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Moody on The Market



Moody Pat

Watching "tremendous growth" unfold in the St. Joseph market, Sturgis Bancorp's recent \$15-million debt offering will be used in part to continue that rapid pace through creation of a second full-service Sturgis Bank & Trust branch for St. Joseph on Cleveland Avenue targeted for as early as March. Sturgis Bancorp, the bank holding company for Sturgis Bank & Trust, established loan production offices in both St. Joseph and Portage over the past year and recently converted both into full service branches according to President & CEO Eric Eishen.

Eishen told reporters, "There is a lot of opportunity. Things are going well. As long as we can grow the bank profitably, why not?" The conversion in Portage and St. Joe followed the hiring of several veteran bankers in those markets, and Eishen is ready to replicate the Portage trend after repeating the model with the hiring of veteran banker Bob Burch last fall as the new Community President in St. Joseph. To aid in the process of their expansion planning, Sturgis Bancorp recently completed a \$15-million debt offering to support additional growth across Michigan's Great Southwest. The bank says they had two options to raise capital either by issuing debt or issuing additional shares. Inasmuch as additional shares would dilute the earnings of current shareholders, Eishen says the bank opted for the issuance of subordinate notes. They were assisted in that offering by Boenning & Scattergood, Inc. of West Conshohocken, Pennsylvania, a suburb of Philadelphia as financial advisers and placement agents with Warner Norcross + Judd of Grand Rapids as legal counsel. The St. Joseph market is one that Eishen says, "We really did not have a very big presence in and where we were able to acquire some of the talent." As a result, St. Joe and Portage are the main focal point of much of the bank's current growth. The new St. Joseph branch planned for Cleveland Avenue is being prepped at the former site of an Old National Bank branch at Cleveland and Hilltop. Burch says they completely gutted the building and started from scratch with plans to outfit the facility with all brand new equipment, furnishings, and decor.

Continued on page 17

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Huminsky

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

I don't know about you, but to me there is nothing more beautiful than newly fallen snow. Everything looks so pristine and bright. Bright is what we are going to focus on this year. A brighter year ahead, brighter days and the bright light of the future.

Restaurants are allowed to open with restrictions on Monday. That's just in time for you to join us for this year's *Magical Ice Fest*, February 5-7! It's a weekend that brings frosty fun to downtown St. Joseph. Enjoy professional Ice Carving Competitions, a SnowBiz Scavenger Hunt and Ice Interactives. Friday is the Professional Individual Carving Competition where you can watch carvers magically turn frozen blocks of ice into works of art! Saturday features the Ice Fest 5K

and Professional Team Competition where you can watch carvers create frosty creations made from 8 blocks of ice. It's a fun weekend for all! While you're downtown be sure to shop local and enjoy a meal at your favorite restaurant.

Next on the calendar are two virtual events brought to you from The Mendel Center. The first is *National Geographic Live! Virtual Event - Scientific*
Continued on page 2

Inserts & Promotions

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TOURISM *Continued from cover*

Exposure, February 9. Natural history photographers working with National Geographic have often emerged from scientific backgrounds, enabling them to reveal wildlife and our natural world in surprising ways. Molecular biologist-turned-photographer Prasenjeet Yadav combines his experience in research with his photography skills to highlight natural history and science stories in Asia. And Anand Varma has developed innovative techniques to create stunning images of creatures whose details are otherwise invisible to the naked eye. Join them for stories and conversation on the intriguing intersection of science and photography. Reserve your personalized online pass at www.TheMendelCenter.com.

Our second virtual event at The Mendel Center is one of celebration. Join us for *Winter Delights: Bringing Valentine's Home*, February 13. It may be cold outside, but it's cozy and warm inside. This year, Winter Delights is coming into your home for a relaxing night of wine, chocolates, cooking, music, and other fun surprises. Start the evening with an interactive Zoom cooking demonstration with Chef Luis Amado. Then be guided through a series of virtual wine and chocolate tastings, punctuated with live music interludes. Each package includes:

- Five 50ml wine samples from Lake Michigan Vintners (Hard Cider, Chardonnay, Riesling, Cabernet Sauvignon, and Red Hawk Red (sweet red blend))
- Gourmet chocolate sampler
- Special Valentine's weekend entrée and dessert recipes
- Virtual tour of the LMC Welch Center for Wine & Viticulture
- Live music from Alex & Erin

Have your wine, chocolate, and recipes shipped to your home (for an additional fee) or pick them up the week of February 8 at the Welch Center on the Lake

Michigan College Benton Harbor campus. Then, join us on your own, as a couple, or (safely) with friends. Invite a couple of friends to your home, purchase the package for all four and spend the night cooking, sipping wine, enjoying delectable chocolates, and most importantly having an absolutely fun and entertaining evening with friends.

