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Moody on The Market



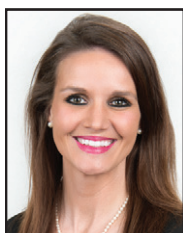
Moody Pat

When one turns to the current unemployment rate in Berrien County and sees it standing at 4.6-percent,

they might be inclined to say, "Hey, things are great and getting back to normal." However, the team at the Benton Harbor-based Kinexus Group, while noting that in many regards our region hasn't sustained the impact of COVID as deeply as some other parts of the state, there are other elements to keep in mind. At a virtual roundtable discussion conducted recently, Kinexus Group Vice President of Public Relations & Government Affairs Al Pscholka says, "Keep in mind that that does not take into account the people who have left the labor market, have given up, have left the labor force and that actual unemployment rate for Berrien, Cass and Van Buren Counties is probably closer to seven and might even be a little bit north of that." Pscholka says it's one of the things that they've been tracking and have been kind of concerned about. But while he notes, "A good thing is we've seen the labor market in Southwest Michigan has not contracted during the course of these nine months, that has now started to change," he goes on to explain, "When you look at the complete market, that's the number that we keep our eye on and as quarterly numbers come in, we'll be able to look at the labor participation rate because that's another one that we're really concerned about because so many people have kind of given up and left the labor market or left the workforce for lots of reasons." Pscholka says the departures could be related to COVID, they could be based on a simple need to stay home with the kids, or even a case where folks are just not quite ready to go back to work, but notes, "We're starting to see that number really have an impact on the economy in Southwest Michigan." That's the survey responses they shared last week that had to do with some small businesses and the danger that they are in with tighter restrictions forced by the state as in the halt of indoor dining or the closure of theaters, bowling alleys and such. Pscholka, addressing the numbers from the survey says, "Those numbers were a little scary, when we saw drops of 25- to 33-percent in small businesses. That's really going to have a lagging impact on what's going to happen." He does see some light on the federal level, saying, "On the good side

Continued on page 6

Pour Me!



Jenna Podjan

Bud Distributing

New Seltzers for a New Year

Seasons Greetings!!! I hope everyone had an AMAZING, healthy and safe Christmas. I know for most folks the 2020 holiday plans looked different this year, but I hope you had a great holiday. Can you believe we are almost to 2021?! I imagine there is applause from everyone to put this crazy "for the record books" year behind us.

I know I am looking forward to 2021 and hope that we make some great headway this coming year as we come out of this crazy pandemic!

Seltzer Innovation 2021

Did you know that the seltzer category is growing at a rate of +274% year to date?

Continued on page 2

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JENNA

Continued from cover

This category seems to be where many breweries are innovating and expanding. We have already seen many new seltzers, brand extensions and new flavors pour into the market. Beginning January 4th, you will be able to find **Michelob ULTRA Organic Seltzer**.



Tasting Notes: Michelob ULTRA Organic Seltzer is light, refreshing and bursting with organic fruit flavors. This spiked sparkling seltzer is filtered six times to deliver a refined drinking experience with a balanced profile

The Deets: Offering 3 flavors, there is something for everyone in this variety package. You can purchase a 12 can or 24 can variety pack at a store near you. **Lime Cucumber, Peach Pear, and Spicy**

Pineapple is what is offered at this time (certainly there will be some extensions down the road). Having tried all 3 flavors, I can attest that these seltzers are very crisp and clean, and taste true to their intended flavor profiles. These drinks are USDA organic certified and labeled. Coming in at 0 Sugar, 80 Calories, 0 carbs, and 4% ABV.....these seltzers are going to fly off the shelves. Make sure to grab some at your favorite shopping destination! Initially, Cucumber Lime will also be available in a single serve 25 oz can.

Bud Light Lemonade Seltzer

The **Bud Light** franchise will be expanding their seltzer line on January 18th with a new lemonade variety pack. **Bud Light Seltzer Lemonade** will include **Original Lemonade, Strawberry, Black Cherry, and Peach.** With 5% ABV, 100 calories, and less than 1 gram of sugar, these will help keep your diet resolutions. They will be available in a six can variety pack, and the original lemonade and the strawberry lemonade will also be offered in single serve 16 oz cans and 25 oz cans.

As always, please enjoy responsibly and from all of us at **Bud Distributing**, we wish you all a fabulous New Year!

Jenna@buddistributing.com



50,314 Weekly Readers!*

*Circulation Verification Council Audit June 2020

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Photo of the Week



Cool Christmas

Christmas Day ends with a splash.

Photo by Jim Fisher

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Photos must be horizontal orientation to be considered for Photo of the Week.

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Arthur Havlicek,
 President,
 SMR Chamber

Saturday, January 2nd officially marks my one-year anniversary as President & CEO of the Southwest Michigan Regional Chamber of Commerce. What a year it has been.

Two months after taking the role, we were hit with a global pandemic, months of government lockdowns, and unprecedented restrictions on businesses that continue to this day. While not the 'honeymoon' I had hoped for, I can honestly say there's no place I'd have rather been than helping my beloved community through one of the most challenging and unpredictable periods in recent history.

In response to the pandemic, our Chamber launched multiple new initiatives, allowed non-members to take advantage of our programming, and worked tirelessly to provide valuable resources, advice, and guidance to the community-at-large. I'm proud of our work and would like to recap just a few of the most fulfilling endeavors we've been a part of.

First and foremost is the **Buy Local Berrien!** Facebook group that we launched at the very start of the pandemic. With over 11,500 highly engaged members, it has been wildly successful in encouraging consumer spending and driving much needed support to struggling businesses. We then built off its success by launching related initiatives such as the **Buy Local Berrien Holiday Gift Guide**, the **Buy Local Bridgman Gift Card**, and the **#BuyLocalBerrienChallenge**. Please visit Facebook and join this group if you haven't already.

We launched a safety awareness campaign called **Southwest Michigan Safe** that encouraged public, private, and non-profit entities to pledge to uphold a basic set of health and safety recommendations with the ultimate goal of increasing consumer confidence throughout the county. Hundreds of entities took the pledge and were sent window decals to display on their storefront.

We led a partnership between the Chamber, CrazeVR, and the City of St. Joseph to create a **Virtual Downtown** for consumers to "walk" through and click links to individual storefronts - ideal for consumers who were still uncomfortable with in-person shopping and retailers without an online presence. We were also part of a

One Year in the Role

broad coalition called **Berrien Re-Opens** that launched a consolidated resource page for safely restarting our local economy.

