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Moody on The Market



Moody

While the recovery from the **Great Recession** took six years for the **West Michigan Industrial Economy**, the man who has been on top of the numbers for the past 42 years in the region contends that “the recovery from the current recession should be much quicker,” as he capped off his final report of 2020 and put on his forecasting cap for 2021. **Dr. Brian Long, Director of Supply Management Research at Grand Valley State University** says that the current recovery for the West Michigan Industrial Economy is picking up steam, noting we “clearly ended 2020 on a positive note.” Professor Long says that according to the data collected in the third and fourth weeks of December, his closely watched **New Orders Index**, a solid measure of business improvement, jumped to +31 from +19. His **Production Index**, which is termed “output” by many economists, bounced to +33, up sharply from November’s +2. Meanwhile, activity in the purchasing offices, his **Purchasing Index**, closed out the year at +26, up nicely from +9. Long says, “Just as last month, our survey participants continue to complain that the supply chains, both foreign and domestic, are still far from getting back to normal.”

Looking at his **Lead Times Index** for December, that metric posted at +64, slightly below the all-time record high of +66 set last month. Long says that trucking companies are still reporting shortages of trucks and drivers, and delays in the inspection of incoming overseas containers are still being reported. Additionally, he says that some configurations of rail cars are now in short supply. However, he notes, “Most industrial firms, although constrained by social distancing, constant disinfecting, and sporadic absenteeism, are still managing to function. The apparent success of the recently-shipped vaccines has boosted morale, but there is universal agreement that the problem posed by the pandemic will not go away until the vaccines finally reach a large portion of the population.” Turning his focus to the all-important automotive sector for **Michigan**, Dr. Long says that total auto sales for 2020 were down by 14.5-percent, but the decline turned out to be far less severe than originally forecast. Industry sales for the last quarter of 2020 were down only 2.1-percent compared to the fourth quarter of 2019. The professor suggests, “All of this is good news for our local auto parts suppliers.” For the **Detroit Three**, fourth quarter sales at **FCI Chrysler** fell 8.1-percent, and declined by 10.0-per-

Continued on page 6

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Arthur Havlicek,
President,
SMR Chamber

Michigan Survival Grants – What you Need to Know

The State of Michigan, in its latest attempt to “continue to support” small businesses, formally launched two new grant opportunities for struggling businesses and live event venues this past week. While helpful, we believe Lansing has once again missed the mark. Here’s what you need to know:

The **Michigan Small Business Survival Grant Program** totals \$55 million in funding for Michigan businesses that have experienced a significant financial

hardship due to the COVID-19 emergency “gatherings and face mask order” issued by MDHHS. Grant awards will vary from the maximum of \$20,000 for businesses that are fully closed to \$15,000 for businesses that have been partially closed but can demonstrate an impact. There was a four-day window to apply that closed this past Friday the 22nd.

Continued on page 2

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Arthur Continued from cover

The Michigan Stages Survival Grant Program will provide a total of \$3.5 million in one-time grants of up to \$40,000 for entertainment venues that produce and/or present live, disciplined-based performance experiences. These grants will be available until 12:00 p.m. on Thursday, January 28, 2021 and the Michigan Independent Venue and Promoter Association (MIVPA) will be responsible for accepting, reviewing and approving applications by February 28, 2021. The MEDC will then distribute the grant funds based on the recommendation of the MIVPA.

The Good

Aptly named "survival grants," this funding could not have come at a more critical time for thousands of struggling enterprises across our state. First and foremost, we were happy these came in the form of *grants* and not *loans* so that businesses wouldn't have worry about repayments, interest, or forgiveness paperwork. Additionally, the state created a simplified application process, utilized a familiar disbursement method, and they seemingly learned their lesson from the *Pure Michigan Business Grants* (which were first-come first-serve) and made these grants based on need.

The Bad

Unfortunately, \$55 million does not scratch the surface of the need that exists in our state. The funding is split across 15 Economic Development Organizations (EDO), most of which are responsible for multiple counties. The EDO in our region, for example, was allocated \$4,150,000 which it will then distribute across Berrien, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, and Van Buren counties. If they only award the minimum of \$15,000 per business, they will have enough funding to help 276 businesses. That's 276 businesses across *seven* counties. There are more struggling businesses than that in the greater St. Joseph / Benton Harbor area alone.

As expected, the high demand was on full display the day applications went live. Taylor Prestige, owner of Soulard's in Coloma, entered the queue shortly after it opened. She immediately took to Facebook and quipped, "I am number 15,306 in line. I'll go buy my lottery ticket today too and see which I win first."

Another prominent local business owner in the food-service industry entered the application portal right at 9 a.m. and was number 8,518 in line. She also took to Facebook saying, "Another day, another grant application. I'm tired of asking for money. Just let us open and make our own money."

The Ugly

While intended to be a cathartic expression of frustration, this second business owner actually hits the nail on the head. These grants serve as a band-aid on a still very open wound.

Yes, the funding will solve *some* of the cashflow issues for *some* of the struggling businesses in our state, but it cannot even begin to remedy the financial devastation that has occurred. Again, no amount of government programs or funding can fix these problems when it is our government's policy that is broken.

The last ten months of open-ended orders and crippling restrictions have created an environment in which businesses have struggled to survive. It is only by allowing businesses to safely re-open that we will create an environment in which they thrive.

Despite this reality, Michigan is currently entering week ten of its "three-week" *Pause to Save Lives*. We are one of only *two* states that continue to promulgate a statewide ban on dine-in and we hold the unfortunate distinction of having the most days of statewide dine-in closure out of any state in the nation. As a result, our hospitality job loss is *twice* the national average and the entire industry, which happens to be Michigan's second largest employer, is on the brink of collapse.

The state clearly recognizes the financial situation many of these businesses are in, or they wouldn't have named the above *survival* grants. What they fail to see, ironically, is it's their heavy-handed approach to this virus that businesses are 'surviving,' not the virus itself.

Forty-eight other states have proven it is possible for businesses to "do their part" to curb the spread while remaining open and serving customers. It is past time we join them.

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I Spy a Lighthouse
 Photo by Sharon Hasse

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Pastor



Rosenbaum

The angel went to her and said, "Greetings, you who are highly favored! The Lord is with you." Mary was greatly troubled at his words and wondered what kind of greeting this might be. But the angel said to her, "Do not be afraid, Mary; you have found favor with God." ~ Luke 1:28-30

In your inbox is an email with the subject line: "Congratulations! You have been chosen to receive special attention." By now, you've learned enough of how the internet works that you might immediately mark the message as junk mail without even opening it. But what if you noticed that it was sent by the Internal Revenue Service? You wouldn't throw that one away! You might even become nervous, wondering why the government had singled you out, fearing

that you might somehow be in trouble. A young woman named Mary wasn't sure how to react when an emissary from God, a holy angel, appeared to her saying, "Greetings, you who are highly favored! The Lord is with you." Why would God single her out for attention? She knew that there was nothing about her personally that merited any preferential treatment. Like others in the Scriptures who suddenly found themselves in the presence of God or one of his angels, at that moment, Mary was no doubt painfully aware of her own unworthiness, her personal failings, and the many reasons

why a holy God might be displeased with her. But the angel assured her that she had nothing to worry about. She had found favor with God.

