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Volume 22, Ver. 03

## Moody on The Market



### Pat Moody

Less than four months ago, Ken Kozminski and I stood inside 416 State Street in downtown St. Joseph where he

regaled me with ambitious plans for his new adventure called **State Street Meats**. He shared with me a hand-drawn floorplan showing exactly how he would carve out portions of the long and narrow store front in order to showcase a full-on **Gourmet Butcher Shop, Deli & Market** just two doors away from his beloved **Buck Burgers & Brew**. The sparkle in his eye and the excitement in his voice foretold the truly special plans that he was crafting on that scrap of paper and in his mind of a truly remarkable emporium unlike any other in the region. That was in mid-September. Fast forward to last Friday night, January 8th, and Ken was mixing and mingling with dozens of family members and friends for a private sneak preview to not only see that the dream had become reality, but to fill the bright red cloth shopping bags with items from every corner of the store and the impressive 24-foot long, custom-built, brightly lit, refrigerated meat case where his team had assembled an impressive array of steaks, chickens, homemade sausages, pork chops, and tons of gourmet options. The case was filled to capacity to the degree that he wasn't even able to show some of the other things that would be in that case when opening day arrived on Thursday, January 14th. I caught up with Ken again the morning after joining his invitation list to get caught up with his plans for opening. He told me, "Our hours of operation as we open will be Thursday through Monday from 11 am until 6 pm, and we'll adjust those hours accordingly to match what our customers are looking for. Our plan right now is to be closed on Tuesday and Wednesday during the winter months, but once we get into the late spring and early summer we'll be open seven days a week. We'll adjust our hours according to what the downtown worker is looking for." Addressing his sneak preview, Ken says, "We had a really good turnout of about 125 people who came. I think our systems, our products, showed in an awesome way. One of the big questions that people ask all the time is about the different types of beef and chicken we have. All of our beef is aged a minimum of 30 days, which is significant because there's very few places that will have that type of aging, but that's where the tenderness comes from is through that aging process. All of our grades of beef are going to be upper-level Mid-Choice and all the way up through Prime. So we're really in the upper tier in terms of the quality of the types of products that were we're providing." It is

Continued on page 4

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Arthur  
Havlicek,  
President,  
SMR Chamber

## PPP Round Two and What it Means for You

Congress recently passed an end-of-year relief package that included a new and improved round of Paycheck Protection Program (PPP) loans. If you are curious about what has been changed from the first round, and how those changes affect you, here's a brief summary of what you need to know:

**First Draw:** The PPP program resumed this past week, beginning with First Draw (first-time)

loans to businesses that did not receive PPP in 2020. Most of the terms and conditions from round-one PPP still apply, but there are some key improvements which are described further below.

**Second Draw:** The brand new "Second Draw" program is for small businesses, non-profits, sole proprietors, and independent contractors who have

Continued on page 2

## Inserts & Promotions

- ALDI • Family Fare
- Hardings Friendly Market of Bridgman
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- Save A Lot

Inserts may vary by Zip Code



**Arthur** Continued from cover

exhausted their initial PPP loan, have no more than 300 employees, and can demonstrate a 25% reduction in gross receipts or greater during the first, second, third, or fourth quarter in 2020 relative to the same quarter in 2019.

The program will make new loans available through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, eligible non-bank lender, or Farm Credit System institution that is participating in PPP through March 31, 2021 or until the new funding is exhausted.

**Key Changes:** The relief package also contains a number of key changes that can impact businesses with existing PPP loans, as well as those applying for the first time or second time.

First, if you are a 501(c)(6), a local news media organization, or a housing cooperative, you may be newly eligible for a loan. Similarly, businesses that took advantage of the Employee Retention Tax Credit may now qualify for loans where they could not before.

They have also expanded the list of expenses that qualify for forgiveness, including operational expenses, supplier costs, worker protection expenses, and covered property damage costs. Additionally, if your loan was less than \$150,000, there will now be a simplified one-page application for forgiveness.

\*\* If your business also received an EIDL grant, your PPP loan forgiveness will no longer be reduced by the amount of the grant. If you were one of the many businesses who already had your PPP Loan Forgiveness amount reduced, please contact your lender to see if you are able to that amount restored. \*\*

Seasonal employers will now have greater flexibility in picking the 12-week period (between February 15, 2019 and February 15, 2020) used to

determine payroll costs which will effectively allow them to maximize their loan amount.

Businesses in the restaurant and accommodation industry are also eligible for special treatment, as the new rules will allow them to get a loan of up to 3.5 times their average monthly payroll instead of the normal 2.5 times. This will be welcome news to the many Michigan bars and restaurants nearing total financial collapse after weathering nearly sixty days of a "three-week pause" on indoor dining.

**Tax Implications:** Last but not least, Congress resolved one of the biggest issues from the first round of PPP - the unintended tax consequences. While it was clear that a forgiven PPP loan would not be considered income, Treasury guidance did not permit normally deductible expenses paid for by PPP funds to be deductible. In doing so, these grants were effectively still being taxed, albeit in a different way.