Once again with outdoor activity being encouraged and healthy let's look at a couple more parks. This time we turn to two Cass County Parks, Fred Russ Forest and Dr. T. K. Lawless. The Fred Russ Forest Park is located within the 580-acre Fred Russ research forest. This 13-acre park with its rich history and natural beauty is one of the most visited parks in Cass County. Based on the season the year-round park offers picnicking, children's play equipment, picnic shelters, fishing (class A trout stream), horseshoe pit, four miles of hiking trails, a canoe landing and four miles of cross-country skiing.

We next turn our focus to the most recently designated Dark Sky Park, Dr. T. K. Lawless. Stargazing at Dr. T.K. Lawless Park is a year-round activity, but star gazing is not the only thing to do at the park. This 820-acre nature park is open year-round and boasts a broad range of recreational activities. Those activities include 10 miles of mountain biking, seven miles of leisure biking, seven miles of hiking trails and cross-country skiing, picnicking, two ball fields, Disc Golf, two horseshoe pits, fishing, inner tube sledding (tubes provided), a one-mile paved total access trail, children's play equipment, picnic shelters, open games field and volleyball court.

For details on these events and locations, and many other fun and interesting things to do in Michigan's Great Southwest visit www.swmichigan.org.

Read more at www.MailMaxOnline.com



50,314 Weekly Readers!*

*Circulation Verification Council Audit June 2020

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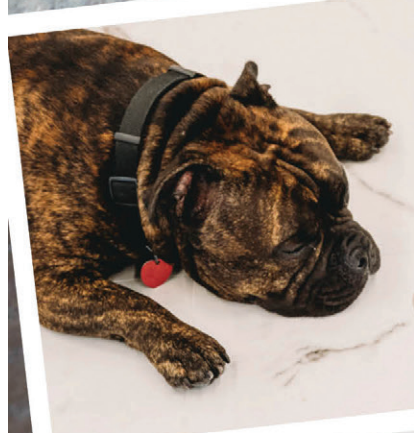
Photo of the Week



This Singer Needs to Warm Up
 Photo by Laurie Schmittke

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

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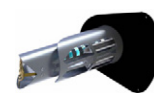
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Magical Ice Fest

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2021 MAGICAL ICE FEST SCHEDULE OF EVENTS

Join us for the annual Magical Ice Fest, sponsored by Silver Beach Pizza, to celebrate the winter season! It's a weekend that brings frosty fun to downtown St. Joe. Enjoy professional Ice Carving Competitions, a SnowBiz Scavenger Hunt, Ice Interactives and more!

Friday, February 6

5:00pm-8:00pm Professional Individual Carving Competition presented by Caffe Tosi

Watch carvers magically turn frozen blocks into works of art!

Saturday, February 6

7:30am-4:30pm Professional Team Competition

Watch a team of carvers transform 8 blocks of ice into frosty creations.

9:00am Ice Fest 5k Chocolate Walk/Run presented by Sunset Coast Striders

Join us for the chilliest timed run in St. Joseph.

Along with chocolate filled yumminess, the race will be chipped timed.

Register at thedriven.net/cs/sunset_coast_striders_tri_avengers/ice-fest-5k

11:00am-4:00pm Ice Interactives

Enjoy interacting with some of the carved creations!

Tic-Tac-Toe presented by BIGGBY Coffee & Zoup!

Frozen Fish Toss presented by The Livery

Sunday, February 7

View completed sculptures on the last day of this magical weekend!

(Weather permitting)

ALL WEEKEND!

SnowBiz Scavenger Hunt presented by Berrien Community Foundation

Stop in the Welcome Center to pick up a scavenger hunt map and learn the fun details!



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Pastor

Resurrection Reassurance



Rosenbaum

And so we will be with the Lord forever. Therefore encourage one another with these words. 1 Thessalonians 4:17,18

In a popular comic, Hobbes the tiger and his boy Calvin are careening down a hill in a red wagon. As they unknowingly speed toward a cliff, Calvin yells out, "It's true, Hobbes, ignorance is bliss!"

Ignorance can be bliss. Not knowing about a problem means you are not worried about that problem. Being ignorant about a problem means you aren't trying to fix that problem. You are blissfully unaware.

But, as the Calvin and Hobbes cartoon illustrates, being ignorant about something does not make it go away. And, sometimes, being ignorant can

have catastrophic consequences—like riding your red wagon off a cliff. Death is one of those things about which people like to be blissfully ignorant. They do not know what will happen to them after they die and prefer not to think about it. They are blissfully ignorant. But, being blissfully ignorant does not make the reality of death go away. It is something we will all face.

Thankfully, the Bible has some comforting news about what happens when we die. It assures us that Jesus died for the sins of the world and rose again. And he promises he will raise all of these followers from the dead when he returns on judgment day. And just as sin and death can't touch Jesus' body anymore, so Jesus will change our bodies. We will be without sin, pain, or any disability. "And so," Paul concludes, "we will be with the Lord forever."