Whenever we open our Bibles or go to church, we find ourselves in the presence of God, who speaks through his Word and who knows how unworthy we are. Maybe you have been trying to avoid that. But don't be afraid; listen to what he has to say. You will also find favor with him! He is a gracious God who lifts up the lowly and has mercy on the undeserving. He sent his Son Jesus, born

of Mary, to shower us all with his grace. Do not be afraid of God turning his gaze toward you. Rather listen closely to his message of peace and forgiveness in Jesus announced to you.

Prayer: Lord, calm my heart and prepare it to listen to your message of peace and joy in Jesus. Amen.

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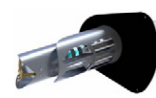
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MOODY *Continued from Cover*

cent at **Ford**. Buoyed by strong truck and SUV sales, **GM** posted a quarterly gain of 4.8-percent. For other major nameplates, fourth quarter sales by **Hyundai-Kia** advanced 1.2-percent, **Volkswagen** gained 4.1-percent, and **Toyota** added a hefty 9.4-percent. Quarterly losers included **Honda**, down by 8.9-percent, **Nissan** shed 21.1-percent, and **BMW** slipped 2.2-percent. Long's report shows that auto dealer inventories remain slim, and most firms are still reporting recurring parts shortages at many assembly plants. **Elaine Buckberg**, the **Chief Economist at General Motors**, summarized the hope of the entire auto industry by commenting: "We look forward to an inflection point for the U.S. economy in spring. Widening vaccination rates and warmer weather should enable consumers and businesses to return to a more normal range of activities, lifting the job market, consumer sentiment, and auto demand." Turning to his **Employment Index**, Dr. Long says, "Growth for our West Michigan

Employment Index improved to +11 from November's +4." and adds, "At the state level, Michigan's **DTMB** December 29th unemployment tabulation for November (earliest month available) reported that the seasonally adjusted state-wide unemployment rate rose to 6.9-percent from 6.1-percent, largely because of the resurgence of the COVID-19 virus. Because of daycare problems caused by school closings as well as ongoing concern about keeping safe from the virus, the worker absentee rate continues to distort normal operations for many firms." Professor Long contends that "With the rise of the Lead Times Index, the traditional law of supply and demand has forced West Michigan's **Pricing Index** up to +43 from November's +26. Price increases in some of the major commodities like most grades of steel, aluminum, and plastic resins are starting to stifle profitability." He notes that the **ISM** national Pricing Index rose sharply to +55 from +31. At the international level, the **JPM** Pricing Index vaulted to 60.9 from 57.5. **Timothy Fiore**, ISM's survey committee chair, further comments: "Aluminum, copper, steel, petroleum-based products including plastics, transportation costs, electronic components, corrugated, temporary labor, wood and lumber products all continued to record price increases." Moving on to the confidence factor among West Michigan industrial firms, Professor Long says that his **Short Term Business Outlook Index**, which asks local firms about their business perception for the next three to six months, bounced to +19 from +3 for December.

Meanwhile his **Long Term Business Outlook Index**, which queries the perception for the next three to five years, rose sharply to +41 from +23. Long notes, "Business confidence is partially driven by the news cycle, and the widely publicized shipment of the first COVID-19 vaccines gave everyone hope that the end of the crisis may be in sight, even if we must endure a few more months before we have reached 'herd immunity.'" Summarizing his monthly report, Dr. Long says, "So far, the resurgence of COVID-19 cases has not dampened the industrial economy in West Michigan. By mandating face masks, dividing work areas for social distancing, and devoting cleanup crews to perpetual cleaning, many of our local firms have resumed near-normal operations. The incoming **Biden** administration is inheriting an economy headed in the right direction, so it is unlikely that we will see any immediate changes inhibiting the recovery. However, there will be changes, and we will continue to monitor their impact as they unfold." Long also includes with this month's survey results, his **Outlook for 2021**, wherein he suggests, "From an economic view of the COVID-19 recession, almost everyone agrees that the sooner we can reopen, the less the damage there will be. However, most everyone also agrees that some of the changes brought on by the pandemic are here to stay. More people will permanently work from home, and others may split their efforts between working from home some days while going to the formal office only on certain occasions. Video conferencing, which used to cost thousands of dollars to set up, is now virtually free with products like **Zoom**. Just like the internet itself, desk-top video conferencing constitutes a major shift in how business meetings will be conducted in the workplace of the future." Turning to the direction of the West Michigan economy for 2021, the Professor writes, "I always note that West Michigan has three 'cyclical' industries, namely automotive parts producers, office furniture, and aerospace. We have a myriad of other firms that manufacture everything from sprinkler heads to cookies and cornflakes, but they are not impacted as much by the

business cycle. We should probably add capital equipment as a fourth cyclical industry, but the pattern of this cycle generally corresponds to the same pattern as the recession itself. Our agricultural industry also is cyclical, with good and bad years and market price fluctuation, but these cycles seldom correspond to economic recessions." Long addresses the three major cyclical sectors in this manner: **Automotive**. We obviously do not assemble automobiles in West Michigan, but we manufacture many automotive components and component assemblies. Job growth in West Michigan over the past 10 years has been greater than 90-percent of the country, and a significant portion of this new growth has been in the automotive sector. As production operations have gradually reopened, West Michigan's automotive industry has recovered better than expected. The worker shortage has already returned, and some firms are again finding it difficult to find new qualified workers. **Office Furniture**. We have seen a wave of layoffs in the office furniture industry, and the entire concept of the traditional corporate "office" is now being redefined. About 17-percent of the aforementioned office people pushed home by the pandemic have now set up more or less permanent offices in small rooms, basements, garages, bedrooms, and other places where a desk can be squeezed and the door shut for silence. It is regrettable that our major local office furniture firms have practically no product lines for the "home office" market. **Sauder (Archbold, Ohio)** and **Hon (Muscatine, Iowa)** are two of the major domestic players. There is, however, an emerging market for "social distancing" office configurations that separates office workers from directly breathing each other's air while still reducing space requirements. Bottom line: The office furniture industry will be going through a refocus phase for the next few years. But the pandemic paranoia will not last forever, and there will still be some traditional offices and some traditional office furniture. Over time, some displaced workers from the office furniture industry will migrate to cover the shortages in the aforementioned automotive firms, but this transition will not