Thankfully, the new law corrects this by including a provision that states **regular business expenses paid for with PPP loan proceeds shall be deductible for tax purposes.** (And yes, this applies to past and future loans). We are still waiting on an explicit determination from the Michigan Treasury Department regarding how this will be handled on state taxes, however, they usually follow the Federal Government's lead.

Please visit [www.sba.gov](http://www.sba.gov) or [www.treasury.gov](http://www.treasury.gov) for more information and details on the Paycheck Protection Program, including the comprehensive program rules. If questions remain, do not hesitate to contact the Chamber at 269-932-4042. We will help you navigate these changes and their implications as best we can.

Read more at [www.MailMaxOnline.com](http://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.**

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## Photo of the Week



### Peace of Winter

Hickory Creek in a fresh blanket of snow created a serene scene.

Photo by Bob Litznerski

Please email your favorite photo with a brief description to [Photos@MailMaxOnline.com](mailto:Photos@MailMaxOnline.com)

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

Winter has certainly arrived in Michigan!

Hats, hoods, scarfs, ear muffs.....

Maybe a short haircut that can handle all that head gear?

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### Pastor



Rosenbaum

### He Shared Our Humanity

*Since the children have flesh and blood, he too shared in their humanity...*

**Hebrews 2:14**

Does the name Ingvar Kamprad sound familiar? He died some years ago,

but while he was alive he lived a very modest, normal life. He bought all of his clothes at secondhand stores. His home was very minimalist and unpretentious. When traveling, he always took public transit. If you think that sounds rather plain and unnoteworthy, I agree with you.

But the thing is, Ingvar was a multi-millionaire. In fact, he was the founder of the furniture giant IKEA. And yet, for a variety of reasons, he chose to live a very humble, modest life.

What would prompt the Son of God to share in our humanity and live a very humble, modest life? Why did he willingly trade his throne of glory for a lowly manger bed? Well, at first glance, things seem pretty peaceful. Mary gazes down at the child she bore. Jesus is wrapped in cloths. All is calm and serene. However, beneath the peaceful nativity scene, there's an ugly backstory—our story. Sharing in our humanity meant Jesus would live under the demanding laws of God—the laws we have broken time and time again! Sharing our humanity meant Je-

sus would be blamed for every one of our sins and shortcomings—they are so numerous!

Sharing our humanity was not peaceful and serene for Jesus. Jesus traded the angel chorus of heaven for the initial sounds of cattle lowing and sheep baaing. And those sounds would change as he grew up, to dismissive comments, shouts of rejection, cruel mockery, and even death chants. He set aside his glory and wore the secondhand clothes of our humanity. And then he was covered in the tattered blanket of our sin. And then he suffered and died to pay for those sins.

Sharing our humanity was not peaceful and serene for Jesus. But his perfect life and his sin-canceling death did bring peace to you and me. That's why the Lord, who is rich beyond measure, shared our humanity and lived like he was poor.

Prayer: Dear Jesus, for sharing my humanity—thank you! For keeping the law in my place—thank you! For carrying my sins—thank you! For being my Savior, my Friend, my Brother—thank you! Amen.

Submitted by: Pastor Glenn T. Rosenbaum

Administrative Pastor

Grace Evangelical Lutheran Church, St. Joseph

Originated by: [www.WhatAboutJesus.com](http://www.WhatAboutJesus.com)

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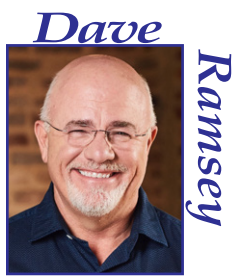
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## Dave Says Let kids make mistakes (and learn from them)

Dear Dave,

We just started teaching our seven-year-old about money. He's very eager to learn, and he seems to be grasping the basic ideas quickly. He's young, though, and of course he makes mistakes from time to time. Should we step in and fix things when a mistake he made means he can't do something he wanted to do?

Ethan

Dear Ethan,

It's always hard on parents when they see their children suffer because of a choice the child made. But sometimes it's best to love them so much that you'll let them make mistakes, and make sure they learn from them, while they're still under your protection. Reality can be a great teacher when it comes to learning how the world works, and sometimes one sting from a bad decision when you're young is all it takes to teach a kid a lesson that will last a lifetime.

As a parent, you're always looking for teachable moments. First, make sure you're giving him a chance to earn some money. That means *work*, no allowances. We're talking about kid-sized, age-appropriate tasks. There's a ton of value and self-esteem that go hand-in-hand with being paid for a job well done. Once you pay him for the work he does, then you have chances for more teachable moments about saving, spending, and giving—and the importance of each.

If I were you, I wouldn't run in and fix things. By this, I mean I wouldn't just hand him money he didn't earn so he can still get or do what he had in mind. But don't fuss at him or brush it off, either. Gently explain why things didn't work out the way he hoped. Then, talk through what he might have done differently to help make the situation better next time.