When it comes to death, ignorance is harmful, but the Spirit-imparted wisdom of Jesus' resurrection gives us eternal encouragement and good hope.

Prayer: Lord Jesus, because of you, I shall not die but live and proclaim what you have done. Amen.

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

Read more at www.MailMaxOnline.com

Dave



Ramsey

Dave Says
Don't embrace the wrong things

Dear Dave,

Your plan has been a lifesaver for us. Why do you think some people are unwilling to listen to good advice, and make changes in their finances?

Tammi

Dear Tammi,

Thank you so much for all the kind words. I'm really proud of you two for putting in the effort and hard work that goes along changing your financial behaviors and gaining control of your money.

I think there are several reasons why some folks resist making changes in their lives, even when those changes would make things a whole lot better and easier for them. One of those things is often denial.

My dad used to tell me 90 percent of solving a problem is realizing and admitting a problem exists. I'm convinced that one of the major factors keeping people from winning with money is they don't realize they even have a problem. If you are apathetic because you think things like debt and living paycheck-to-paycheck are okay or just the way things are, you'll be unwilling—or even afraid—to make the big changes

necessary to achieve big results. Debt is so ingrained into our culture that most Americans can't envision a car without a payment, or college without student loans. We've been sold on the idea of debt so aggressively that most folks don't believe life without a pile of payments is possible.

Also, change is painful. Most people won't change until the pain of where they are exceeds the pain of change. No matter who you are, where you're at right now financially is, in large part, a sum total of the decisions you've made to this point. If you don't like where you are, you have to acknowledge the fact that things need to change—you need to change.

Finally, there's an element of ignorance involved. Don't get me wrong, I don't mean being dumb or stupid. What I'm talking about is a simple lack of good information. Anyone can learn things, if they'll just admit they don't have all the answers and set their minds to studying and educating themselves on a topic. If you're not careful, what you don't know about money will make you broke and keep you broke!

* **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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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).
- ★ Free financial coaching from an Accredited Financial Counselor and Financial Fitness Coach Counselor as well as ongoing Dave Ramsey's Financial Peace University Military Edition classes.



Alan
Jeffries

Since 2015, we started reporting record-setting numbers and prices in our local housing market. We declared 2016 and 2017 to be the new peak years following a slow recovery from the 2008 economic crash.

In the year-over-year comparison, 2006 was the previous peak year. The housing market pace continued to climb in 2018 and 2019. Now, the 2020 SWMI housing market year has blown out all previous peak years to reign as the new peak market year.

The highest number of total houses sold in a year previously was 3733 in 2017. In 2020, 3924 houses were sold, clearing the previous record by 5 percent. In 2019, 3607 houses were sold, which was 9 percent lower than in 2020.

The average and median selling prices blew by the record prices set in 2019 by double digits. The average selling price for the year was \$304,080 compared to \$240,525 in 2019, for a 26 percent increase. The median selling price for the year rose 20 percent to \$215,000 compared to the previous record of \$178,000 in 2019.

The year-to-date total dollar volume grew 37 percent above the previous record set in 2019 (\$1,193,213,037 vs. \$867,817,204).

Additional market highlights include that the number of houses sold each year has stayed above 3000 for the last eight years. Since 2015, the average selling price in SWMI has increased 56 percent. With the increasing sales each year, the yearly total dollar volume soared 85 percent.

Looking at just results in December 2020 and comparing it to December 2019, the number of houses sold sky-rocketed 44 percent in December 2020 (367 vs. 254).

The average selling price increased 26 percent to \$318,807 from \$252,183 in December 2019. The median selling price rose 15 percent to \$202,200 from \$176,000 in December 2019. Both selling prices set new records for December in the year-over-year comparison.

The record sales and selling prices drove the total dollar volume up 83 percent from December 2019

The Housing Market in Southwestern Michigan

(\$117,002,204 vs. \$64,054,495). The total dollar volume also set a new record.

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

Unfortunately, there is a downside, the inventory of houses for sale dropped 30-plus percent each month starting in August. At the end of 2020, there were just 717 houses for sale compared to 1,176 in 2019. At 717 houses, the market had a 2.8-months supply of homes for sale compared to 3.7 in November and 4.17 in December 2019. The 2.8-months supply inventory level was the lowest in the year-over-year comparison. In 2010, there were 3160 houses on the market. The number of listings for sale includes homes across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren counties.

The number of bank-owned or foreclosed homes as a percentage of all transactions increased slightly to 3 percent in December. From June to September, the number of bank-owned or foreclosed homes as a percentage of all transactions held steady at 1 percent. In October and November, the percentage was 2 percent. In the early months of the year, January to May, the range was 5 to 7 percent. The highest percentage previously in December was 45 percent in 2009.