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always be easy. **Aerospace.** With half the airliners still parked on the ground, new airplanes, except for the military, are not selling well. Fifty years ago, only about 25-percent of all Americans had ever flown in an airplane. That number has now increased to 80-percent. Air travel has become more commonplace, but it will probably take two or three years for air traffic to get back to pre-pandemic levels. When COVID-19 came around in April, about 80-percent of all airliners were parked on the ground. New deliveries virtually went to zero. But the recovery of the industry will kindle the demand for newer, more efficient aircraft. Hence, some of our local aerospace fabricators will recover. Others will be gone forever. It is also noteworthy that all of the newer commercial aircraft are now equipped with high-efficiency air filtration systems to prevent colds and flu from being recirculated in the cabin. Prior to this new upgrade, there were instances of one person with the flu infecting as many as half the other people riding on the same flight. Long briefly looks at other issues from unemployment to what to expect when the economy is once again totally open, as well as supply chain issues, re-shoring of manufacturing operations in America and some other items, but then concludes with these comments: "In conclusion, no one knows exactly where the economy is going in 2021. There are simply too many variables. However, our best guess is that the recovery in the industrial market will edge slightly higher until we reach the oft-quoted 'herd immunity' and the inefficiencies imposed by the pandemic begin to dissipate. Most estimates are now projecting that we still have another six months or so to go. In the meantime, many firms will continue to be challenged by erratic behavior at almost every level in the entire supply chain. Because of the government stimulus packages and at least some consumers stuck at home with no place to spend it, consumer liquidity has risen sharply. Hence, we can probably expect a late-summer economic boom when we shake off many months of pandemic fatigue. However, it is

worth remembering that some retail businesses, some restaurants, some movie theaters, and some segments of the office furniture business will not come back. Other businesses like **Amazon** and automotive parts suppliers appear poised to expand. Even this month's report mentions numerous firms that are again looking for new employees at all levels. What we don't know is how long it will take for the newly unemployed people to transition to available jobs in the post-pandemic West Michigan economy. Unlike the Great Recession, we can hope that this transaction will take place much more quickly."

Twin City Players will host a second **Virtual Trivia Night with TCP**. The online fundraising event is slated for Saturday, January 30th at 7 pm. Tickets are \$10 and can be purchased at www.twincityplayers.org until January 28th. Availability is limited, so don't miss out on a night of fun with TCP friends and family. Donations can also be made at the website for anyone that cannot attend the event but wish to support TCP. Ticket proceeds from the event will support Twin City Players and provide prize money for winners. A ticket purchase allows patrons to sign in with one screen to participate in the trivia challenge. An email participation link will be sent to ticket purchasers prior to the event. The trivia night will feature questions in the categories of **Arts, Musicals, History, Science, and Pop Culture, and Miscellaneous**. First and second place winners will get bragging rights and a percentage of funds raised. The online event will be hosted by TCP's **Laura Simmons** and **Jacob Holmes** using **Crowdpurr**. Participants can join in the fun using their computer or smartphone.

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

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Rashmi D'Mello, M.D.

We are pleased to announce Dr. Rashmi D'Mello as the newest addition to our Allergy, Asthma and Sinus Center family. She is seeing patients in our St. Joseph and Dowagiac clinic locations. Dr. D'Mello completed her residency training in Internal Medicine at the University at Buffalo in Buffalo, NY, and her fellowship, specializing in Allergy and Immunology at Louisiana State University in Shreveport, LA. She is board certified in Allergy and Immunology. She is an active member of the American College and Academy of Allergy, Asthma and Immunology. Dr. D'Mello believes each patient is unique. Her goal is to design an individualized treatment plan for each of her patients to have the best outcome possible. She is excited to build strong physician-patient relationships serving Berrien and Cass Counties and the surrounding communities.

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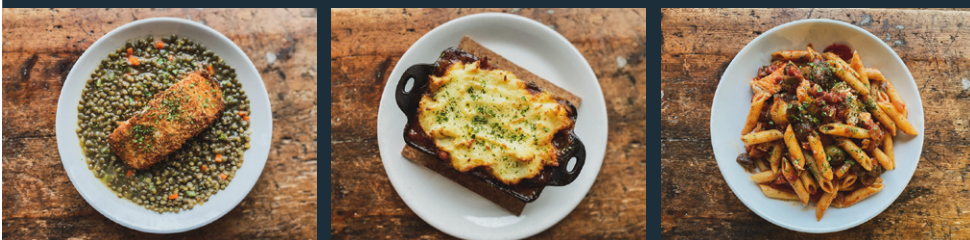
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2021

Bridal Guide



Wedding planning tips and tricks

Recently engaged couples are often so swept up in the excitement surrounding their engagements that they can be forgiven for initially overlooking all the wedding planning that awaits them. Planning a wedding is no small task, but many couples very much enjoy all the hard work that goes into making their special day a success.

It's hard for newly engaged couples who have never before planned a wedding to know what awaits them. But the following tips can help make the wedding planning process go smoothly.

- Find your organization method. Organization is the key to pulling off the wedding of your dreams. Whether your organizational style is best served by jotting details like dates and deposit deadlines down in a notebook or utilizing an online spreadsheet or smartphone app, choose your method early on. Keeping information and reminders in one place can make it easier to manage all the tasks that lie ahead.

- Take your time. There's no rush to the altar. Feel free to extend the engagement long enough to keep stress levels down and get the

location and ceremony of your dreams. Many recently engaged couples feel pressured to get married right away. Stretching out the engagement to save money or give yourself more time to plan can make for a wonderful wedding day.

- Discuss the budget openly and honestly. Did you know a New York City wedding can cost \$77,000, according to Money magazine? Wedding costs can vary widely, and couples should sit down together to decide what they can afford and are willing to pay for.

- Decide on a guest list. Planning decisions are often based around the projected number of guests. You'll need to have a ballpark figure regarding guests before you can choose a venue and make other decisions, such as where guests will stay. And if the majority of guests are coming from a certain area, such as your hometown, you may want to bring the wedding to them instead of asking them to come to you.

- Create a priorities list. Make a list of at least three things that are most important for each of you. It may be the ceremony location, the food or another factor. Knowing what is important can help you negotiate prices and understand what to look for when planning.

These are some of the considerations couples should make while planning their weddings. While it's important to consider these factors and others, it's also important that couples have fun when planning their nuptials.



How to host a socially distant wedding

It's likely that few people heard of "social distancing" prior to 2020. That changed as the novel coronavirus COVID-19 spread rapidly across the globe and the world found itself in the midst of a deadly pandemic.

The Centers for Disease Control and Prevention defines social distancing as keeping a safe distance of at least six feet between yourself and other people who are not from your household. Public health officials continue to champion social distancing while acknowledging the fatigue that many people have experienced as the pandemic stretched on for months. Though much of the world hit the proverbial pause button, life went on during the pandemic. Perhaps nowhere was that more evident than at the altar, where many couples still tied the knot, albeit in scaled back ceremonies that adhered to social distancing guidelines in their communities.

Engaged couples who have yet to tie the knot no doubt recognize that planning a socially distant wedding will not be the same as organizing more traditional ceremonies and receptions. While planning a socially distant wedding presents some unique challenges, couples can take certain steps to ensure their big day is memorable and safe.

- Spread the socially distant word. Let guests know what they're in for should they decide to take part in the festivities. Many people have strictly followed social distancing guidelines, while others have been reluctant to do so. Couples intent on keeping themselves


and their guests safe from COVID-19 should emphasize that their weddings will be socially distant affairs so there's no confusion come the big day.

- Stream the wedding online. Stream the wedding online for those guests who won't be in attendance. By the end of 2020, millions of people had already "attended" weddings via platforms like Zoom, so loved ones may be experienced virtual guests by the time couples walk down the aisle in 2021. Couples who may need some help planning virtual affairs can visit the virtual wedding coordinators at Wedfuly.com, who recently partnered with Zoom to help couples bring their ceremonies online.

- Pare down the in-person guest list. Couples who planned large weddings prior to the pandemic can still invite all of their loved ones to witness the festivities online, but pare down the in-person guest list to reduce the risk of spreading COVID-19. Limit in-person guests to immediate family and those people who are part of your social distancing bubble.