We launched several brand-new **virtual networking** opportunities for members to stay engaged. These included **Coffee Chats**, **Wine Down Happy Hours**, **Industry Cluster Meetings** to discuss safe re-opening practices, and we co-hosted multiple "Wicked Smart Webinars" with Mid-West Family Broadcasting Group on how to advertise during a crisis. We also shifted several of our 'normal' networking events to a virtual format and found ways to safely hold a few in-person events during the late summer/early fall.

On the **Advocacy** front, we lobbied the state to adopt industry-specific health guidelines, helped countless employers wade through resources and restrictions, and have been a strong voice for allowing businesses to re-open safely. Notably, our Board Chair testified on behalf of struggling SW MI businesses in front of the Legislature's Joint Select Committee on the COVID-19 Pandemic and we were among a select group of chambers to partner with the Michigan Chamber in releasing a **COVID-19 Relief & Recovery Agenda**.

Last but not least, we made it a priority to provide accurate and up-to-date information to both our members and the community-at-large. We sent out regular **COVID-19 Email Updates** and created a localized **COVID-19 Tool Kit** on our website. We also provided updates through weekly columns and bi-weekly radio segments throughout the entire year. I'm very thankful to all the folks at **Mid-West Family**, **WHFB Radio**, **Leader Publications** and of course the legendary **Glen Head** and his incredible team at **MailMax** for graciously providing us with these various platforms to communicate with the public. We couldn't have done it without you.

I'd be remiss if I didn't express appreciation for my dedicated colleague **Sarah Spoonholtz**. She has been an invaluable part of everything the Chamber has done this past year and I'm so thankful for her help. I firmly believe our work has never been stronger or more important and we are proud to have stepped up for area businesses in their time of need.

We trust you have benefitted, either directly or indirectly, from our efforts and pledge to continue pulling every available lever until every business is back on its feet.

Until then, I wish you all a happier and healthier New Year.

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MOODY *Continued from Cover*

there is going to be a stimulus plan. There's some things in there, like the Paycheck Protection Program to the tune of about \$330 billion. There's some stimulus money per person of \$600 dollars per person. There's the extension of unemployment benefits at \$300 a week. We currently have in Michigan 700,000 people that are still on extended unemployment benefits. So that's a scary number that's out there as well. He concludes on that issue, "In a \$22-trillion dollar economy a \$900 billion stimulus, while helpful, is not the long-term answer to trying to get this economy back open so that we can get some folks back to work." Looking at the jobs numbers more closely, Kinexus says that the one bright spot they do see in the regional economy is the demand for construction workers, which has actually gone up by 200 jobs in the last month. Pscholka reports, "We are seeing a pickup of some residential con-

struction, not so much on the commercial side, but just anecdotally where I live in **Lincoln Township**, the Township Supervisor reports that they're building 50 new homes this year. That's the most that they've seen in probably the last 10 to 12 years. I mean the go-go times in the early 2000s ran at about 80 homes a year. Then that went down to about eight, and now it's picked back up to about 50 houses that will be built in Lincoln Township in 2020. So that's an uptick that means there is a demand for construction employees out there. The tough part is can we find enough laborers to fill that market, and that's a continuing concern as well. Kinexus CEO **Todd Gustafson** says, "Looking at the construction industry and housing nationally, the housing permits that were pulled was the highest since September of 2016. So we're seeing an uptrend. Our construction sector is growing as well with the number of jobs added. We're trying to highlight the one sector we know that has been doing really well. This morning, the numbers are out and nationally the initial jobless claims increased by 23,000 to 885,000 nationally, which I'm sure will be a trend for Michigan and even our region of the state. Economists are projecting with the way the economy is going now and businesses closing as we mentioned that's gonna hit a million people over the next couple weeks." Gustafson further explains, "Continuing claims actually went down 273,000. So we have 5.5 million people unemployed. That would be encouraging, but as Al pointed out what we're seeing is people dropping out of the labor force, and primarily women for a couple reason. One, because they're the primary caregivers and with schools on virtual or closed, they have to stay home and have been selecting to stay home to stay with the kids. Another is the sector that's been disproportionately hit includes retail, and regional hospitality and leisure where women are over-represented, but also being impacted, and that's really germane to Southwest Michigan as well." He suggests, "There's two parts to the equation. One is the demand-side among employers and are they hiring, and we know that we've got twelve hundred and fifty job postings in the **Tri-County** area right now that employers are looking for folks." **Zach Morris** who heads up the Kinexus Group's **Market Van Buren** initiative addressed some of the underlying issues, noting, "If we go back in the year and we say, okay when did businesses really start becoming impacted by this, we're looking at March 16th. So going back to March 16th restaurants, bars, cafes, movie theaters, bowling alleys, all have been impacted by these executive orders since then. That was 40 weeks ago folks, or 70-percent of the business year." Since that time a lot of those businesses have either been outright closed or temporarily so, because they had to reduce their capacity. Morris poses the question, "How do these places do business? It's the idea that you are turning over tables, or are turning over seats,

lanes, cups, glasses, whatever it is. That's the business model. This is resulting in some businesses being off by about \$600,000 in our small towns. \$600,000 is a lot for many of these businesses. Some of these folks are telling me they are down in sales by as much as \$50- to \$80,000 a month, while none of this has impacted the other side of the balance sheet, which is your rent, insurance, utilities and things like that. So, when you're relegated to little more than takeout business, that's only about 20-percent of the revenue lost, and that's not really working." Recently a \$10-million grant from the **Michigan Economic Development Corporation** allocated about \$800,000 to this region. Morris contends, "Ninety seven percent of the businesses applying did not get a grant. So we're looking at the probable need of close to a billion dollars of revenue that these businesses really need, and even that's not going to fix the permanent gap. So when we say one-third of the businesses could close. Yeah, we start looking at these numbers with 77-percent of the year already taken away, it's very possible." There is another kind of bright spot in the region that is holding its own in the realm of manufacturing according to Pscholka. He adds, "Manufacturing and construction are kind of holding their own, but we're seeing huge drops in retail, leisure, and hospitality. Health Care has had its ups and downs based on what procedures can be done and when. A lot of folks have been leaving the medical field, so we've seen some openings being created there as well. Agriculture has been pretty steady, but anyone in the leisure and hospitality where there's consumer spending that has to drive it has really been struggling." Gustafson addressed the manufacturing sector noting, "The manufacturing industry is flat month-over-month, so that's probably a good sign that maybe the impact is slowing a little bit, but at least the industry is not declining and we know anecdotally from the roughly 700 or so businesses that we work with, many of them manufacturers, some of them are doing really, really well and can't even find people and in fact some businesses, which might be a surprise, manufacturers are turning business away because they just don't have the capacity to be able to fill those orders." He concludes, "So we get to see every side of the spectrum, those that are doing really well and those that are not doing really well. That's why, when we talk about sectors, that's really important and especially for Southwest Michigan, we all know that the key sectors that drive our economy are Advanced Manufacturing, Healthcare, Agriculture, and Construction." Pscholka says that there's always another side of the coin in our market wherein two out of every five people work in a surrounding metropolitan area. He notes, "So they may be going to **Holland** or **Kalamazoo**, maybe to **Elkhart** or **South Bend**. But being in this region where manufacturing is a little bit more diversified, we're not just relying on automotive or one