Locally, the mortgage rate decreased slightly to 2.888 from 2.967 in November. Last year in December, the rate was 3.756. Nationally, the Freddie Mac mortgage rate in December also decreased slightly to 2.67 from 2.72 in November for a 30-year conventional mortgage.

This data reflects home sales across Berrien, Cass, and the westerly 2/3 of Van Buren counties and should not be used to determine the market value of

any individual property. If you want to know the market value of your property, please contact your local REALTOR®.

When Selling a Home...

While you are living through the pandemic with all the added emotional frustrations, keep in mind that putting your house on the market will add more high and low emotions to your current mix. Your REALTOR® can really give good advice to help you navigate through the ups and downs.

You can expect to move through nine stages of emotion when selling your house.

1. Excitement. Hooray! We're selling our house and moving to our dream home.
2. Anxiety. Will anyone want our home? Is it worth our asking price?
3. Delight. This is our house? Who knew staging could make it look so great?
4. Disappointment NO! This is all someone thinks our house is worth? Will we ever get a decent offer?
5. Elation. Hoorah! We accepted an offer! We're going to move!
6. Worry. What if the appraisal is too low? Or the inspection goes bad?
7. Relief. Sold! It's Official! The selling process is finally over.
8. Sadness. Our time in our home is over. We're walking away from so many happy memories.
9. Joy. It's done! We have moved to our new dream home.

When Buying a Home...

A home purchase is typically the largest investment

someone will make. For the typical home purchase transaction, the lender usually orders the appraisal to assist in the lender's decision to provide funds for a mortgage. An appraiser will observe the property, analyze the data, and report their findings to their client.

The appraiser is an independent, impartial, and objective professional in the mortgage transaction. An appraiser develops an appraisal that is a credible, reliable, and supported opinion of value. However, there are other products that appraisers, real estate brokers, or other entities prepare, which vary in levels of analysis, detail, and reliability.

While the lender is technically the owner of the appraisal, as a home buyer, you still have certain rights.

- You have the right to obtain your own appraisal, even if you are paying cash for a property.
- You have the right to know what type of valuation service is being ordered for your loan.
- You have a right to make an appraisal a contingency in your sales agreement.

Protect yourself by getting your investment appraised and/or asking your REALTOR® for guidance.

To view properties that are for sale in your local area, go to www.swmar.com and click on "Search". The Southwestern Michigan Association of REALTORS®, Inc. is a professional trade association for real estate professionals who are members of the National Association of REALTORS®, and ancillary service providers for the real estate industry in Allegan, Berrien, Cass, and Van Buren Counties. The Association can be contacted at 269-983-6375 or through their website at www.swmar.com.

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REDUCED



"Venice of Paw Paw Lake" Well-built, well maintained. 2435 sqft 4 BD, 3.5 BA plus a den. 100' of waterfront & fenced yard. Newer steel break wall. Boardwalk. 3 season rm w/ EZ breeze windows. 2 car garage. Kitchen appliances & w/d. Hardwood floors, pocket doors & built-in closet systems. Gas log fireplace in Living rm & Master. Generator. Call today! \$670,000 (19041247)

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)

ACREAGE



Location! 10 tillable acres, near schools and recreational fields. Bungalow house on property needs updating but has potential. Hardwood floors, built-ins, and full basement. Detached 2 car garage. Call today! \$189,000 (20016567)

MORE OR LESS



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

NATURE'S COVE



Several building lots are available in this beautiful, gated community on Paw Paw Lake. Driving through notice there is lots of activity from the pool and cabana to the lake front. Each owner has own assigned dock space which is a permanent pier. Large swimming pool & surrounding area has plenty of seating. Basketball area and trampoline area. Cabana has lo screen TV's, seating areas & kitchen area. Perfect location for year-round activities. Call today for details!

BERRIEN SPRINGS



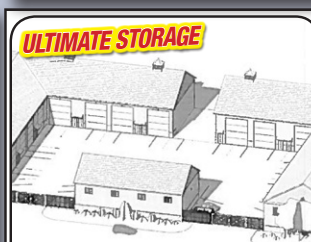
Large home with 6 BD, 2 BA. Well located close to main shops, restaurant, schools, public library, and Andrews University. Great investment property or use it as your primary home. Many possibilities. Do not take long or it will be gone. Call for a private tour today. \$159,900 (20048090)

MOVE-IN READY



Well located home completely remodeled. 3 BD, 1 BA w/ new everything! New kitchen, bathroom, flooring, carpet, walls, windows, full basement freshly painted, brand new furnace & central air will be installed soon. Additional 60'x120' corner lot ready for a pool or garage! \$119,900 (20035549)

ULTIMATE STORAGE



New Construction - Ultimate Storage Condos, a community of luxury garage suites, situated between three marinas close to St. Joseph River. Customize to store most prized possessions & have extra space to explore personal hobbies & interests. Each space will include water, sewer, kitchenette plumbing, bathroom, individually climate controlled, 20' ceilings, 14x18 overhead door, a basic mezzanine, service door, and more. Various sizes available - Call today!