- Plan a party for down the road. Couples can still celebrate their nuptials with family and friends down the road. Plan a post-pandemic reception and let guests know you will fill them in on the details once social distancing restrictions have been lifted.

Socially distant weddings may require couples to take some unusual steps as they try to tie the knot while keeping themselves and their loved ones safe.

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2020 FORD ESCAPE SE 4X4

Ingot Silver, 1.5 Ecoboost Engine, FORD CO-PILOT 360, 8 Inch Touch Screen, Navigation, Adaptive Cruise Control, Heated Front Seats, Rear View Camera, Keyless Keypad, and Much More! F20367

LEASE FOR ONLY \$199/MONTH*

24 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$3,300 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE OF \$230, PLATE FEE, SECURITY DEPOSIT WAIVED, *MUST QUALIFY FOR FORD CAR TO ESCAPE RCL RENEWAL AND FORD NEW YEAR TRADE-IN ASSISTANCE BONUS CASH, OFFER EXPIRES 01/31/21



2020 FORD RANGER 4X4 CREW CAB XLT

Rapid Red Metallic, Trailer Tow Package, Fog Lamps, Reverse Sensing Aid, Rear View Camera, Ford Pass Connect, Blind Spot Monitoring with Cross Traffic Alert, 8 Inch Touchscreen, 18 Inch Black Painted Aluminum Wheels, Spray-In Bedliner, Running Boards, and Much More! F20511

LEASE FOR ONLY \$259/MONTH*

24 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$3,300 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE OF \$230, PLATE FEE, SECURITY DEPOSIT WAIVED, *MUST QUALIFY FOR FORD TRADE-IN ASSISTANCE BONUS CASH, OFFER EXPIRES 01/31/21



2020 FORD EDGE SEL ALL WHEEL DRIVE

Rapid Red, Active X Seat Material Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Voice Activated Navigation, Hands Free Liftgate, Remote Start, Wireless Charging Pad, Panoramic Vista Roof, 18 Inch Bright Machined Aluminum Wheels, and Much More! F20397

LEASE FOR ONLY \$299/MONTH*

36 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$3,000 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE OF \$230, PLATE FEE, SECURITY DEPOSIT WAIVED, *MUST QUALIFY FOR FORD RCL RENEWAL, FORD EDGE TO EDGE RCL RENEWAL, OFFER EXPIRES 01/31/21



2020 FORD ECOSPORT SE 4X4

Ruby Red, 1.0 Ecoboost Engine, Fog Lamps, Power Moonroof, 16 Inch Aluminum Wheels, Power Drivers Seat, Heated Front Seats, Rear View Camera, Reverse Sensing System, 8 Inch Touchscreen and Much More! F20338

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

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



2020 FORD F-150 SUPERCREW XLT 4X4

Agate Black, Power Sliding Rear Window, Reverse Sensing System, LED Box Lighting, Navigation, 2.7 Ecoboost V6 Engine, Chrome Appearance Package, Chrome Step Bars, and Much More! F20341

MSRP.....\$49,995
SIEMANS DISCOUNT.....- 3,500
FORD SELECT INVENTORY RETAIL CUSTOMER CASH - 750
FORD BONUS CUSTOMER CASH.....- 1,500
FORD F-SERIES RETAIL CUSTOMER CASH - 3,250
FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000

SALE PRICE \$39,995
(*MUST QUALIFY)



2020 FORD EXPLORER XLT 4X4

Rapid Red Metallic, Active X Seat Material, Remote Start, Power Passenger Seat, Twin Panel Moonroof, Heated Steering Wheel, Heated First and Second Row Seats, and Much More! F20450

MSRP.....\$47,235
SIEMANS DISCOUNT.....- 2,240
FORD CREDIT RETAIL BONUS CASH*.....- 1,000
FORD RETAIL BONUS CASH*.....- 2,000

SALE PRICE \$41,995
PLUS 0% FOR 72 MONTHS
(WITH APPROVED CREDIT)
(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2020 FORD TRANSIT 350 XLT 15' PASSENGER VAN

Oxford White, 3.5 Ecoboost V6 Engine, Limited Slip Rear Axle, Power Driver/Passenger Seat, Privacy Glass, Stainless Steel Wheel Liners, Running Boards, Remote Start, Trailer Brake Controller, Navigation System, Dual Rear Wheels, HD Trailer Tow Package, Keyless Entry Keypad, and Much More! F20364

MSRP.....\$56,140
SIEMANS DISCOUNT.....- 2,645
FORD RETAIL CUSTOMER CASH.....- 250
FORD SELECT INVENTORY RETAIL CASH.....- 750
FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000

SALE PRICE \$51,495
(*MUST QUALIFY)



2021 FORD F-250 CREW CAB 4X4 XLT

Agate Black, Heated Front Seats, Tailgate Step, Power Scope Trailer Tow Mirrors, Back Glass Defrost, Snow Plow Prep Package, FX4 OFF ROAD Package, Chrome Package, Navigation System, Locking Rear Axle, Chrome Step Bars, Fog Lamps, 18 Inch Chrome PVD Aluminum Wheels, Reverse Vehicle Aid Sensor, Fog Lamps, and Much More! F21070

MSRP.....\$54,155
SIEMANS DISCOUNT.....- 2,160
FORD F-SERIES RETAIL CUSTOMER CASH - 250

SALE PRICE \$51,745

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START SOMETHING NEW

SALES EVENT

2020 JEEP RENEGADE LATITUDE 4X4

Black, Altitude Package, Touchscreen Radio, 17 Inch Gloss Black Wheels, and Much More! C20313



MSRP.....	\$28,630
SIEMANS DISCOUNT.....	- 635
REBATE.....	- 3,000
CHRYSLER CAPITAL BONUS CASH*.....	- 750
BONUS CASH.....	- 500
SALE PRICE FOR EVERYONE.....	\$23,745
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

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

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2020 JEEP CHEROKEE LATITUDE PLUS 4X4

Bright White, Power Seat, Altitude Package, Satellite Radio, 18 Inch Gloss Black Wheels, Touchscreen Radio, Parksense Rear Park Assist, Back-Up Camera, and Much More! C20271



MSRP.....	\$31,785
SIEMANS DISCOUNT.....	- 1,290
REBATE.....	- 2,500
CHRYSLER CAPITAL BONUS CASH*.....	- 750
RETAIL BONUS CASH.....	- 750
BONUS CASH.....	- 500
SALE PRICE FOR EVERYONE.....	\$25,995
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$24,995

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2020 JEEP GRAND CHEROKEE LIMITED X 4X4

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



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

AS LOW AS.....\$42,495

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2021 JEEP GLADIATOR SPORT 4X4 WILLY'S WHEELER

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



MSRP.....	\$47,190
SIEMANS DISCOUNT.....	- 1,695
BONUS CASH.....	- 1,500
SALE PRICE FOR EVERYONE.....	\$43,995
MILITARY CONSUMER CASH*.....	- 500

AS LOW AS.....\$43,495

(*MUST QUALIFY)