Kids are smarter and often have more understanding and comprehension skills than we give them credit for. My guess, Ethan, is you won't need to have this kind of conversation more than once or twice!

-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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## MOODY *Continued from Cover*

truly amazing how closely the shop resembles the detailed dream space that he shared with me when we were looking at four bare walls last fall. His dream has come to fruition and he'll continue to fine tune it going forward, but his plan is readily evident: "What we want to really emphasize is that what we do best is to provide fresh high quality meats. That's our goal, that's what our passion is to be, the provider of fresh high-quality meat products. That also includes seafood." The plan goes well beyond just a butcher shop meat case, as Ken says, "Ultimately we want to be able to be a place where we can make meal preparation easier for you so that you can come into a one-stop shop and get high quality meats, but also get all the other items that would be part of your meal preparation along with some education and information to help you make that meal planning easier." Additionally, he notes, "When we open we'll start providing for soups, salads, sandwiches and those types of items as well as charcuterie boards and grab-and-go meals and similar things that you can take to the bluff, or take to the beach with you out of our grab-and-go case." A wine selection and some craft beers will also eventually land on the shelves of State Street Meats, but the pandemic has slowed the pacing of license approvals, and Ken says, "Our liquor license is pending right now with the Michigan Liquor Control Commission, but we're hoping to have that secured by February 12th." He's hopeful for that date a month from now because he says, "That would then become our Grand Opening date which is right ahead of the Valentine's Day weekend because it will afford an opportunity for people to come in and get a full meal to take home for their lovely wife or husband and be able to cook that entire meal, grab a bottle of wine, and have a nice dinner together." Regarding his meat case, Ken says, "People ask all the time about grass-fed beef. Well, first of all, all beef is grass-fed, but most beef is then finished off with greens such as corn or soybeans in the finishing process because that provides for greater marbling and flavor within the beef itself." While he won't have grass-fed beef in the showcase, Ken promises they will be available through a full line of options in the freezer case. He adds, "We also will carry wild game, some elk, duck, lamb and so forth as we continue to move forward here. We will have smoked fish as well and are working on a line of smoked meats that we'll be able to provide in the next couple of weeks." On the poultry in the meat case, Ken says, "The chickens that we provide are free range grass fed so there will be no hormones and no antibiotics included. So, they're really unmatched quality chickens. Plus, obviously we are doing a lot of specialty items here. So, when people are

looking for things like a perfect cut of steak or looking for specific cuts of beef like an eye of round we can do all that in house." Because Ken and his crew demand perfection for you, the customer, he promises, "We cut all of our own beef here. We do not buy anything pre-cut. We grind our own burgers, and we make our own sausages. It's designed to be a complete butcher shop and market and a place that provides for fresh quality meat and products." But wait, there's more. Ken says, "There is also a deli with salads, potato salads, and coleslaw all homemade, and different types of items like that. We have sliced deli meats, some very high quality sliced meats and cheeses, and we'll be hosting **Bit of Swiss** who is providing us with fresh breads and baked items including desserts, so that you can come in and get a complete meal all-in-one stop." Plus, he will offer a full line of fruits in season, and vegetables to help round out your meal planning, all at the front of the shop. On the technical side of the house, the full-scale butcher shop features a 9x12 walk in cooler and a 9x12 walk in freezer and a full array of saws, grinders, mixers, sausage-stuffers, patty-making machines and more. True to form, as in the finest butcher shops, Ken says, "My butchers in back will be able to pull out a full tenderloin, have it cut up to your desired size, slice it to your preferred thickness, or help you select the finest steaks from the case for your grill." He adds, "Most importantly, if you don't see what you want, or want something prepared in a different manner, the butchers will be able to produce that for you or order it if it's not in the house at the moment." Be prepared for a full experience, because Ken has thought of pretty much everything, but if there's something he's missed and the public wants it, you can rest assured, it won't be long before it's part of the equation.

If you work in the Michigan hospitality & recreation industries and have been impacted by the state health department's restrictions put into place back in mid-November, you might be eligible for a grant of up to \$1,650 thanks to the Michigan Restaurant & Lodging Association Educational Foundation. That group announced this week that they will administer the application process for **Employee Assistance Grants** under Senate Public Act 257 of 2020 (PA 257). Employees impacted by the Michigan Department of Health and Human Services (MDHHS) **Gathering and Face Mask Order** that took effect on November 18, 2020 are eligible to apply for one-time grants up to \$1,650 during the application period which began yesterday, Friday, January 15th and will run through January 25th. Even better news is that this is *not* a first-come, first-served process. The State of Michigan Department of Treasury will process Employee



### Berrien County Veterans Services

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When it comes to Veterans Benefits, many veterans and dependents don't know what they don't know. Nationwide, less than 10% of those eligible apply. Let us help to educate and navigate you thru the maze of what is available from discharge to death. Here are some of the many benefits:

- ★ Disability Compensation benefits for prior conditions, diseases or injuries that occurred in service or many years later as a result of service (e.g. Agent Orange Exposure, Camp Lejeune Contaminated Water, Post Traumatic Stress Disorder – combat or personal trauma) to name a few.
- ★ PTSD Counselors from the South Bend Vet Center who come to Berrien County twice a week.
- ★ Non-Service Connected Veterans Pension and Survivors Pension benefits (House Bound as well as Aid and Attendance) for low income veterans over age 65 or prior to age 65 that are disabled and have at least one day of wartime service (additional means tested restrictions apply).
- ★ Free transportation at designated stops for veterans enrolled in the VA Health Benefits Program to the VA Medical Center in Battle Creek and the VA Health Care Center in Mishawaka.
- ★ Financial assistance thru the Michigan Veterans Trust Fund for wartime veterans or peacetime veterans who earned an expeditionary medal (additional means tested restrictions apply).
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Assistance Grants to approved recipients from the \$45 million fund authorized under PA 257 for employees in the hospitality, entertainment, recreation, accommodation and food services sectors. **Justin Winslow, President & CEO of the Michigan Restaurant and Lodging Association**, says, "Michigan's restaurant and hotel employees are suffering right now, and they need help," and adds, "We are honored to be selected to administer these much-needed grants and take very seriously our responsibility to process them efficiently and effectively." Recent **Bureau of Labor Statistics** employment data illustrate that Michigan's hospitality industry is operating with 33-percent fewer employees than it was at the same time a year ago, which is a loss nearly twice that of the nation overall. Payments up to \$1,650 will be provided to approved applicants. The grants are *not* first come, first serve, meaning the application will be open for submissions throughout the entire ten-day period. Applicants must be Michigan residents, demonstrate proof of employment in one of the industries noted below on November 18, 2020 when the MDHHS Gathering and Face Mask Order that took effect, and proof of being negatively impacted financially as a result of furlough/ layoff / job loss or a reduction in hours worked. Michigan employees impacted by the MDHHS Order of November 2020 must have been working in one of the following industries to qualify for an Employee Assistance Grant: Bars...Banquet Halls...Bowling Allies...Cafeterias...Casinos...Caterers... Food Trucks...Golf Courses...Hotels, Motels, Bed & Breakfast, Resorts...

Nightclubs... Restaurants...Theaters...And other such recreational facilities. **Michigan Licensed Beverage Association (MLBA) Executive Director Scott Ellis** says, "We hear daily from bar and restaurant owners who are worried about their employees and these grants are a step in the right direction to financially assist these laid off workers." Ellis adds, "The MLBA was glad to be involved in the negotiations with the legislature and governor on this and we're happy to see it finally materialize. The next key goal for our industry is getting back to work safely." The MRLAEF founded the **Hospitality Industry Employee Relief Fund** early in 2020, in response to the first statewide shutdown of the industry. It raised several million dollars for displaced restaurant and hotel workers, processing many checks for those in need, including **CARES Act** dollars appropriated by the Michigan legislature. The experience, reputation and accountability of the MRLAEF to date rendered it an easy choice to help in the process of administering Employee Assistance Grants. **Bo Goergen, Executive Director of the Bowling Centers Association of Michigan**, says, "On behalf of 280 members employing nearly 10,000 hard-working citizens of this state, the Bowling Centers Association of Michigan is pleased to stand with the Michigan Restaurant & Lodging Association and our hospitality industry allies to launch this program. Our members and member employees have been devastated by the ongoing economic impact of this pandemic and the importance of the Employee Assistance Grants funding to our displaced workers cannot be understated." He

adds, "We would like to thank the Michigan Legislature and the Administration for recognizing these hardships and for the opportunity to provide direct assistance to our workers. The Bowling Centers Association of Michigan looks forward to further collaborating with our elected officials on ways to help our struggling industry." All eligible employees in Michigan should apply for Employee Assistance Grants online at [www.mrlaef.org/money](http://www.mrlaef.org/money) beginning at 9 am Friday, January 15th with the deadline for all application submissions by 5 pm on Monday, January 25th. The grants are *not* first come, first serve and the application will be open for submissions for the entirety of that ten day period. Additional details regarding the application process are available online at the link above. Applicants are encouraged to ensure their submission is accurate and complete as incorrect submissions will disqualify their application. The following information will be required during the online Employee Assistance Grants

application process: Legal name... Mailing address... Social security number...Date of hire...Employer business name, manager name, phone number and email address...Proof of employment in November 2020 via a paystub or signed letter on business letterhead stating employment was impacted by MDHHS Order of November 2020. All Employee Assistance Grant applicants will receive an email no later than February 26, 2021 confirming whether the grant was approved or denied. The State of Michigan Department of Treasury will issue the grant payments. Grant awards are taxable, but will not count against unemployment as income.