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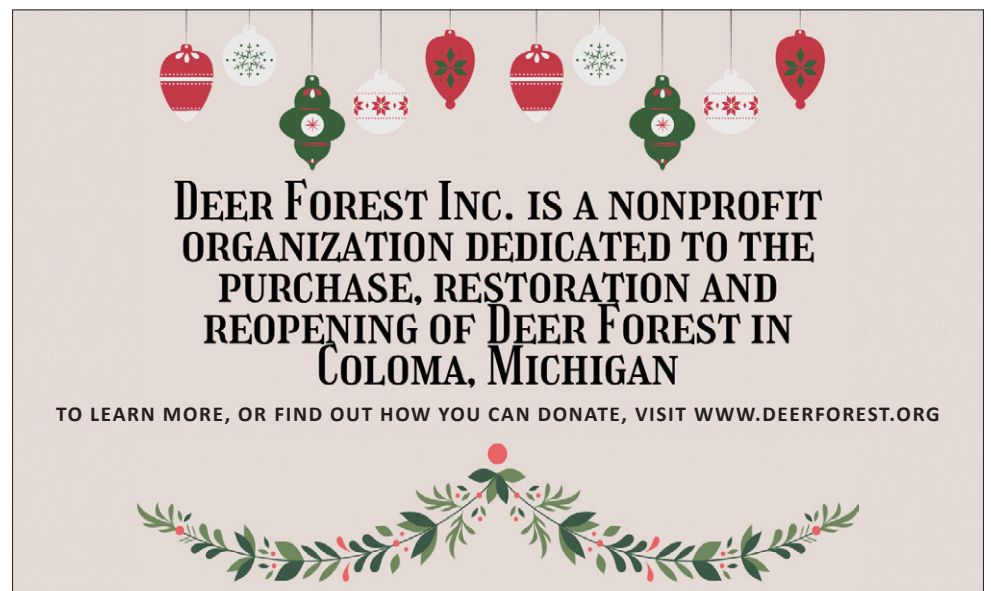
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particular segment, which has allowed us to kind of weather this a little bit better than the rest of the state. So that's another positive kind of take away into the Christmas season that our location offers us." Also coming out is that we haven't seen a lot of conversation, policy-wise, about how the region is going to retrain the workforce to meet some of the demand that's going to arise that will be different than before bringing about the question of how to get the skill mismatch resolved at a time when you not only have an economy that's struggling but also 1,250 jobs are left unfilled. Gustafson reports there are a couple of global forces that are affecting Southwest Michigan including automation. He argues, "We're no different than anybody else and that requires a different skill set for folks, and as we've been working with and hearing from these manufacturers, many of them have pulled it forward three to five years, where they're thinking instead of automating these processes in three to five years, they're doing it now and that requires a different skill set for folks, and will be a big need." He contends, "It's going to be hard to do some of this virtual training, learning, education and skill-upscaling if we don't have access to broadband, so Southwest Michigan and particularly Market Van Buren is behind the eight ball in that arena, so there are things we need to do as communities to invest in the new infrastructure of the 21st century to not only help these companies to prosper, but also to help people prosper as well." On that front, Morris voices deep concern, telling us, "We're hearing stories of students from rural communities parked outside their schools to get Wi-Fi, because they don't have enough high speed capacity for Zoom calls at home. So they're sitting out in the parking lot at their school, with snow falling down and trying to keep up with their education. That's unacceptable! This is something we have to reinvest in our infrastructure. This is the equivalent the 1936

Rural Electrification Act where we said, 'okay, we've got to get electricity out to rural communities because rural communities are getting their butts whipped right now.'" Morris says it also ties into a bigger issue in many of the northern rural communities of the region, where we've been losing population for a long time. He says, "We look at three things when we're economic developers. We look at people, or the talent of our community. We look at the community itself, the municipalities, townships, places like that, and we look at businesses and the three have to work in a holistic way. If you don't have the three balanced, then you start kind of falling apart."

Concerned about broadband access, Morris says, "When I start taking a look at the internet, that's a big piece of being able to attract talent and create a community people want to live in and hopefully we can start plugging it, but the other issue is that we know from a community development standpoint that people want places they can go to take their kids, to get a cup of coffee, see a movie, go bowling with their family, go eat at a nice restaurant and it all fits into the bigger conversation we're also having with the economy some of these places starting to fall off, internet access will be an issue. If we start losing our businesses, talent is going to say there are better places to be, so we have to start getting all of these pieces under control or we're going to have much bigger systemic issues that are going to last decades that we're going to have to do a lot of reinvesting back into our communities for."


That's it for this week, folks. **Happy New Year!** Let's hope it's better than 2020 turned out to be. See you Saturday, right here in MailMax.

Pat Moody
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COUPON CODE 22300

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Live Without Fear

"The LORD is with me; I will not be afraid. . . . What can man do to me? It is better to take refuge in the LORD than to trust in man. It is better to take refuge in the LORD than to trust in princes."
Psalm 118:6,8,9

Someone once remarked that "worrying is the only game in which, when you guess right, you don't feel any better." If a person wants to worry, there will always be a market for it. You can worry about finances, health, the past, your boss, kids, lack of kids, hair, lack of hair, and as I pull up to the drive-through window, who cooked that burger I just ordered. And let's not forget global terrorism. And if our worries do pan out, at least we are better off and more prepared for the moment because we have worried. Wrong!