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START SOMETHING NEW

SALES EVENT

2021 JEEP COMPASS LATITUDE 4X4

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



MSRP.....	\$32,325
SIEMANS DISCOUNT.....	- 830
REBATE.....	- 3,500
CHRYSLER CAPITAL BONUS CASH*.....	- 750
GREAT LAKES BONUS CASH.....	- 250
SALE PRICE FOR EVERYONE.....	\$26,995
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$25,995

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2020 JEEP CHEROKEE LIMITED 4X4

Bright White, Leather Seats, 3.2 V6 Engine, Power Sunroof, Navigation, 19 Inch Aluminum Wheels, High Altitude Package, Power Lift Gate, Heated Front Seats, Remote Start, Heated Steering Wheel, Blind Spot and Cross Path Detection, and Much More! C20308



MSRP.....	\$39,930
SIEMANS DISCOUNT.....	- 1,435
REBATE.....	- 2,500
CHRYSLER CAPITAL BONUS CASH*.....	- 750
RETAIL BONUS CASH.....	- 750
BONUS CASH.....	- 500
SALE PRICE FOR EVERYONE.....	\$33,995
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$32,995

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2020 RAM 2500 4X4 WITH SNOW PLOW DEMO

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



MSRP.....	\$43,605
ADD FOR WESTERN SNOWPLOW.....	+ 6,435
SUBTOTAL.....	\$50,040
SIEMANS DEMO DISCOUNT.....	- 2,310
ON THE JOB SNOW PLOW UPFIT*.....	- 1,000
RAM HD ENGINE BONUS CASH.....	- 500
RAM BONUS CASH COUPON.....	- 250
SALE PRICE FOR EVERYONE.....	\$45,980
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$44,980

(*MUST QUALIFY)

2020 RAM 4500 CREW CAB 4X4 DUMP TRUCK DEMO

Bright White, 6.7 Cummins Turbo Diesel, AISIN HD Automatic Transmission, Snow Plow Prep Package, Trailer Brake Controller, Chrome Appearance Group, READING MARAUDER Dump Body with Drop Sides, and Much More! C20299



MSRP.....	\$59,015
ADD FOR DUMP BODY.....	+12,632
SUBTOTAL.....	\$71,647
SIEMANS DEMO DISCOUNT.....	- 4,692
REBATE.....	- 500
RAM BONUS COUPON.....	- 250
ON THE JOB COMMERCIAL UPFIT*.....	- 1,000
SALE PRICE FOR EVERYONE.....	\$65,205
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS.....\$64,205

(*MUST QUALIFY)

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WAS \$20,607



2018 FORD ESCAPE SE 4X4
NOW \$19,987

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

WAS \$25,930



2017 JEEP GRAND CHEROKEE LAREDO 4X4
NOW \$25,434

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

WAS \$38,995



2017 FORD F-150 XLT SUPERCREW 4X4
NOW \$37,917

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

WAS \$20,271



2018 MAZDA CX-3 GRAND TOURING AWD
NOW \$19,832

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

MANAGER'S

SEE OVER 250 NEW AND 125 PRE-OWNED VEHICLES

WAS \$33,987



2017 FORD F-150 XLT SUPERCAB 4X4
NOW \$31,704

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 \$31,442

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 \$29,895

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 TOURING
NOW \$23,927

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 41K Miles, Navigation, Leather Heated Front Seats, Heated Steering Wheel, DVD Entertainment System, Reverse Park Assist with Cross Traffic Alert, Remote Keyless Entry System, Chrysler Certified! Black, C21036A

WAS \$47,373



2019 FORD F-150 LARIAT SUPERCREW 4X4
NOW \$44,832

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 \$29,363

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 \$21,705

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 \$33,226



2017 TOYOTA HIGHLANDER XLE AWD
NOW \$29,820

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 \$23,997



2015 INFINITI QX70 AWD
NOW \$21,318

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 \$36,625



2017 FORD F-150 XLT SUPERCREW 4X4
NOW \$32,918

2.7 V6 EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 36K Miles, Chrome Step Bars, Power Driver's Seat, Power Adjust Pedals, Rear View Camera, Remote Keyless Entry System, Ford Certified! C20162A

WAS \$13,904



2015 DODGE JOURNEY CROSSROAD
NOW \$11,408

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 \$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
NOW \$27,999

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 41K Miles, Navigation, Leather Heated Front Seats, Heated Steering Wheel, DVD Entertainment System, Reverse Park Assist with Cross Traffic Alert, Remote Keyless Entry System, Chrysler Certified! Black, C21036A



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WAS \$11,587



2013 FORD EDGE SE
NOW \$9,943

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 \$17,307

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 \$19,959

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 \$28,977

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, F20483A

SPECIALS

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2018 CHRYSLER PACIFICA
G L PLUS
NOW \$21,673

3.6 V6 EcoBoost EFI Engine, 8 Speed Automatic, Machined Face Wheels, 65K Miles, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Slide Side Doors, 180 Degree Front Camera, Lane Keeping System, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! Granite, F20104A



2016 JEEP GRAND
CHEROKEE HIGH ALTITUDE 4X4
NOW \$26,901

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



2017 FORD EXPLORER
PLATINUM 4X4
NOW \$30,814

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



2018 HONDA FIT
EX HATCHBACK
NOW \$13,965

1.5 EFI Engine, CVT Automatic, Aluminum Spoked Wheels, 44K Miles, Power Moon Roof, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! F20375A



2016 FORD F-150
XLT SUPERCREW 4X4
NOW \$31,789

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



2019 FORD F-150
XLT SUPERCREW 4X4
NOW \$37,852

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



2015 GMC YUKON DENALI 4X4
NOW \$37,914

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



2018 FORD F-150
XLT SUPERCREW 4X4
NOW \$36,978

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 15K Miles! Remote Start, Navigation, SYNC 3, Bed Liner, Running Boards, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! C20316A



2018 FORD
XLT 4X4
NOW \$14,431

3.5 V6 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 65K 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! C20376A



2018 JEEP GRAND
CHEROKEE LAREDO 4X4
NOW \$26,963

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



2019 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



2019 DODGE
GRAND CARAVAN SXT
NOW \$18,995

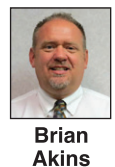
3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, CD-Player, Power Driver's Seat, Power Slide Side Doors, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Powertrain Factory Warranty! S20013



2019 FORD F-150 LARIAT
SUPERCREW DIESEL 4X4
NOW \$49,980

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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Dan Zarobsky



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Greg Kantauskas



Jim McLean



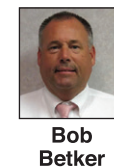
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2018 FORD F-150 LARIAT SUPERCREW 4X4
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3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 14K Miles, Remote Start, Navigation, SYNC 3, Chrome Step Bars, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Panoramic Moon Roof, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, C21073A



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2.0 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 13K Miles, Heated Front Seats, Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Brown, C20311A



2016 JEEP RENEGADE LIMITED 4X4
NOW \$15,965

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 73K Miles, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Granite! F20400B



2018 JEEP GRAND CHEROKEE TRAILHAWK 4X4
NOW \$33,375

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, Memory Power Leather-Suede Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Blind Spot and Cross Path Detection, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Rhino, C21124A