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WORD SEARCH

U	D	P	V	V	B	G	S	B	S	O	D	W	V	A	H	W	B	W	H	
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Find the words hidden vertically, horizontally, diagonally, and backwards.

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| CAKES | MEALS | POULTRY |
| DESSERT | NUGGETS | SANDWICHES |
| FISH | PANCAKES | TOASTER CAKES |
| FRENCH FRIES | PASTA | VEGETABLES |
| GARLIC BREAD | PIZZA | WAFFLES |
| HASH BROWNS | POT PIE | WHIPPED TOPPING |
| ICE CREAM | | |

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2020 FORD ESCAPE SE ALL WHEEL DRIVE

Dark Persian Green Metallic, 1.5 EcoBoost Engine, Heated Front Seats, Rear View Camera, FORD PASS Connect, Keyless Keypad, 8 Inch Touchscreen, and Much More! F20361

LEASE FOR ONLY

\$199/MONTH*

24 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$2,850 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE OF \$230, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR FORD NEW YEAR TRADE-IN ASSISTANCE BONUS CASH AND FORD CAR TO ESCAPE OWNER LOYALTY, OFFER EXPIRES 02/01/21



2021 FORD BRONCO SPORT BIG BEND ALL WHEEL DRIVE

Shadow Black, 1.5 EcoBoost Engine, Class II Trailer Tow Package, FORD Co-Pilot 360 Assist Plus, and Much More! MUST SEE! F21013

LEASE FOR ONLY

\$349/MONTH*

36 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$3,450 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE OF \$230, PLATE FEE, SECURITY DEPOSIT WAIVED, OFFER EXPIRES 02/01/21



2020 FORD ECOSPORT S

Moondust Silver Metallic, 1.0 EcoBoost Engine, 16 Inch Magnetic Painted Aluminum Wheels, SYNC, Rear View Camera, and Much More! F20429

MSRP.....\$21,240
SIEMANS DISCOUNT..... 245
FORD RETAIL CUSTOMER CASH..... 3,250
FORD BONUS CASH..... 500
FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000

SALE PRICE

\$16,245
(*MUST QUALIFY)



2020 FORD EDGE ST-LINE ALL WHEEL DRIVE

Burgundy Velvet Metallic, 20 Inch Premium Painted Aluminum Wheels, Heated Steering Wheel, Heated Front Seats, Evasive Steering Assist, Voice Activated Navigation, Adaptive Cruise Control and Much More! F20489

MSRP.....\$43,025
SIEMANS DISCOUNT..... 1,530
FORD CREDIT RETAIL BONUS CASH*..... 4,700
FORD COMPETITIVE CONQUEST BONUS CASH* - 2,000

SALE PRICE **\$34,795**

PLUS 0% FOR 60 MONTHS
(WITH APPROVED CREDIT)

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



2020 FORD RANGER XLT CREW CAB 4X4

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

MSRP.....\$38,090
SIEMANS DISCOUNT..... 1,345
FORD CREDIT RETAIL BONUS CASH*..... 1,250

SALE PRICE **\$35,495**

PLUS 0% FOR 60 MONTHS
(WITH APPROVED CREDIT)

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



2020 FORD F-150 SUPERCREW XLT 4X4

Oxford White with Magnetic Tu-Tone, 2.7 EcoBoost Engine, XLT Chrome Appearance Package, Power Sliding Rear Window, LED Box Lighting, Remote Start, Navigation, Locking Rear Axle, and Much More! F20111

MSRP.....\$50,285
SIEMANS DISCOUNT..... 3,790
FORD SELECT INVENTORY RETAIL CUSTOMER CASH - 750
FORD BONUS 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 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..... 3,665
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 **\$40,495**

(*MUST QUALIFY)



2020 FORD EXPLORER LIMITED 4X4

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

MSRP.....\$55,140
SIEMANS DISCOUNT..... 2,445
FORD CREDIT RETAIL BONUS CASH*..... 1,000
FORD RETAIL BONUS CASH..... 2,000

SALE PRICE **\$49,695**

PLUS 0% FOR 72 MONTHS
(WITH APPROVED CREDIT)

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

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START SOMETHING NEW

SALES EVENT

2021 JEEP COMPASS LIMITED 4X4

Billet Silver Metallic, Touchscreen Radio, Heated Steering Wheel, Power Sunroof, Remote Start, Blind Spot and Cross Path Detection, Back-Up Camera, 18 Inch Wheels, Heated Front Seats, and Much More! C21017