God has a better plan for us. His plan is that we do not worry because we know he is with us. And he is dependable minute-to-minute, day-to-day, and year-to-year. He is the almighty God who is always with us, even when others seek to create a mess for us, or we find we are in a mess of our own doing. He is a loving God who is our Savior that took away our great-

est worry—fear of eternal death. Only God provides security for both body and soul.

Sure, we may need to make some changes in our life. One thing that will not change, though, is that God is always with us. God is not going anywhere, except to our rescue and to provide us with a life without fear. So, whether we are fretting over baldness, bankruptcy, bacteria, or bad (sinful) behavior, boldly rely on God. Put your worries and fears behind you.

Prayer: Whatever worries are on my heart this day, Lord, sweep them away with the assurance that you are with me and, with you at my side, I have nothing to worry about. Amen.

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

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Dave Ramsey Dave Says

Don't let budgeting myths sabotage your finances

Dear Dave,
I made a resolution to start following your plan in 2021. I talked to my parents about this, and while they like some parts of your teaching, they don't think living on a budget is necessary if you make good money. They also said budgeting is extremely difficult. Are they right?

Jensen
Dear Jensen,
For whatever reason, I'm afraid your parents are way off base on this one. A lot of people trash talk the idea of budgeting, and make up all kinds of excuses for not living on one. The truth is a written, monthly budget is essential when it comes to beating debt and winning with money—period. It's the map you need to get where you want to go in your financial journey. There are lots of myths, and just some bad information, out there where living on a budget is concerned. Making a budget isn't rocket science. If you can do basic math, you can create a budget. Your income minus your outgo needs to equal zero. That's it! You might spend a couple of hours tallying all your expenses when you first start, but the process soon becomes faster and easier. All it takes is a little practice.

If you think doing a budget is only for people who have trouble making ends meet, think again. My wife and I have lived by a written, monthly budget every single month for about 30 years. It doesn't matter whether you're a multi-millionaire, or if you have just \$100 to your name, knowing exactly how much money you have—and where it's going—is an essential part of managing your finances accurately and successfully.

Believe me, I hear dozens of other excuses, too. You'd be amazed at how many people don't make a budget every month because they think it's "boring." Others claim they can do their budgets in their heads. I don't think so! For a budget to really work, it needs to be something you can track down to the last penny. And if you're married and saying you can do a monthly budget in your head, that means only one of you is involved in the decision making. That's a recipe for disaster in your finances and your relationship.

A budget represents your financial game plan for the upcoming month and years ahead. As Benjamin Franklin said, "If you fail to plan, you are planning to fail."

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

Read more at www.MailMaxOnline.com



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OUTDOORSMAN CREW CAB 4X4
NOW \$24,499**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 84K Miles, Navigation, Security Cover, Bed Liner, Running Boards, Power Driver's Seat, Park Assist, Back-Up Camera, Touchscreen Display, Remote Keyless Entry System, Bright Silver, C21019B



**2013 RAM 1500
EXPRESS CREW CAB 4X4
NOW \$20,948**

5.7 V8 HEMI EFI Engine, 6 Speed Automatic, Aluminum Wheels, 85K Miles, Security Cover, Bed Liner, Remote Keyless Entry System, Mineral Gray, C20065H



**2013 FORD ESCAPE SE 4X4
NOW \$10,985**

1.6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 80K Miles, SYNC, CD-Player, Remote Keyless Entry System, Ruby Red, U20219A



**2008 RAM 1500 SLT BIG
HORN CREW CAB 4X4
NOW \$7,495**

5.7 V8 HEMI EFI Engine, 5 Speed Automatic, Aluminum Wheels, 223K Miles, Bed Liner, Running Boards, Power Driver's Seat, CD-Player, Remote Keyless Entry System, Cool Vanilla, F20278A



**2015 FORD EXPLORER
LIMITED 4X4
NOW \$15,971**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 144K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, Dual Panel Moon Roof, Auto Climate Control, Lane Departure/Keep Assist, Blind Spot Monitor, Active Park Assist, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, White Platinum, F21050A



**2016 FORD ESCAPE SE 4X4
NOW \$12,969**

1.6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 87K Miles, Power Driver's Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, Ingot Silver, F20494A



**2017 JEEP CHEROKEE
LATITUDE 4X4
NOW \$20,913**

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Remote Keyless Entry System, Jeep Certified! Bright White, U20220



**2018 FORD POLICE
INTERCEPTOR AWD
NOW \$17,878**

3.7 V6 EFI Engine, 6 Speed Automatic, Steel Wheels, 82K Miles, Ready For The Road Package, 100 Watt Siren and Speaker, Spot Lamp, SYNC, Vinyl Floor Covering, Power Driver's Seat, Remote Keyless Entry System, Shadow Black, F21017A



**2019 FORD F-150 XLT
SUPERCREW 4X4
NOW \$39,767**

2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Less than 2,000 Miles! Remote Start, Navigation, Security Cover, Bed Liner, SYNC 3, Chrome Step Bars, Pre-Collision Assist, Back-Up Camera, Power Driver's Seat, Remote Keyless Entry System, Ford Certified! Magma Red, F21058A



**2018 RAM 1500
BIG HORN CREW CAB 4X4
NOW \$34,967**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 28K Miles, Remote Start, Bed Liner, Heated Front Seats, Power Driver's Seat, Heated Steering Wheel, Park Assist System, Back-Up Camera, Trailer Brake Controller, Remote Keyless Entry System, Ram Certified! Bright White, U20229

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**2013 TOYOTA CAMRY XLE
NOW \$12,970**

3.5 EFI Engine, Automatic Transmission, Aluminum Wheels, 93K Miles, Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Remote Keyless Entry System, Black, C21110A



**2019 RAM 1500
LARAMIE CREW 4X4
NOW \$45,743**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 24K Miles, Memory Power Leather Heated AC Front Seats, Heated Steering Wheel, Touchscreen Display, Blind Spot and Cross Path Detection, Back-Up Camera, Anti-Spin Differential Rear Axle, Remote Keyless Entry System, Ram Certified, Delmonico Red, C21029A



**2017 JEEP
CHEROKEE LATITUDE 4X4
NOW \$20,500**

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, Power Driver's Seat with 4-Way Lumbar Adjust, Heated Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Touchscreen Display, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, U20228



**2015 LINCOLN MKC AWD
NOW \$17,995**

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 73K Miles, Remote Start, Memory Power Leather Heated Front Seats, 2nd Row Heated Seats, CD-Player, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! Silver Sand, M20083B