2015 RAM 1500 BIG HORN CREW CAB 4X4
NOW \$26,871

5.7 EFI HEMI Engine, 8 Speed Automatic, Aluminum Chrome Clad Wheels, 65K Miles, Remote Start, Bed Liner, Running Boards, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Park Assist System, Back-Up Camera, Remote Keyless Entry System, Bright White, C20065B



2016 FORD EDGE TITANIUM AWD
NOW \$21,948

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 53K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moon Roof, Lane Keeping System, Front 180 Degree Camera, Blind Spot Monitor, Active Park Assist, Reverse Sensing System, Back-Up Camera, Hands-Free Lift Gate, Remote Keyless Entry System, Ford Certified! White Platinum, C20208B



2017 FORD EXPLORER XLT 4X4
NOW \$29,873

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Dual Panel Moon Roof, Auto Temp Control, Blind Spot Monitor, Forward and Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! White Gold, U20234



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6.7 Power Stroke V8 DIESEL Engine, 6 Speed Automatic, 95K Miles, Bed Liner, XLT Interior Package, CD-Player, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Oxford White, F21042A

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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, 116K 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



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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



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

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2013 TOYOTA CAMRY XLE
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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 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 Sulfur, C20282A



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! Magna Red, F21056A



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, 14K 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



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



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



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

2015 JEEP GRAND CHEROKEE SUMMIT 4X4



NOW \$26,897

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

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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



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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



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



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, C21070A



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



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



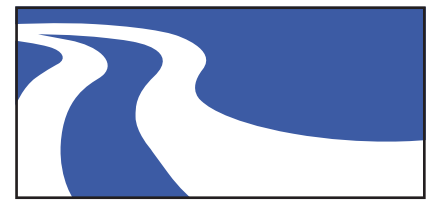
2018 JEEP WRANGLER UNLIMITED SAHARA 4X4
NOW \$38,470

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



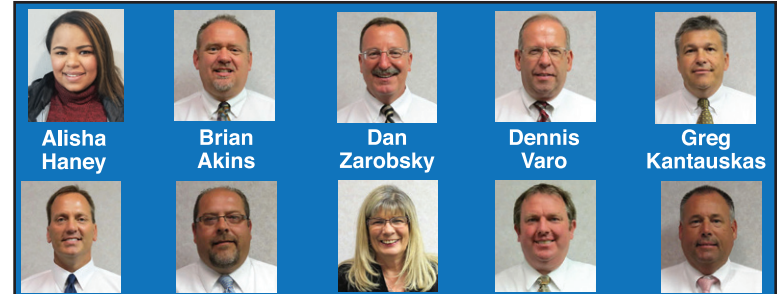
2019 FORD ESCAPE SE 4X4
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1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 12K Miles! Remote Start, SYNC 3, Power Driver's Seats, Heated Front Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, C21018A



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The Pet Corner

The holidays are past, and I'm wondering how many of your pets' toys have survived this far? Ace finally found the squeaker in his, after destuffing for a few days. Nothing more fun than picking up those

tuffs of white fluff all over the floor. Now that half the stuffing is gone, blue monkey is looking deflated and a bit sad. It's interesting how different dogs treat their toys. For the terriers, born and bred to go after small rodents and vermin, the goal is to find the noise and make it stop. The retriever, with his legacy of hunting and returning the prey unmarked, treats them more gently. The poms on the other hand will sometimes snuggle with a toy but mostly are interested only if food is involved. It's something to consider when choosing a pet, what their breed or predominant breed was meant to do, so that you know what to expect from their behavior. Of course, sometimes we just fall in love and it doesn't matter, or they choose us and that is that. We and they learn to adapt, and we just keep picking up the fluff on the floor.

The past year has been without a doubt a stressful time for everyone, but what we don't realize is that our anxiety is often transmitted to our pets. Some signs to look for if you suspect your pet is feeling your stress might include: Barking or whining more than usual, pacing, panting, forgetting their houstraining rules, and even experiencing digestive upsets and appetite issues. Perhaps your dog is following you around (as in stuck like glue), not wanting you out of their sight. If you're working from home, it can

translate to interrupting a Zoom meeting or time on the computer, leading to even more stress on your part. Here are a few tips from Dogster.com to help alleviate the problem. Provide some physical activity, like a brisk walk or run, before you sit down to work, and if the weather doesn't permit, a few games of toss the ball down the hallway is a good alternative. Puzzle food dishes, treat cones, and licking mats can help entertain a pet and give you a few moments of respite when you simply must get a job done. Try to keep to a regular schedule for feeding, exercising, and sleeping so they know what to expect every day. Animals like routines, and it even helps us humans to destress when we follow familiar steps. For more tips on this and many other topics of interest, visit Dogster.com and Catster.com.

The Humane Society of Southwest Michigan is offering Pup-grams and Cat-grams for \$50 and \$25, with all proceeds going to the shelter. Send your favorite pet a Valentine! Check them out on their website www.humane societyswm.com and remember the shelter is depending on us to see them through until fundraisers can take place again. Items they are always in need of include: dry and canned dog and cat food, kitten and puppy food, laundry soap, paper towels, dish soap, non-pine scented floor cleaner, non-clumping cat litter, bleach, and garbage bags. The shelter and any of the rescue groups can always use clean towels and warm blankets, especially this time of year.

Thank you to all the individuals and businesses who have reached out to help support and care for the homeless pets during this trying time, some holding their own fundraisers. Let's hope 2021 brings us back to the life we once knew.

Read more at www.MailMaxOnline.com

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Stuart

Coyote Column (Wake Up with It, Claw Your Eyes Out)

This column begins with a one-off having nothing to do with the actual topic. Sorry. I also confess this anecdote concerns a movie that nobody remembers. Sorry. Unfortunately, this is the kind of stuff you have to get used to during my boring pandemic-life. Sorry. For the stuff, that is, not for the pandemic.

Last night, the TV got turned on – random show, random channel. All attention was on iPads and iPhones; maybe 2/13ths of the room's attention was on the TV. Eventually, the random show on the random channel got more and more of my attention, until, by gosh, I was paying 13/13ths attention to it!

Next thing I know, 105 minutes had gone by, and I'd spent it watching a 20-year-old movie called "Coyote Ugly"! I'm hoping a little mild scolding will assure this doesn't happen again. I'm only faintly confident though, since the person who needs scolding is me.

Anyway, before we get to the column, one tidbit about "Coyote Ugly": An online review calls it the flick that launched actress Piper Perabo to stardom. The review says Perabo's previous biggest role was in the "The Adventures of Rocky & Bullwinkle," which "would have provided a bigger boost to her career had anybody bothered to see it."

This made me laugh until my entire head became a yellow sphere with >> eyes, and two drop-lets of water each half the size of my head shedding from the corners of my >>s!! Of course that's why wannabe stars can't lop the "wannabe"

off! – nobody sees their work! Or hears it, if, say, you're a musician! Or reads it, if, say, you're an undeservedly obscure goofy-humor writer (until some filthy rich publisher "discovers" you and showers millions of dollars on you for wildly successful book collections of your columns, leading to licensing and merchandising deals that elevate your Q rating way above that of Michael Jordan!).

