Restaurant** in Union Pier, says, "It means a lot to have Meijer's support." Sizer's team provided 275 **Hawaiian** chicken stir fry meals to the **Lincoln Township and Benton Harbor Meijer** stores recently. Tim says, "It was a huge boost for us. I was able to bring in three extra people to help prepare the meals on a day we wouldn't normally be open. They were thrilled for the extra shifts." Timothy's Restaurant has been a mainstay of the lakeshore community, providing upscale farm-to-table dining for the past 20 years, but, as is the case with many restaurants, this year has been tough on the local business. In 2020, Timothy's has seen its volume drop by 80-percent

and Sizer had to reduce his team of 35 to six at times. As a chef, Sizer spends a lot of his time in the local Meijer stores. He says, "I go to Meijer almost every day, mainly because of the great produce selection," and adds, "When you're there so often, you start to build relationships with everyone from the greeter to the store director. They're just really good people. It's nice to go in and everyone knows you by name." Having partnered with Sizer back in March on a similar initiative to feed store team members from local restaurants being affected by the pandemic, **Stevensville Meijer Store Director Rob Vassar** was eager to support him again, saying, "We are so pleased to be able to provide such a high-quality meal for our team members as a sign of our appreciation." Vassar adds, "The food is great, and it's made even better by knowing we're supporting a local business when they need us." Meijer, based in **Grand Rapids**, operates 256 supercenters and grocery stores throughout **Michigan, Ohio, Indiana, Illinois, Kentucky and Wisconsin**. A privately-owned and family-operated company since 1934, Meijer pioneered the "one-stop shopping" concept and has evolved through the years to include expanded fresh produce and meat departments, as well as pharmacies, comprehensive apparel departments, pet departments, garden centers, toys and electronics.

That's it for this week, folks. Please remember to **Shop Local** as you wrap up your holiday gift list, and to order take out or delivery from local restaurants and bars in this tough time for them. Be safe, and we'll see you Saturday right here in MailMax, and 24/7 at www.MoodyOnTheMarket.com.

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ANNOUNCEMENT! McCoy Brother's Jewelers will open again when the new vaccine has been distributed to the public at large. Please bear with us. When we open we will go for our final run of about one year.

Yoga For Cancer
 "Y4C" classes on-line via Zoom
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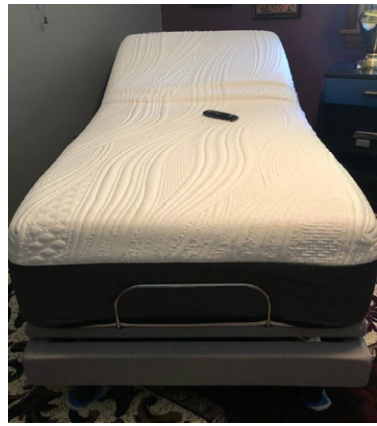
Proposed Flood Hazard Determinations for Berrien County, Michigan and All Jurisdictions
The Department of Homeland Security's Federal Emergency Management Agency has issued a preliminary Flood Insurance Rate Map (FIRM), and where applicable, Flood Insurance Study (FIS) report, reflecting proposed flood hazard determinations within Berrien County, Michigan and All Jurisdictions. These flood hazard determinations may include the addition or modification of Base Flood Elevations, base flood depths, Special Flood Hazard Area boundaries or zone designations, or the regulatory floodway. Technical information or comments are solicited on the proposed flood hazard determinations shown on the preliminary FIRM and/or FIS report for Berrien County, Michigan and All Jurisdictions. These flood hazard determinations are the basis for the floodplain management measures that your community is required to either adopt or show evidence of being already in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program. However, before these determinations are effective for floodplain management purposes, you will be provided an opportunity to appeal the proposed information. For information on the statutory 90-day period provided for appeals, as well as a complete listing of the communities affected and the locations where copies of the FIRM are available for review, please visit FEMA's website at www.fema.gov/plan/prevent/fhm/bfe, or call the FEMA Mapping and Insurance eXchange (FMIX) toll free at 1-877-FEMA MAP (1-877-3362627).



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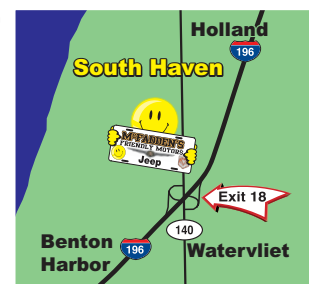


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