**2016 RAM 2500 LARAMIE
DIESEL CREW CAB 4X4
NOW \$46,999**

6.7 Cummins Turbo Diesel EFI Engine, 6 Speed Automatic, Aluminum Wheels, 69K Miles, Remote Start, Navigation, Security Cover, Bed Liner, Running Boards, Memory Power Leather Heated AC Front Seats, Memory Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Bright White, C21071A



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

3.5 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 55K 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



**2014 JEEP
PATRIOT LATITUDE
NOW \$12,524**

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 47K Miles, Remote Start, Heated Front Seats, CD-Player, Remote Keyless Entry System, Car Smart Checked! Billet Silver, C20139A



**2016 HONDA ODYSSEY
SPECIAL EDITION
NOW \$19,531**

3.5 EFI Engine, Automatic Transmission, Aluminum Wheels, 71K Miles, Power Front Seats, Power Sliding Side Doors, DVD Entertainment System, CD-Player, Auto Climate Control, Remote Keyless Entry System, Car Smart Checked! Burgundy, F20504A



**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

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WAS \$33,987



2017 FORD F-150 XLT SUPERCAB 4X4
NOW \$32,707

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

WAS \$34,312



2017 TOYOTA HIGHLANDER LIMITED AWD
NOW \$32,795

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 Factory Warranty! Gray, C20303A

WAS \$32,679



2017 CHEVY SILVERADO 1500 LT 4X4
NOW \$30,999

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

WAS \$23,927



2017 CHRYSLER PACIFICA TOURING L-PLUS
NOW \$22,474

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

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WAS \$32,380



2017 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$27,985

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 \$27,964



2016 MERCEDES 4MATIC GLE350 AWD
NOW \$26,213

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 \$32,704

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 \$40,489



2019 FORD F-150 XLT SUPERCREW 4X4
NOW \$38,449

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

WAS \$30,663



2016 JEEP CHEROKEE HIGH
NOW \$27,985

3.6 V6 EFI Engine, 8 Speed Automatic, 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, Trailer Tow Group IV, Remote Keyless Entry System, Jeep Certified! U20178

WAS \$9,822



2014 VOLKSWAGEN PASSAT SE
NOW \$7,546

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 \$8,806



2012 HONDA CIVIC LX
NOW \$6,961

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 \$12,995

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

WAS \$39,995



2018 FORD F-150 XLT SUPERCREW 4X4
NOW \$37,983

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

WAS \$33,226



2017 TOYOTA HIGHLANDER
NOW \$32,795

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

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 \$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 \$36,625



2017 FORD F-150 XLT SUPERCREW 4X4
NOW \$33,925

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 \$27,999



2017 FORD EXPLORER
NOW \$26,213

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Forward and Reverse Sensing System, Power Lift Gate, Remote Keyless Entry System, Ford Certified! C20303A



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WAS \$23,997



2015 INFINITI QX70 AWD
NOW \$22,425

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

WAS \$28,783



2018 JEEP GRAND CHEROKEE LAREDO 4X4
NOW \$27,875

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

WAS \$47,373



2019 FORD F-150 LARIAT SUPERCREW 4X4
NOW \$46,658

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

WAS \$31,973



2017 FORD EXPLORER XLT 4X4
NOW \$30,584

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K 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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WAS \$27,781



2017 JEEP GRAND CHEROKEE ALTITUDE 4X4
NOW \$27,781

3.6 V6 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 55K Miles, Remote Start, Navigation, Heated Steering Wheel, 2nd Row Heated Seats, Dual Cross Path Detection, Rear View Camera, Power Windows, Remote Keyless Entry System, Jeep Certified! C20306A

WAS \$33,821



2017 FORD EXPLORER PLATINUM 4X4
NOW \$31,845

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Machined Face Wheels, 58K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row 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 \$36,814

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 \$38,745

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 \$16,357



2018 HONDA FIT EX HATCHBACK
NOW \$14,464

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 \$30,707



2015 TOYOTA CAMRY XLE AWD
NOW \$30,707

2.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 24K Miles, Navigation, Power Moon Roof, Auto Climate Control, Lane Departure Warning, Cross Traffic Alert, Rear View Camera, Power Windows, Remote Keyless Entry System, Balance of Factory Warranty! C20227A

WAS \$13,904



2015 DODGE JOURNEY CROSSROAD
NOW \$11,889

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 \$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 \$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 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 \$24,929



2019 FORD F-150 XLT 4X4
NOW \$24,929

3.5 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, SYNC 3, Heated Steering Wheel, Auto Climate Control, Twin Panel Moon Roof, Blind Spot Information System, Back-Up Camera, Car Smart Checked! White Platinum, C20076A

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 Slide Side Doors, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Powertrain Factory Warranty! S20013

WAS \$54,990



2019 FORD F-150 LARIAT SUPERCREW DIESEL 4X4
NOW \$50,526

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 \$21,455



2017 FORD ESCAPE TITANIUM
NOW \$19,491

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

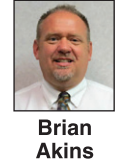
WAS \$31,951



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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Dan Zarobsky



Dennis Varo



Greg Kantauskas



Jim McLean



Jon Weber



Sandy Hinman



Tim Place



Bob Betker



Alisha Haney



THURS 9-8 • TUE., WED. & FRI. 9-6 • SAT. 9-4 Plus Tax, Title, Plates, Rebates Included. Must Qualify for Credit.



**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, F20482A



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



**2016 GMC SIERRA 1500
SLE EXTENDED CAB 4X4**
NOW \$28,735

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 83K Miles, Remote Start, Bed Liner, Running Boards, Power Heated Front Seats, Power Adjust Pedals, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Car Smart Checked! Stone Blue Metallic, F20424A



**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 Saffron, C20289A



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



**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



**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



**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

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**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, U20225



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



**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



**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



**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



**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



**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

3.5 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 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



**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, Hints For Lift Gate, Remote Keyless Entry System, Ford Certified! Blue Metallic, F20453A



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Alan



Jeffries

Since June, we have used many descriptive words to describe the SWMI housing market. June, after a disappointing slow start, lifted the market back up. July was astonishing. August was continued frantic pace, and September was jaw-dropping.

October's numbers crushed it. The number of houses sold, selling prices, and total dollar volume rolled over results set in October 2019. October 2020 became the new peak month in our year-over-year comparison dating back to 2006.