That's it for this week, folks. See you Saturday, right here in **MailMax!**

Pat Moody  
Morning Radio Personality WSJM Radio  
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**2020 FORD ESCAPE SE 4X4**

Agate Black Metallic, 1.5 Ecoboost Engine, FOR CO-PILOT 360 Assist, Adaptive Cruise Control, Navigation, Heated Seats, Rear View Camera, and Much More! F20329

MSRP.....\$30,145  
 SIEMANS DISCOUNT.....- 1,150  
 FORD CREDIT RETAIL BONUS CASH\*.....- 3,500  
 FORD NEW YEAR TRADE-IN ASSISTANCE BONUS CASH\* - 2,000  
 FORD CAR TO ESCAPE OWNER LOYALTY\*...- 500

**SALE PRICE \$22,995**

**PLUS 0% FOR 60 MONTHS**  
 (WITH APPROVED CREDIT)

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



**2020 FORD RANGER 4X4 SUPERCAB**

Shadow Black, SYNC, Cruise Control, STX Appearance Package, Carpeting, and Much More! F20453

MSRP.....\$32,040  
 SIEMANS DISCOUNT.....- 1,045  
 FORD CREDIT RETAIL BONUS CASH\*.....- 1,250

**SALE PRICE \$29,745**

**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 CREDIT RETAIL BONUS CASH\*.....- 4,700  
 FORD COMPETITIVE CONQUEST BONUS CASH\* - 2,000

**SALE PRICE \$32,245**

**PLUS 0% FOR 60 MONTHS**  
 (WITH APPROVED CREDIT)

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



**2020 FORD TRANSIT CARGO VAN**

Race Red, Cloth Seats, Power Mirrors, Vinyl Floor Covering, Cruise Control, Trailer Tow Package, and Much More! F20483

MSRP.....\$41,575  
 SIEMANS DISCOUNT.....- 1,580  
 FORD RETAIL CUSTOMER CASH.....- 1,750  
 FORD GM FULL SIZE VAN COMPETITIVE CONQUEST CASH\* - 2,500  
 FORD COMPETITIVE CONQUEST BONUS CASH\* - 1,000

**SALE PRICE \$34,745**

(\*MUST QUALIFY)



**2020 FORD F-150 SUPERCAB XLT 4X4**

Magnetic, 2.7 Ecoboost V6 Engine, Reverse Sensing System, 20 Inch Chrome-Like PVD Wheels, Power Sliding Rear Window, Navigation, 3.55 Locking Rear Axle, XLT Chrome Appearance Package, and Much More! F20479

MSRP.....\$49,635  
 SIEMANS DISCOUNT.....- 2,390  
 FORD F-SERIES RETAIL CUSTOMER CASH - 3,250  
 FORD SELECT INVENTORY RETAIL CASH.....- 750  
 FORD BONUS CASH.....- 1,500  
 FORD COMPETITIVE CONQUEST BONUS CASH\* - 1,000

**SALE PRICE \$40,745**

(\*MUST QUALIFY)



**2020 FORD F-150 SUPERCREW XLT 4X4**

Blue Jeans, 2.7 Ecoboost V6 Engine, XLT Chrome Appearance Group, 3.55 Locking Rear Axle, Navigation, Remote Start System, Power Sliding Rear Window, LED Box Lighting, Reverse Sensing System, and Much More! F20404

MSRP.....\$50,660  
 SIEMANS DISCOUNT.....- 3,215  
 FORD F-SERIES RETAIL CUSTOMER CASH - 3,250  
 FORD BONUS CASH.....- 1,500  
 FORD SELECT INVENTORY RETAIL CUSTOMER CASH - 750  
 FORD COMPETITIVE CONQUEST BONUS CASH\* - 1,000

**SALE PRICE \$40,945**

(\*MUST QUALIFY)



**2020 FORD EXPEDITION LIMITED 4X4**

Rapid Red Metallic, 2<sup>nd</sup> 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\*.....- 1,250  
 FORD COMPETITIVE CONQUEST BONUS CASH\* - 3,000

**SALE PRICE \$67,945**

**PLUS 0% FOR 60 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

**WOW!**  
**MUST SEE!**

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# START SOMETHING NEW

## SALES EVENT

### 2020 DODGE JOURNEY

Pitch Black, Black Top Package, Black Wheels, 3-Zone Temp Control, Power Seat, Touch Screen Radio, 7-Passenger Seating, Satellite Radio, and Much More! C20134



MSRP.....	\$27,230
SIEMANS DISCOUNT.....	- 485
REBATE.....	- 2,250
CHRYSLER CAPITAL BONUS CASH*.....	- 1,000
RETAIL BONUS CASH.....	- 1,000
CONQUEST TRADE-IN BONUS CASH*.....	- 2,500
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$19,995</b>
MILITARY CONSUMER CASH*.....	- 500
CONQUEST LEASE CASH*.....	- 500

**AS LOW AS.....\$18,995**

(\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

### 2020 JEEP RENEGADE LATITUDE 4X4

Black Clear Coat, Heated Front Seats, Touch Screen, Heated Steering Wheel, Remote Start, Back-Up Camera, and Much More! C20176