The plot of "Coyote" revolves around Piper's yen to be a successful singer/songwriter. In the final scene, after her career takes off (I can't explain how, because I had regressed to about 4/13ths interest somewhere along the line, and I don't know what happened), she's at the saloon where she'd worked while seeking her big break, and she climbs atop the bar and sings a song with the real-life talented and popular singer Leann Rimes. Leann's role is a toughie —she plays a talented and popular singer named Leann Rimes.

But I later read on the internet that all of the songs in the entire movie purportedly demonstrating Piper Perabo's great voice actually feature vocals dubbed by Leann Rimes. So, on that bar top, Leann is singing a duet with her own self. Which is kind of crazy-dangerous, right? — this could lead one to ask one too many existential questions and turn one's head into a yellow sphere with small x's for eyes and a small o for a mouth!

Well, that's about it for Coyote Ugly. Now for the main topic I want to share.....ummmmm..... next week! Oy vay, ain't my head a yellow sphere with bulging eyes and heavy blush on the cheeks?! Well, hope you read 13/13ths of this. And enjoyed at least 5/13ths of it!

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NEW PRICE

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. \$363,000 (20007766)

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)

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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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)

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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

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HARBOR SHORES

Vacant lot - this beautiful community offers private amenities such as clubhouse, kayak launch, pool, hot tub, & fire pit. Area features golf cart/walking paths through Jack Nicklaus Signature Golf Course & leads to Jean Klock Park on Lake Michigan's majestic shore. Close to Arts District of Benton Harbor, St. Joseph River & downtown St. Joseph. \$115,000 (20035744)

RAVINE ACRE

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

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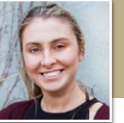
Very nice 1.19 acre parcel with trees and shrubs, located north of Little Paw Paw Lake on North Shore Drive. \$40,000. (19018668)
Text Lil at 269-921-5727 for information.



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\$415,000
 Anne Odden
 269-930-0257

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\$225,000
 Karen Snyder
 269-449-1888

1015 E Napier Avenue, Benton Harbor
 Wonderful, family owned business in the heart of Benton Harbor. Located near one of the busiest intersections in the county. Current business is a dry cleaners, but location could offer other options, as well. This is a great opportunity for just the right person.....Lot is a large corner lot with lots of parking and extra storage garage. So many possibilities.

\$235,000
 Michelle Alger
 269-876-2713

4679 S Pipestone Road, Sodus
 Plenty of space outside and in this home featuring a lovely living room with wood burning fireplace, a large family room with sliders leading to wood deck and beautiful .50 acre lot. Kitchen features newer appliances, countertop and sink and has eat in area. Laundry room adjacent to kitchen. Two bedrooms and two full baths on main floor and possible third bedroom in partially finished basement.

\$149,900
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Thom Christie
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Linda Derringer
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921-0023 |
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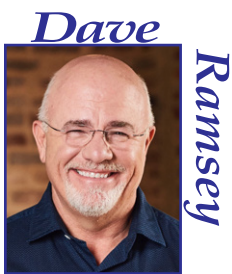
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Do some of all three, and enjoy the ride

Dear Dave,
I was talking to a friend the other day, and I couldn't remember what you said about the three good uses for money and why each is important. Would you go over them again?

Albert
Dear Albert,

I've been doing this for a lot of years, and after all that time studying finance and teaching people about money, I can still find only three good uses for money—spending, saving, and giving. You should be doing all three while you're working your way out of debt and towards wealth, and after you become wealthy.

The kid in us likes the spending part of this equation, because it's so much fun. The problem with most people is they can't really afford the fun they have. You should have some fun no matter where you are on the financial scale, but it

should be inexpensive fun in the beginning. Then, the fun can get bigger, better, and more frequent once you're out of debt and building wealth.

The grown-up part of us likes investing and saving, because that's what can prepare you for retirement and make you wealthy. After a while, though, investing can feel a little bit like Monopoly. You can be up, or you can be down. Sometimes the market fluctuates, but a mature investor will ride out the waves and stay in for the long-term. If you have quality investments with long track records of success, they will come back up. Start investing 15% of your income for retirement once you've paid off all debt except for your home and you have three to six months of expenses saved for an emergency fund.

The most mature part of you will meet the kid inside when you give. Giving is the most fun you'll ever have with money. Every financially, mentally, and spiritually healthy person I've ever met has been turned on by giving. I've met and talked with thousands of millionaires in my career, and one thing all the healthy ones have in common is a love of giving.

Someone who never has fun with money misses the point. Someone who never saves or invests money will never have any. And someone

who never gives is holding on too tight. Do some of each, and enjoy the ride!

—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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Beyerlein Asphalt Sealing Online Retirement Auction. Bid online now thru Wed., Feb. 3, 2021. 2016 Kubota U35-4R3A Mini-Excavator; pickups, trailers and equipment. Details, photos and bid at: www.SherwoodAuctionServiceLLC.com 1-800-835-0495

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LEGALS

NOTICE OF VACANCY
Bridgman City Council
TAKE NOTICE that the City of Bridgman currently has a vacancy for a City Council Member position with a term of office ending November 2022. Qualified individuals interested in completing this term of office on the City Council must be a resident of the City of Bridgman and be registered to vote in the City, along with meeting all other requirements under Michigan Election Law. Interested parties may contact the City Clerk, Allyson Holm, at aholm@bridgman.org or at 269-465-5144 to request an Application for City Council Appointment.

Completed applications must be received by the City Clerk not later than 12:00 p.m. (noon) on Monday February 8, 2021. The City Council will review all applications and invite prospective candidates to introduce themselves and have an exchange with the Council during its Monday, February 15, 2021 meeting at 6:30 p.m., which will be held via Zoom. The Council will ask each candidate questions, which will be attached to the Application for City Council Appointment form. It is the City Council's intent to appoint a new Council Member at its regular City Council meeting on Monday, March 1, 2021, at 6:30 p.m., which will be held via Zoom.

Instructions for meeting attendance can be found on the City's website, www.bridgman.org, under "Agendas & Minutes" by downloading the Agenda for the meeting on the date where attendance is desired, or by contacting the City Clerk. Applications may be emailed to the City Clerk at aholm@bridgman.org, or may be mailed or sent to 9765 Maple Street, Bridgman, MI 49106. Applications that are emailed, mailed, or sent by other delivery service must be received in-hand by the City Clerk at City Hall by noon on Monday, February 8, 2021.

Allyson Holm, City Clerk
9765 Maple Street
Bridgman, MI 49106
Phone: 269-465-5144.