While not able to match September's all-time record of 518 number of houses sold, October had 477 houses sold, keeping sales above 450 for four straight months. In October 2020, sales were 38 percent higher than in October 2019 (345). Year-to-date, the number of houses sold was up to 3198 from 3076 sold in October 2019.

The average selling price at \$358,144 was 36 percent higher than the \$262,720 average selling price in October 2019. The year-to-date, average selling price increased 24 percent (\$297,786 vs. \$240,229).

The median selling price jumped to \$245,660 from \$190,000 in October 2019 for a 30 percent increase. Year-to-date, the median selling price rose 19 percent (\$215,000 vs. \$179,950).

Compared to September selling prices, the October average selling price was 13 percent higher (\$358,144 vs. \$316,525), and the median selling price was 12 percent higher (\$245,660 vs. \$220,000).

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



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
269-921-5727

1901 Niles Ave | St Joseph, MI

The Housing Market in Southwestern Michigan

With the number of sales at 30-plus percent higher selling prices, the total dollar volume soared 88 percent in October (\$170,834,881 vs. \$90,638,587). The year-to-date total dollar volume increased 29 percent (\$952,320,913 vs. \$738,947,310).

The inventory of houses for sale has dropped over 30 percent each month for the last three months. At the end of October the local market had 1034 houses for sale, which was a 38 percent decline from 1675 houses in October 2019. This gave the market a 4.3-months supply of houses for potential homebuyers. For comparison, in October 2010, there were 3385 houses for sale. The number of listings for sale includes homes for sale across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren counties.

Since June, the number of bank-owned or foreclosed homes as a percentage of all transactions has held steady at 1 percent. In October, the percentage was 2 percent, which was the same percentage in October 2019. The highest percentage in previously in October was 37 percent in 2009.

Locally, the mortgage rate was 3.021, down slightly from 3.113 in September. Last year in October, the rate was 3.871. Nationally, the Freddie Mac mortgage rate in

October was 2.81 down from 2.88 in September for a 30-year conventional mortgage.

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

When Selling a Home...

Your listing REALTOR® has your back when it comes to the financials, like setting a listing price and marketing, staging, and making repairs to your house. He or she can also help you navigate more personal issues, such as your timeline and what you're hoping to achieve with the sale.

For all of those reasons, it's important to find an expert who is right for you and your specific situation and who can help you get what you want.

Start with a clear sense of what you want to get out of the selling process. When so much money is on the table, it's crucial to know what your goals are so that you can find a REALTOR® who will understand your needs.

Your listing REALTOR® will:

- Work with you to price your home
 - Market your home (we're talking pretty pictures, social media promo, cute staging — the works)
 - Negotiate with home buyers
 - Usher the home sale through inspection and closing
- To find prospective agents, start by asking friends, relatives, and colleagues for recommendations. Word-of-mouth endorsements, as always, can be priceless.

You can also turn to property websites such as realtor.com® that have directories for agents in your area. These databases can clue you into important details, such as an agent's years of experience, number of homes sold, and past client reviews.

When Buying a Home...

How do you know how to select a mortgage lender? This step in the buying process is a very serious task and will impact your financial future. So spending time researching and seeking advice should be a priority.

Start by asking your REALTOR® for their opinion. First of all, your REALTOR is a trusted member of your team, and he or she has experience with reputable lenders, particularly in your city or town. Next, ask your family, friends, and co-workers. Everyone has a story that will give you insights.

Research the types of lenders in your area – retail banks, credit unions, and mortgage banks as well as mortgage brokers. Each of the first three will assign you to work with a loan officer who will receive a commission or bonus for writing your loan.

Retail banks do their own underwriting (investigating your finances), so retail banks, especially the smaller ones, can sometimes offer lower fees and less-stringent credit requirements.

Credit unions are not-for-profit and customer-owned, so they typically offer more personal service and lower fees. To apply for a loan, you must be a member.

Mortgage banks only offer home loans. An online lender is going to offer less hand-holding.

Mortgage brokers are essentially personal home loan shoppers — they act as liaisons between home buyers and mortgage lenders to help people find the lowest rates and the best mortgage terms.

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<p>409 N Kimmel, Berrien Springs An absolute jewel to be cherished! This 2 BD-1930 cottage has been TOTALLY gutted down to the studs & lovingly renovated to the tune of \$110,000. It is not a "flip" but was correctly & carefully done to be the sellers' own home. New everything - Roof, gutters, furnace, AC, hot water heater, all electrical & plumbing and much more!</p> <p>\$150,000 Sharon Straw 269-325-4663</p>	<p>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 décor. Views of Lake Michigan from every window. Large master suite with sliding door to a balcony overlooking the property and pool.</p> <p>\$239,000 Michelle Alger 269-876-2713</p>
<p>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.</p> <p>\$183,000 Anne Odden 269-930-0257</p>	<p>18197 Nye Road, Galien Quiet, gorgeous natural seclusion abounds at this custom, one owner Estate on 20 acres. Wind past the first pond, home to swans & heron each year, on your way to your sanctuary. Home is not visible from the road. Brick 2 story construction with balconies overlooking both the front & back of the property & UNDERGROUND TUNNEL to the Guest House w/ attached garage.</p> <p>\$799,900 Carolee Dalrymple 616-634-2358</p>