MSRP.....	\$28,875
SIEMANS DISCOUNT.....	- 880
REBATE.....	- 3,000
CHRYSLER CAPITAL BONUS CASH*.....	- 750
NATIONAL BONUS CASH.....	- 500
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$23,745</b>
2020 RETURNING LESSEE*.....	- 500
MILITARY CONSUMER CASH*.....	- 500

**AS LOW AS.....\$22,745**

(\*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
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$34,995</b>
MILITARY CONSUMER CASH*.....	- 500

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

(\*MUST QUALIFY)

### 2020 DODGE CHALLENGER R/T 50TH ANNIVERSARY EDITION

White Knuckle Exterior, Harman Kardon Audio Group, 5.7 Hemi V-8 Engine, Navigation, Heated Steering Wheel, 20 Inch Wheels, Remote Start, Heated Front Seats, MUST SEE TO APPRECIATE! C20298



MSRP.....	\$45,745
SIEMANS DISCOUNT.....	- 1,500
REBATE.....	- 3,750
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$40,495</b>
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

**AS LOW AS.....\$39,495**

(\*MUST QUALIFY)

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# START SOMETHING NEW

## SALES EVENT

### 2021 JEEP COMPASS 80<sup>TH</sup> ANNIVERSARY SPECIAL EDITION 4X4

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



MSRP.....	\$31,435
SIEMANS DISCOUNT.....	- 390
REBATE.....	- 3,500
CHRYSLER CAPITAL BONUS CASH*.....	- 750
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$26,795</b>
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

**AS LOW AS.....\$25,795**  
 (\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

### 2020 JEEP CHEROKEE LATITUDE PLUS 4X4

Diamond Black Crystal, Altitude Package, 18 Inch Gloss Black 5-Spoke Wheels, Touch Screen Radio, Power Seat, Blind Spot and Cross Path Detection, Back-Up Camera, and Much More! C20265



MSRP.....	\$32,030
SIEMANS DISCOUNT.....	- 535
REBATE.....	- 2,500
CHRYSLER CAPITAL BONUS CASH*.....	- 750
RETAIL BONUS CASH.....	- 750
BONUS CASH.....	- 500

<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$26,995</b>
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

**AS LOW AS.....\$25,995**  
 (\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

### 2020 JEEP GRAND CHEROKEE LIMITED X 4X4

Slate Blue Pearl, 9 Amplified Speakers with Subwoofer, Limited X Package, Sport Hood, Navigation, Bi-Xenon HID Headlamps, 20 Inch Granite Crystal Aluminum Wheels, Power Liftgate, Power Sunroof, Blind Spot and Cross Path Detection, Heated Front Seats, Heated Steering Wheel, and Much More! C20294



MSRP.....	\$49,685
SIEMANS DISCOUNT.....	- 2,440
CHRYSLER CAPITAL RETAIL BONUS CASH*.....	- 1,000
REBATE.....	- 2,750
<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$43,495</b>
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

**AS LOW AS.....\$42,495**  
 (\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

### 2020 RAM 5500 4X4 FLATBED STAKE TRUCK WITH LIFT

Bright White, 6.4 V8 Engine, 16 Foot Platform Flatbed with Stake Racks, Power Liftgate, Chrome Appearance Package, Power Windows and Locks, Integrated Voice Command with Blue Tooth, and Much More! C20253



MSRP.....	\$44,300
ADD FOR STAKE BODY AND LIFTGATE.....	+13,629
SUBTOTAL.....	\$57,929
SIEMANS DISCOUNT.....	- 2,934
REBATE.....	- 500
ON THE JOB COMMERCIAL UPFIT*.....	- 1,000
RAM COUPONS.....	- 500

<b>SALE PRICE FOR EVERYONE.....</b>	<b>\$52,995</b>
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

**AS LOW AS.....\$51,995**  
 (\*MUST QUALIFY)

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WAS \$11,587



**2013 FORD EDGE SE**  
**NOW \$10,698**

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

WAS \$18,980



**2017 KIA SORENTO LX AWD**  
**NOW \$17,910**

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

WAS \$20,989



**2018 BUICK REGAL SPORTBACK ESSENCE**  
**NOW \$20,424**

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

WAS \$29,918



**2018 FORD EDGE TITANIUM AWD**  
**NOW \$29,547**

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

# MANAGER'S

## SEE OVER 250 NEW AND 125 PRE-OWNED VEHICLES

WAS \$47,373



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

3.0 V6 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! Azalea 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

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 Slide 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 \$33,226



**2017 TOYOTA HIGHLANDER XLE AWD**  
**NOW \$30,707**

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 \$34,552



**2016 FORD EXPLORER XLT SUPERCREW**  
**NOW \$30,584**

5.8 V8 EFI Engine, 6 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! Azalea Black, C21013A

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 Row 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 \$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

*Manage*

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 \$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 \$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 \$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



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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 Factor 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