LEASE FOR
\$239/MONTH*

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,250 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE OF \$230, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR CHRYSLER LEASE RENEWAL, OFFER EXPIRES 02/01/2021



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.....	- 985
REBATE.....	- 2,250
CHRYSLER CAPITAL BONUS CASH*.....	- 1,000
RETAIL BONUS CASH.....	- 1,000
CONQUEST TRADE-IN BONUS CASH*.....	- 2,500
SALE PRICE FOR EVERYONE.....	\$19,495
MILITARY CONSUMER CASH*.....	- 500
CONQUEST LEASE CASH*.....	- 500

AS LOW AS \$18,495

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2020 JEEP CHEROKEE LATITUDE PLUS 4X4

Granite Crystal Metallic, 2.0 Turbo Engine, Touch Screen Radio, Parksense Rear Park Assist, Blind Spot and Cross Path Detection, and Much More! C20282

MSRP.....	\$34,285
SIEMANS DISCOUNT.....	- 1,290
REBATE.....	- 2,500
CHRYSLER CAPITAL BONUS CASH.....	- 750
RETAIL BONUS CASH.....	- 750
BONUS CASH.....	- 500
SALE PRICE FOR EVERYONE.....	\$28,495
MILITARY CONSUMER CASH.....	- 500
RETURNING LESSEE CASH.....	- 500

AS LOW AS \$27,495

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2020 JEEP CHEROKEE TRAILHAWK 4X4

Granite Crystal, 3.2 V6 Engine, Power Seat, Remote Start, Heated Steering Wheel, Heated Front Seats, Touchscreen Radio, Blind Spot and Cross Path Detection, and Much More! C20268

MSRP.....	\$37,490
SIEMANS DISCOUNT.....	- 1,495
REBATE.....	- 2,500
CHRYSLER CAPITAL BONUS CASH*.....	- 750
RETAIL BONUS CASH.....	- 750
BONUS CASH.....	- 500
SALE PRICE FOR EVERYONE.....	\$31,495
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS \$30,495

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

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START SOMETHING NEW

SALES EVENT



2021 RAM 1500 CREW CAB 4X4 REBEL

Diamond Black Crystal, Night Edition, Leather Seats, 5.7 HEMI, Heated Front Seats, Heated Steering Wheel, Remote Start, 18 Inch Gloss Black Wheels, Touchscreen Radio, and Much More! C21026

MSRP.....	\$56,725
SIEMANS DISCOUNT.....	- 2,730
REBATE.....	- 1,500
CHRYSLER CAPITAL BONUS CASH*.....	- 500
RAM COUPON.....	- 250
SALE PRICE FOR EVERYONE.....	\$51,745
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

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2020 RAM 1500 CREW CAB BIG HORN 4X4 DEMO

Delmonico Red, 5.7 V8 Hemi E-Torque Engine, 20 Inch Aluminum Chrome Clad Wheels, Anti-Spin Rear Axle, Touch Screen Radio, Power Seat, and Much More! C20206

MSRP.....	\$49,770
SIEMANS DISCOUNT.....	- 3,025
REBATE.....	- 2,000
RAM COUPON.....	- 250
CHRYSLER CAPITAL RETAIL BONUS CASH*.....	- 500
BONUS CASH.....	- 1,000
POWER DAYS RETAIL BONUS CASH.....	- 1,000
ENGINE RETAIL BONUS CASH.....	- 1,000
TRUCK OWNER CONQUEST RETAIL BONUS CASH*.....	- 1,000
SALE PRICE FOR EVERYONE.....	\$39,995
CONQUEST LEASE CASH.....	- 500
MILITARY CONSUMER CASH*.....	- 500

AS LOW AS \$38,995

(*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
SALE PRICE FOR EVERYONE.....	\$43,495
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS \$42,495

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2020 RAM 3500 4X4 SERVICE BODY DEMO

Flame Red, Snow Plow Prep Package, 6.4 V8 Engine, Trailer Brake Controller, Chrome Appearance Group, READING Classic Service Body, and Much More! C20295

MSRP.....	\$45,365
ADD FOR SERVICE BODY.....	+12,557
SUBTOTAL.....	\$57,922
SIEMANS DEMO DISCOUNT.....	- 3,427
RAM HD ENGINE BONUS CASH.....	- 500
ON THE JOB COMMERCIAL UPFIT*.....	- 1,000
RAM COUPON.....	- 250
SALE PRICE FOR EVERYONE.....	\$52,745
MILITARY CONSUMER CASH*.....	- 500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS \$51,745

(*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 GRAND TOURING
NOW \$19,987

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 18K Miles, Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, Cross-Traffic Alert, Back-Up Camera, Reverse Sensing System, Ford Certified! Soul Red, U20214