Read more at www.MailMaxOnline.com

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<p>LK MI BEACH</p> <p>Charming ranch w/ 110' of private beach frontage on LK MI w/ low bluff! 2400 sq ft, 3 BD, 3 BA home w/ panoramic views. Vaulted great rm w/ open floor plan to dining rm & kitchen. Master bdrm boasts walk-in closet w/ built-in cabinets. Lower level walk out w/ brick fireplace. Relax on deck or screened-in porch while enjoying gorgeous sunsets! Wooded & private setting. \$675,000 (20029341)</p>	<p>PAW PAW LAKE</p> <p>"Venice of Paw Paw Lake" Well-built, well maintained. 2435 sqft 4 BD, 3.5 BA plus a den. 100' of waterfront & fenced yard. Newer steel break wall. Boardwalk. 3 season rm w/ EZ breeze windows. 2 car garage. Kitchen appliances & w/d. Hardwood floors, pocket doors & walk in closet systems. Gas log fireplace in Living rm & Master. Generator. Call today! \$675,000 (19041247)</p>	<p>NEW CONSTRUCTION</p> <p>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)</p>	<p>ACREAGE</p> <p>Location! 10 tillable acres, near schools and recreational fields. Bungalow house on property needs updating but has potential. Hardwood floors, built-ins, and full basement. Detached 2 car garage. Call today! \$189,000 (20016567)</p>
<p style="font-size: 2em; color: #0070C0; opacity: 0.5;">HAPPY NEW YEAR</p> <p style="font-size: 3em; color: #0070C0; opacity: 0.5;">2021</p>			
<p>OPEN CONCEPT</p> <p>Cozy 3 BD, 2 BA home. Beautiful kitchen, full huge walk out basement ready to be finish. Formal dining room with large windows for natural light. Open concept. Newer flooring in dining and living room, new carpet in bedrooms, freshly painted inside & out. Good location close to main roads & next to a church. Call for a private tour today. \$169,900 (20048975)</p>	<p>REDUCED</p> <p>Well located home completely remodeled. 3 BD, 1 BA w/ new everything! New kitchen, bathroom, flooring, carpet, walls, windows, full basement freshly painted, brand new furnace & central air will be installed soon. Additional 60'x120' corner lot ready for a pool or garage! \$119,900 (20035549)</p>	<p>INVESTMENT</p> <p>Great opportunity! Great bones & offers 30x30 cinder block garage w/ 3 ingress/egress garage doors. Perfect for storage. House is work-in-progress. But offers exposed brick walls, laminate counter tops, stainless sink, ceramic back splash & newer stove/oven. Nice sized closets & some solid wood doors. Furnace was installed - 2016, updated electrical breaker box. Well head installed - 2004. \$49,900 (20049146)</p>	<p>COMMERCIAL</p> <p>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)</p>

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WISHING YOU A HAPPY NEW YEAR



JUST LISTED!



- 3 BR, 2 bath, 1,848 sq. ft. ranch
- Open floor plan living/dining area, hardwood floors
- Large kitchen w/SS appls. & newer cabinets
- Finished basement, newer roof, furnace & windows
- St. Joseph \$235,000. JS - (20051726)

NEWLY LISTED!



- 4 BR, 2 bath, 1,596 sq. ft.
- Spacious living room w/wood-burning stove
- Kitchen w/eating area & sliders to back covered patio
- Main floor master bedroom, attached 1-car garage
- Bridgman \$299,000. DJ - (20051324)

NEWLY LISTED!



- 2 BR, 1.5 bath, 1,600 sq. ft., Camelot condo
- Open living/dining room space, sliders to fenced-in patio
- Spacious kitchen w/pantry, fireplace, built-ins
- Finished basement w/rec room and 3rd bedroom
- St. Joseph \$149,900. LP - (20051249)

NEWLY LISTED!



- 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)

PRICE REDUCED!



- 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 \$69,900. RG - (20050480)

NEWLY 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!



- 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!



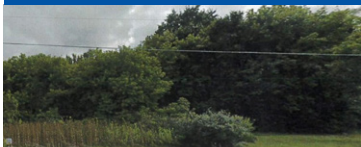
- One acre lot, premium home site
- Views of Big Smith Lake, rolling & wooded land
- Surrounded by fruit orchards & vineyards
- Assoc. lake frontage w/pier & boat launch
- Berrien Center \$42,499. VW - (20017432)

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, updated main bathroom, updated baths
- Updated kitchen w/quartz countertops, cabinetry & appls
- 4-season room w/fireplace, large mudroom, covered patio
- St. Joseph \$279,000. VZ - (20043541)

OVER 3 ACRES!



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

NEWLY LISTED!



- Commercial investment property
- 2,600 workable sq. ft., professional/office
- Set on 1.23 acres on high traffic Cleveland Ave.
- Enclosed entry, spacious waiting area, kitchenette
- St. Joseph \$374,900. MB - (20049187)

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)

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)

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)

Don

The Bowled-est Column of the Year!



Stuart

At first, I was excited to hear from a reader asking about the columns I usually write this time of year, featuring the ear-catching names of college football players on teams that will be playing in various bowl games.

The note said something like, "Gee, with only 28 bowl games this season, guess you won't be able to write those 'amusing names' columns? What a relief! Love, Mom."

Well, not so fast! While it's true that there are many fewer rosters to draw interesting names from, it only means that I had to invent a few extra "players," confident as I am that none of you will ever bother to do any fact-checking to see if I'm telling the truth. Okay, so that's not actual journalism, but since when did you ever expect actual journalism from me?!?!?

And away we gooooo!!!

If you'll allow me to mix English and Latin, this guy's name could easily be interpreted as "Quick Man": University of Texas-San Antonio (UTSA) quarterback Suddin Sapien.

A flag or two may get thrown in a UTSA game, but it sure ain't gonna be 6'4", 255 pound linebacker Shaquille Flag.

These sound like the kind of people who could efficiently run, oh, I don't know, say, a *LESS DYSFUNCTIONAL NATIONAL GOVERNMENT*!?!?: UTSA linebacker Solomon Wise; UTSA defensive lineman Rashad Wisdom; Marshall running back Knowledge McDaniel; University of Buffalo defensive back Logic Hudgens; Wake Forest University running back Justice Ellison.

When Western Kentucky turns the offensive squad over to this quarterback, it's Darius Ocean's 11. Same thing for Texas Christian's defense, with defensive end Ochaun Mathis!

I think this guy has a future as an intelligent leader of a university: Marshall wide receiver Chancellor Bright.

This guy makes me think "If only I'd named one of my kids Stuey Stuart!": University of Buffalo QB Casey Case.

Of course this guy is my MVP of the 2020 bowl season!: Wake Forest wide receiver Donald Stewart.

Wake Forest has a wide receiver who'd make a perfect tight end! — Tommy Tight!

Blackberries and raspberries have drupelets; Ball State University has quarterback Drew Plitt.

West Virginia has a lot of leg in it's kicking game — specifically place kicker Casey Legg.

I thought Oregon cornered the market on a particular first name, with Jaylon Redd, wide receiver; Jaylan Jeffers, offensive lineman; and his line mate Jaylen Smith.

Then I saw University of Texas' roster, with offensive lineman Jaylen Garth, linebacker Jaylan Ford, and defensive back Jalen Green.

But wait! — lookie at North Carolina State! They feature: wide receiver Jalen Coit, linebacker Jayland Parker, linebacker Jaylon Scott, AND defensive back Jalen Frazier!