# SPECIALS

## VEHICLES AT WWW.SIEMANSINBRIDGMAN.COM

WAS \$32,704



Chrome-Like PVD Wheels, 45K Miles, Remote Start, Navigation, Security Cover, Bed Liner, Chrome Step Bars, Power Heated Front Seats, Power Rear View Camera, Trailer Tow Group, Pro 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! Aqate Black, U20143A

WAS \$30,663



2016 JEEP GRAND CHEROKEE HIGH ALTITUDE 4X4  
NOW \$27,781

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 56K 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 \$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 \$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 \$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 \$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 \$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, M20 086A

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 \$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

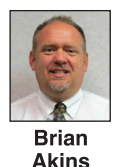
WAS \$54,990



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

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**2015 FORD FUSION SE**  
**NOW \$12,905**

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 50K Miles, SYNC, Power Front Seats, CD-Player, Back-Up Camera, Remote Keyless Entry System, Tectonic Silver, F20410B

**2017 FORD F-150  
XLT-SUPERCREW 4X4**  
**NOW \$30,560**

2.7 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 93K Miles, Remote Start, Navigation, SYNC 3, Security Cover, Bed Liner, Running Boards, Power Leather Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Back-Up Camera, FX4 Off-Road Package, Remote Keyless Entry System, Oxford White, C19274E

**2013 FORD F-150  
FX4-SUPERCREW 4X4**  
**NOW \$21,499**

5.0 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 135K Miles, Remote Start, Navigation, Security Cover, Memory Power Leather Heated/AC Seating, Power Adjust Pedals, Power Moon Roof, Auto Temp Control, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Tuxedo Black, F20177H

**2008 FORD  
F-250 XLT SUPERCAB**  
**NOW \$12,949**

6.8 V10 EFI Engine, 5 Speed Automatic, Steel Wheels, 187K Miles, Bed Liner Running Boards, CD-Player, Tow Command Center, Remote Keyless Entry System, Oxford White, F20285B

**2012 FORD  
FIESTA SE HATCHBACK**  
**NOW \$5,990**

1.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 95K Miles, Sport Appearance, CD-Player, Remote Keyless Entry System, Lime Squeeze Metallic, F20394B

**2017 FORD FUSION SE**  
**NOW \$17,192**

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Painted Luster Nickel Wheels, 26K Miles, SE Tech Package, SYNC 3, Power Seating, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Burgundy Velvet, U20224

**2016 FORD  
FUSION SE HYBRID**  
**NOW \$12,952**

2.0 EFI Engine, Automatic Transmission, Aluminum Wheels, 68K Miles, Navigation, SE Hybrid Tech, SYNC, Power Seating, Power Moon Roof, Auto Climate Control, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Shadow Black, F20177A

**2018 LEXUS IS 300 AWD**  
**NOW \$29,990**

3.5 EFI Engine, Automatic Transmission, Aluminum Wheels, 24K Miles, Navigation, Power Leather Heated/AC Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Graphite, M20079A

**2019 JEEP  
CHEROKEE LIMITED 4X4**  
**NOW \$26,406**

3.2 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 12K Miles, Remote Start, GPS Navigation, Power Leather Heated Front Seats, Blind Spot and Cross Path Detection, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Slate Blue Pearl, U20231

**2018 FORD  
EXPEDITION LIMITED 4X4**  
**NOW \$47,964**

3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 21" Row Heated Seats, Power-Fold 3<sup>rd</sup> Row Seats, Panoramic Moon Roof, Blind Spot Information, Active Park Assist, Reverse Sensing System, Back-Up Camera, Hands-Free Power Lift Gate, Remote Keyless Entry System, Ford Certified! Stone Gray, F20510A

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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

**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

**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

**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, 21" 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

**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

**2019 JEEP CHEROKEE  
TRAILHAWK 4X4**  
**NOW \$28,591**

2.0 TURBO EFI Engine, 9 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, Back-Up Camera, Hands Free Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Firecracker Red, C21115A

**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

**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

**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! Magenta Red, F21058A

**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

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**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



**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, F20442A



**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 Softline, C20328A



**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

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**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



**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



**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, 39K 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, U20101A



**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, C21078A



**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



**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



**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



**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



**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 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



**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 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



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## 2020 MAZDA CX-5 TOURING AWD

VIN# JM3KFBCM2L0855263

- MACHINE GREY
- BLACK INTERIOR

MSRP \$29,630

SALE PRICE \$28,783

APR REBATE - \$500

**NOW \$28,283\***

0% FOR 60 MONTHS\*



## 2020 MAZDA CX-30 SELECT AWD

VIN# 3MVDMBCL5LM113157

- SOUL RED CRYSTAL METALLIC
- BLACK INTERIOR

MSRP \$27,005

**NOW \$25,698\*\***

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**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!

\$150,000  
Sharon Straw  
269-325-4663

**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.

\$799,900  
Carolee Dalrymple  
616-634-2358

**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.

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

**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.

\$173,000  
Anne Odden  
269-930-0257

**New Listing!**

**522 Linco Road, Berrien Springs**

- \$279,000
- 3 bed 2 bath ranch on 5 acres.
- 36 x 72 x 14 pole barn, (36 x 27 is workshop) perfect for storing boats & R.V.'s.