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 \$34,552



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

Manager Special

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 \$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 \$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, M2086A

WAS \$27,999



2017 FORD EXPLORER XLT 4X4
NOW \$24,431

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheels, Auto Climate Control, Twin Panel Moon Roof, Forward and Reverse Sensing System, Blind Spot Information System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! White Platinum, C20076A

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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 Factor 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 \$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, Auto Climate Control, Cross-Traffic Alert, Back-Up Camera, Reverse Sensing System, Ford Certified! Soul Red, U20214



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**MAZDA CX-3
SPORTING AWD**
NOW \$19,832

Aluminum Wheels, 41K Miles, Navigation, Sun Roof, CD-Player, Blind Spot Monitor, Remote Keyless Entry System, Car Smart Metallic, C21036A

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 \$40,489



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

WAS \$40,827



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

WAS \$39,995



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

WAS \$28,783



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

WAS \$20,995



2019 DODGE GRAND CARAVAN GT
NOW \$19,995

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, Power Leather Heated Seating, Heated Steering Wheel, Stow 'N Go Seats, Auto Climate Control, Power Slide Side Doors, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! S20012

WAS \$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 \$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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Aluminum Wheels, 65K Miles, Remote Start, Navigation, Power Windows, 2nd Row Heated Seats, Power Slide Side Doors, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! Granite, F20104A

WAS \$30,663



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

WAS \$33,821



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

WAS \$16,357



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

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**2018 FORD F-150
XLT SUPERCREW 4X4**
NOW \$28,952

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 92K Miles, Bed Liner, Running Boards, XLT Power Equipment Group, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ingot Silver, F20470A



2010 FORD FUSION SE
NOW \$6,195

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 123K Miles, Remote Start, SYNC, Power Driver's Seat, Power Moon Roof, CD-Player, Remote Keyless Entry System, White Platinum, U20227A



**2017 FORD F-250 LARIAT
SRW CREW-CAB 4X4**
NOW \$59,725

6.7 Power Stroke V8 DIESEL Engine, 6 Speed Automatic, 59K Miles, Bed Liner, Power Running Boards, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Twin Panel Moon Roof, Auto Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Reverse Sensing System, Back-Up Camera, Lariat Ultimate Package, Ford Certified! Shadow Black, F21020A



**2018 MAZDA
CX-5 TOURING AWD**
NOW \$24,500

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seat, Power Moon Roof, Adaptive Cruise Control, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Back Up Camera, Power Lift Gate, Remote Keyless Entry System, Mazda Certified! Deep Blue Crystal Mica, S21000



**2015 JEEP PATRIOT
HIGH-ALTITUDE 4X4**
NOW \$11,924

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 103K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Power Moon Roof, Remote Keyless Entry System, Granite, C20315A



**2015 HYUNDAI
SONATA SE**
NOW \$12,324

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 54K Miles, Power Windows, CD-Player, Remote Keyless Entry System, Lakeside Blue, C20120A



**2017 FORD
EXPLORER XLT 4X4**
NOW \$26,901

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 60K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Dual Panel Moon Roof, Auto Climate Control, Blind Spot Information System, Forward and Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! White Platinum, F21056A



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



**2019 MITSUBISHI OUTLANDER
SPORT LIMITED EDITION**
NOW \$16,914

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

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**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



**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



**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



**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



**2016 FORD F-350
SRW XLT CREW CAB 4X4**
NOW \$40,913

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



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



**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



**2016 MAZDA
CX-5 SPORT AWD**
NOW \$16,899

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 58K Miles, CD-Player, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Freshly Detailed! Crystal White Pearl, U20180A

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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 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



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



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

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

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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

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

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



2020 MAZDA CX-30 SELECT AWD
NOW \$23,500

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 2,000 Miles! Leather Seating, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Mazda Certified! Soul Red Crystal, S20017



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 FORD EXPLORER LIMITED 4X4
NOW \$15,971

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 144K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, Dual Panel Moon Roof, Auto Climate Control, Lane Departure/Keep Assist, Blind Spot Monitor, Active Park Assist, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, White Platinum, F21030A



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



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



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



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



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
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



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Arthur Havlicek,
President,
SMR Chamber

Michigan COVID Recovery Plan

Last week, Governor Gretchen Whitmer announced her Michigan COVID Recovery Plan to help restore the economy and end the coronavirus pandemic in our state. The proposal relies on nearly \$5 billion in federal funds awarded to the state by the Trump Administration late last year, and focuses heavily on areas such as vaccine distribution, economic recovery, schools, and more.

We believe it contains a number of positive elements that will support businesses, workers, students, and improve public health - starting with its commitment to ramp up vaccine distribution in our state.