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 31K MILES, LEATHER, LOADED

2019 GMC TERRAIN SLT AWD
~~\$22,491~~ ~~\$22,491~~
\$20,991
 NAV, HEATED

SPECIAL OF THE WEEK!
2015 JEEP WRANGLER SAHARA
 4X4, HARD AND SOFT, AUTO, NAV, ALPINE SOUND
~~\$30,491~~
\$27,991

2014 FORD F150 4X4
~~\$25,491~~ ~~\$25,491~~
\$22,991
 5.0L V8, STYLISIDE XLT

2016 CHEVY COLORADO LT 4X4
~~\$27,491~~ ~~\$27,491~~
\$24,991
 CREW CAB, 3.6L V6

2017 CHEVY COLORADO LT 4X4
~~\$30,491~~ ~~\$30,491~~
\$27,991
 WITH NEWER PLOW, 55K MILES, FACTORY WARRANTY

2017 CHEVY SILVERADO 4X4
~~\$30,491~~ ~~\$30,491~~
\$27,991
 1500 LT, CREW CAB

2016 CHEVY SILVERADO LT Z71 4X4
~~\$30,491~~ ~~\$30,491~~
\$27,991
 CREW CAB 5.8 FT. SB, 5.3L V8

2018 RAM 1500 QUAD 4X4
~~\$31,491~~ ~~\$31,491~~
\$28,991
 29K MILES, BIG HORN, ONE OWNER, FACTORY WARRANTY, JUST IN

2018 FORD F150 CREW CAB 4X4
~~\$32,491~~ ~~\$32,491~~
\$29,991
 44K MILES, BACK UP CAMERA, FACTORY WARRANTY

2019 RAM 1500 CREW BIG HORN
~~\$41,991~~ ~~\$41,991~~
\$35,991
 BACK UP CAMERA, HEATED SEATS & WHEEL, 4X4, 29K, FACTORY WARRANTY, ONE OWNER

Payments based on year and mileage of vehicle, buyer credit, and best rates available. W. A.C. \$2,500 rebate reflected in advertised price. See dealer for details.



Where Service & Integrity are the Standard.
9920 Blue Star Memorial Hwy., South Haven, MI

269-767-7399



Daren Hampton
269.206.2164



Steffin Davis
269.635.9938



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THIS ALL
ENDS
SOON!**

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LEASE FOR JUST
\$139
per mo.

STK#B10010. MSRP \$25,890. With approved credit. 24 month, 10k mile/year lease with \$2589 due at signing. Plus tax, title, and license. Must be a current GM lessee to qualify. While supplies last.

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DEALS ON WHEELS

IF YOU SEE A



IT'S A ONE OWNER CAR!

OVER 180 DEALS IN-STOCK!

BEST PRICES PERIOD!

FINANCING FOR EVERYONE!



2002 CHRYSLER PT CRUISER

CASH SPECIAL \$2,900



2006 SCION XB

Toaster Special!
NOW \$4,900



2010 DODGE GRAND CARAVAN SXT

Just in! Don't wait or you'll be late!
NOW \$6,900 or \$155/mo



2013 MAZDA CX5

Just in!! Nice for a low price!
NOW \$9,900 or \$182/mo



2010 CHRYSLER PT CRUISER

Anniversary Edition with only 59,000 miles... collector
NOW \$9,900 or \$182/mo



2009 TOYOTA SIENNA LE

Drive home a Deal!
NOW \$9,900 or \$222/mo



2010 CHEVY SILVERADO EXT CAB Z71

4 Wheel deal so ya don't squeal!
NOW \$9,900 or \$222/mo



2012 VOLKSWAGEN BEETLE

Get Buggin'
NOW \$9,900 or \$182/mo



2011 VOLKSWAGEN ROUTON SEL

Just in! Fully serviced with full power and leather!
NOW \$9,900 or \$182/mo



2012 NISSAN QUEST SL

Leather, loaded, fully serviced cause black van's matter
NOW \$11,777 or \$216/mo



2018 NISSAN VERSA

This deal will make you feel great!
NOW \$11,777 or \$171/mo



2014 NISSAN JUKE NISMO

This Nismo has got some Jismo!
NOW \$11,900 or \$173/mo



2015 NISSAN NV200

Save gas with this little worker!
NOW \$11,900 or \$173/mo



2019 NISSAN VERSA SV

ONLY 5 LEFT!
One owner with low miles, Clean CarFax and fully serviced!
NOW \$13,777 or \$199/mo



2007 CHEVY TAHOE LT

Get here QUICK!
NOW \$13,900 or \$288/mo



2016 TOYOTA PRIUS C

Showroom new with only 35,000 miles!
NOW \$15,771 or \$228/mo



2019 HYUNDAI ELANTRA SEL

Only 4 left! One owners with low miles, clean CarFax and fully serviced!
NOW \$15,777 or \$228/mo



2019 CHEVY TRAX

Just in! Off lease, Low Miles for Less!
NOW \$15,865 or \$229/mo



2017 CHEVY BOLT PREMIUM

Just in! Full electric at a 1/2 of the price
NOW \$15,900 or \$229/mo



2019 FORD ECO SPORT 4X4

Just in! Perfect with low miles!
NOW \$16,900 or \$244/mo



2019 CHEVY CRUZE LT

Just in! These sell fast!
NOW \$17,777 or \$259/mo



2014 ACURA MDX

Just in and super duper sweet!
NOW \$17,777 or \$259/mo



2017 JEEP RENEGADE LATITUDE

Just in!
NOW \$17,777 or \$259/mo



2019 NISSAN ALTIMA SPORT

Like after Liposuction Hot New Body!
NOW \$17,900



2019 DODGE GRAND CARAVAN SXT

Like New for LESS!
NOW \$17,900 or \$259/mo



2014 MAZDA CX5 LUXURY

Only 15,000 miles!
NOW \$18,900



2019 CHEVY IMPALA LT

JUST IN!
Showroom new except \$15,000 less!
NOW \$18,900 or \$258/mo



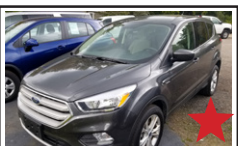
2017 BUICK ENCORE PREMIUM AWD

Just in! Off Lease, Low Miles, EVERY option!
NOW \$19,900 or \$271/mo



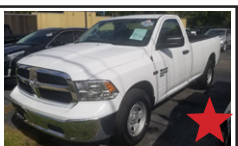
2019 DODGE GRAND CARAVAN GT

Leather, full power options! Get here quick discounted to
NOW \$19,900 or \$271/mo



2019 FORD ESCAPE SE 4X4

Just in! Go thru the snow for a little dough!
NOW \$19,900 or \$271/mo



2019 RAM 1500 SLT

Just in! Hemi with only 5k miles!
NOW \$22,900 or \$312/mo



2013 LEXUS RX350 AWD

Just in! Perfect with all options & low miles!
NOW \$22,900 or \$312/mo



2018 JEEP COMPASS LIMITED 4X4

Just in! Off lease, low miles with every option!
NOW \$22,900 or \$312/mo



2020 CHEVY EQUINOX LT AWD

Perfect for your family and your family budget!
NOW \$23,777 or \$324/mo



2019 GMC TERRAIN SLT AWD

Showroom new with low miles!
NOW \$24,900 or \$339/mo



2017 BUICK ENCLAVE LUXURY AWD

Just in! Off lease, low miles, leather, loaded!
NOW \$26,900 or \$367/mo



2020 VOLKSWAGEN TIGUAN SE

20 VW showroom new with every option, only 16,000 miles!
NOW \$26,900 or \$369/mo



2017 JEEP GRAND CHEROKEE LIMITED

Just in! Off Lease low miles. HEMI with every options.
NOW \$28,900 or \$395/mo



2017 CHEVY SILVERADO DOUBLE CAB Z71

Off Lease, Low Miles, perfect!
NOW \$29,900 or \$415/mo



2020 JEEP WRANGLER SPORT

Hard to Find 2 door hard top that's like new!
NOW \$33,900 or \$463/mo

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