**Paul Dumke**  
Broker/Owner ABR GRI E-Pro C2EX  
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**New Listing!**

**2584 Cherrywood Court, St. Joseph**

- \$134,900
- Condo Association covers yard work, snow removal, and some utilities.
- Unit has had recent updates including full bath, flooring upper and main.

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**REDUCED**

Great commercial property located right on Napier just west of Colfax on the South side of the road. Over 9000 SF of space that can be used by the owner or the building is presently split into 3 units in one building. This was the former D & M Market. Great visibility for the building. \$220,000 (20041876)

**REDUCED**

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. \$164,900 (20048975)

**REDUCED**

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. \$44,900 (20049146)

**UPDATES**

Location! 3 BD, 2 BA New roof! Brick & vinyl shake, stamp concrete porch & 2-car attach garage! Master BD w/ his/her closets, updated bath w/ jet tub, new vanity & marble tops, private access back yard deck, patio & in-ground pool! New carpet, laminate wood flooring, lighting & ceiling fans, hardware, paint, updated hall bath & main fl laundry. New SS appliances & back splash in kitchen. Formal dining. Anderson windows. Full basement & more. 1yr Home Warranty. \$199,900 (20042718)

**NILES**

3 BD, 1 BA home in the Historic District of the City of Niles! Close to downtown shopping area and restaurants, YMCA, river walk, etc. This can be the home of your dreams with some TLC! Lots of updates, a nice large Kitchen, a main floor bedroom, a fireplace for the winter months. Garage. Owner wants offers! \$89,900 (20046813)

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**INVESTMENT**

Great investment property or starter home. 3 BD, 1.5 BA, good size kitchen, main laundry, large lot to the side, well located, close to shopping area and some restaurants. Home needs a new Owner! \$77,900 (20046815)

**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)

**WATERFRONT**

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

**HARBOR SHORES**

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Don Stuart

### Change-O Presto! Fritz Plinus Vesto!

Let's kick off this column with Vesto Slipher and Fritz Zwicky and Plinus Moody!

No, it's not another column about interesting college football player names. It's a compendium of things learned from a book I got as a Christmas gift.

The book is "A Short History of Nearly Everything." It was written by Robert Redford. Well, okay, not really. It's author is the wonderfully witty Bill Bryson, who must look a lot like Robert Redford, since Bob portrayed Bill in the filmization of Bill's book "A Walk in the Woods."

"A Short History" is a book about science - immensely simplified, but real, science. Although I got it - as in, received it - I mostly don't get it - as in, comprehend it. But I asked for it specifically, so I can only blame myself for not getting what I got.

What does this have to do with Vesto Slipher, Fritz Zwicky, or Plinus Moody? Oh, AND Elvis. Yes, THE Elvis. Well, they're science-y types mentioned in the book. Wait, the first three are. Elvis is mentioned, because, well, read on.

Plinus Moody: Described as "a Massachusetts farm boy," Plinus pops up for a single mention in a section of the book describing the growing importance of fossils in scientific thought during the early 1800s. Plinus is credited with finding some dinosaur bones and fossilized footprints near South Hadley, Mass.

Googling Plinus Moody doesn't result in a lot of hits. But the first link that popped up was a YouTube video of a song called "Plinus Moody," by a band called wordsSHIFMinds. It also has few hits. In fact, it's been viewed just three times, twice by

me. However, I wonder what would happen if you, and everyone in your household, and every other reader, and everyone in their households, were to click on it?! Maybe we could get "Plinus Moody" trending!!

Fritz Zwicky: An astrophysicist of "abrasive personality and erratic talents," says Redford-Bryson. He originated the term supernova, and had some of the earliest ideas regarding dark matter, which is something incomprehensible, existing incomprehensibly somewhere incomprehensible. Zwicky never won Mr. Congeniality awards from his colleagues; they considered him an "irritating buffoon." Zwicky's work that led to the idea of supernovae was co-authored by a fellow astrophysicist named Walter Baade. Talk about a prickly relationship: Zwicky frequently called Baade, who was German, a Nazi, which Baade wasn't. AND he once told Walter he would kill him. Which couldn't have made Baade very eager to go to the lab the next day.

Vesto Slipher: I would include Vesto on a list of interesting college football names if he'd played college football! Alas, he was merely a brilliant astronomer who laid the groundwork for crucial concepts such as the Doppler shift, the motions of the cosmos, and why Shakira's hips don't lie.

What about Elvis? Well, it has to do with atomic particles, and how many untold trillions there are, and how they "circulate" throughout the universe. And they're recyclable! Thus, some of your atoms used to be part of Sacajawea, and Mozart, and Harriet Tubman, and Plinus Moody. However, atoms require decades to get about, so you, as Redford-Bryson puts it, "are not yet one with Elvis Presley." But Slipher passed away 8 years sooner, so maybe, presto, you're part Vesto!!

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