As usual Purdue didn't make a bowl game, but at least there's Hawaii's defensive back Jalen Perdue, San Jose State offensive lineman Anthony Perdue, and Southern Cal Defensive back Brandon Perdue.

Even the brattiest kids would obey every word from their caregiver if it was 6'8" 255 pound Oregon tight end Tyler Nanney.

Would you agree that this U of Houston offensive lineman's name is synonymous with "ultimate prohibitions"?: Max Banes

The Hunter family of Denver, Colorado, sent their son to University of Hawai'i to play running back, bringing an end to their nightly bedtime ritual of saying "Night night Dae Dae!"

Read more at www.MailMaxOnline.com



Berrien County Veterans Services

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



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- ★ Disability Compensation benefits for prior conditions, diseases or injuries that occurred in service or many years later as a result of service (e.g. Agent Orange Exposure, Camp Lejeune Contaminated Water, Post Traumatic Stress Disorder – combat or personal trauma) to name a few.
- ★ PTSD Counselors from the South Bend Vet Center who come to Berrien County twice a week.
- ★ Non-Service Connected Veterans Pension and Survivors Pension benefits (House Bound as well as Aid and Attendance) for low income veterans over age 65 or prior to age 65 that are disabled and have at least one day of wartime service (additional means tested restrictions apply).
- ★ Free transportation at designated stops for veterans enrolled in the VA Health Benefits Program to the VA Medical Center in Battle Creek and the VA Health Care Center in Mishawaka.
- ★ Financial assistance thru the Michigan Veterans Trust Fund for wartime veterans or peacetime veterans who earned an expeditionary medal (additional means tested restrictions apply).
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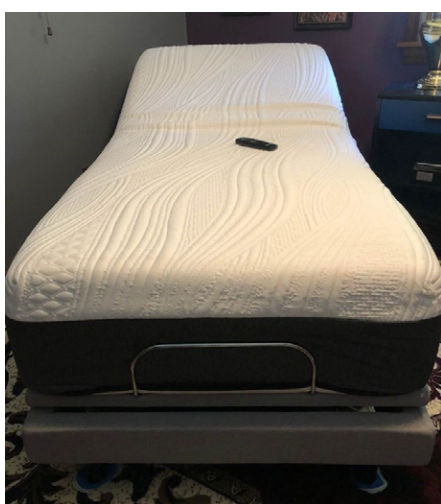
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2019 Nissan Altima SL



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2018 Ford Explorer 4x4



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2017 GMC Acadia SLE



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2018 Chevy 1500 LT Extended Cab 4x4



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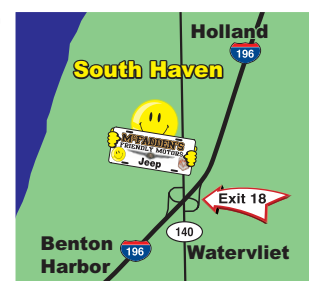


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~~\$259/MO~~
~~\$18,701~~
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~~\$169/MO~~
~~\$12,701~~
\$9,991
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2013 CHEVY CRUZE LT
~~\$169/MO~~
~~\$10,701~~
\$7,991
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ALL WHEEL DRIVE



#H2547

\$224/mo. **\$0 DOWN**

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AND
2021 SONATA'S

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UP TO
72 MOS.

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any new 2021 HIGHLANDER
Includes Hybrid

\$1500
CUSTOMER CASH²

1.9% for **60**
APR Financing Mos.³

\$269
Per Mo.

-or- Lease a new
2021 HIGHLANDER L
8-Speed AT ECT 4-Door FWD SUV
Gas Model #6935
36 Mo. | 30,000-Mile Lease
36 Mos. | \$2999 Due at Signing
Includes \$1000 TFS Lease Subvention Cash.

CAMRY



any new 2021 CAMRY
Includes Hybrid, TRD & AWD Models

\$1000
CUSTOMER CASH²

1.9% for **60**
APR Financing Mos.³

\$229
Per Mo.

-or- Lease a new
2021 CAMRY LE AWD
8-Speed AT ECT-i 4-Door AWD Sedan
Gas Model #2515
39 Mo. | 32,500-Mile Lease
39 Mos. | \$2999 Due at Signing

RAV4



any new 2021 RAV4

\$1250
CUSTOMER CASH²
\$1000 CUSTOMER CASH ON HYBRID²

1.9% for **60**
APR Financing Mos.³

\$199
Per Mo.

-or- Lease a new
2021 RAV4 LE
8-Speed AT ECT-i 4-Door FWD SUV
Gas Model #4430
39 Mo. | 32,500-Mile Lease
39 Mos. | \$2999 Due at Signing
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\$500 OVER & ABOVE ALL OTHER INCENTIVES!

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OVER & ABOVE ALL OTHER INCENTIVES!

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1. Toyota vehicles and components are built using U.S. and globally sourced parts. 2. Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. 3. New 2021 Highlander (includes hybrid), new 2021 Camry (includes Hybrid, TRD & AWD) & new 2021 RAV4 (includes hybrid) 1.9% APR for 60 Months with \$17.48 per \$1,000 borrowed* 4. New 2021 Highlander L FWD Model 6935. Lease based on net cap cost of \$30,981. \$1,000 Toyota Financial Services Lease Subvention Cash included in lease deal. Lease end purchase option \$25,135.** 5. New 2021 Camry LE AWD Model 2515. Lease based on net cap cost of \$23,787. Lease end purchase option \$15,469.** 6. 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.** 7. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 8. Qualified military personnel and household members of eligible qualifying military personnel are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales U.S.A., Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock. The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 9. 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 - Subject to approved credit through Toyota Financial Services Tier 1+ & 1 only. Not all customers will qualify for lowest rate - see dealer for terms and conditions. ** For 4, 5 & 6 - NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier 1 PLUS customers ONLY. Excludes state and local taxes, tags, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. 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 FWD) & 32,500 (Camry LE AWD & RAV4 LE) miles at the rate of \$0.15 per mile (10K low mileage leases). \$350 Disposition Fee is due at lease termination. For 2, 3, 4, 5, 6, 7 & 8 - Must take retail delivery from new 2021 dealer stock between 12/1/20 and 1/4/21. APR, Customer Cash & Lease offers may not be combined. See participating dealer for complete details. Individual dealer prices and document fees may vary. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 1/4/21.

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