Michigan has made national headlines for its poor vaccine distribution up to this point and the criticism is somewhat justified. As of this past Tuesday, Michigan had distributed 1,477,475 doses of either the Pfizer or Moderna vaccine to local health departments and hospitals. Slightly more than half of those doses - 760,066 - had actually been injected in people's arms. Keep in mind, the Pfizer vaccine is being produced in Portage, MI - our own backyard.

Needless to say, the sooner we can vaccinate front-line workers and vulnerable members of our society, the sooner we can safely re-engage more sectors of our workforce. At the time of the announcement, the plan included few specifics about how the improved roll-out will be achieved, but the goal is noble and necessary nonetheless.

The plan also committed to returning students to in-person learning by March 1, another positive for our state. Experts have warned about the negative side-effects remote learning can have on our young students and the sooner we can get them back in the classroom, the sooner we can mitigate issues like learning loss, social anxiety, etc. This will also ease a tremendous strain on our workforce as many parents have had to stay home with their children when they could have otherwise returned to their jobs. This proposal also lacked specifics, but recognition of the issue is a win in and of itself.

Additionally, the plan contains designs to create an Office of Rural Development to address issues like broadband internet access in communities like ours; funding for job-training programs which will be key considering

how many Michiganders have dropped out of the workforce and will need to be re-trained before re-entering; and a call for the legislature to re-enact the Good Jobs for Michigan Program which is a performance based incentive program designed to help our state retain and create good-paying jobs.

For small businesses specifically, the Governor's plan would provide \$225 million for three new programs from the MEDC:

- **The Michigan Mainstreet Initiative** would help stabilize our small business community by securing grants for restaurants and other place-based businesses to keep our Main Streets vibrant and our communities resilient.

- **The Michigan Microenterprise Support Initiative** would help us put small businesses with less than nine employees on the path to recovery by creating greater access to much needed support.

- **And the Business Accelerator and Resiliency Initiative** would provide grants to high-tech startups that can help our communities thrive.

One thing noticeably lacking in the plan was a restoration of the \$220 million in Unemployment Trust Fund dollars that the Governor vetoed late last month. Again, these dollars were appropriated to hold employers harmless for the state's decision to temporarily extend expanded unemployment benefits until March. Ironically, the Governor's recovery plan still called for this extension to be made permanent through legislation.

While it is the Governor's prerogative to propose the allocation of funds, it is ultimately the legislature's responsibility to appropriate them. Unfortunately, legislative leaders were not briefed prior to this press conference which underscores the current lack of consideration and cooperation between the branches of government in our state.

Nevertheless, the House and Senate are working on their own plan which will likely mirror many of these initiatives - with a few key differences. We hope they will present their plan quickly and begin good-faith negotiations with the Governor's Office soon.

\$5 billion in relief funding is a lot of money to be left on the table at a time when many businesses and individuals are still reeling from financial hardship. For our part, we will be advocating for a swift, bipartisan agreement that will help us achieve the economic recovery we've been waiting for.

Michigan can't afford to wait.

Read more at www.MailMaxOnline.com

MOODY *Continued from Cover*

New electronic signage will also be added to that site as renovations continue. That second St. Joe location will bring Sturgis Bank & Trust up to 14 offices across the region. What started out as a loan production office on Main Street in downtown St. Joseph is now also a full-service branch. Like Bob Burch, a number of experienced bankers who had been employed with much larger regional banks elected to depart amid widespread consolidation, especially as was the case when Chemical Financial merged with TCF. Now even the TCF name will disappear as it merges into Huntington Bancshares. Eishen says that veterans like Burch were drawn to Sturgis where "they have the power to make decisions" amid greater flexibility. Eishen says, "Right now the stars are aligned for talent acquisition, and you can just keep doing what you've done and not grow, or take advantage of that opportunity right now," and adds, "You strike when the iron's hot, and right now the iron's hot. There's a lot of really high-quality bankers that are looking to come back into the community bank model." Sturgis Bancorp has witnessed steady growth over the past year. The bank wrapped up 3Q 2020 with assets in excess of \$604.7-million which marks a 27.7-percent increase over the same quarter in the previous year, while they watched deposits grow by nearly 38-percent to \$486.4-million.

Several construction sites in Lincoln Charter Township have had the social media world on fire in recent weeks, rampant with speculation as to what's making its way to those parcels in close proximity to one another. The one truly definitive answer for the moment from Lincoln Township's key building official, **Building Inspector Jim Pfeifer**, is the site on **Red Arrow Highway** next to the **BP Station** and

Continued on page 18

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JETS PIZZA

MOODY *Continued from page 17*

Taco Johns. That site is becoming a **Walgreens Drive Thru Pharmacy.** Yes, everyone is aware that there is a full-fledged Walgreens a couple hundred yards away at the intersection of **Red Arrow and Glenlord**, but Pheifer says Walgreens officials have given him no indication that that situation will change. The new parcel is largely for purposes of a drive thru pharmacy, although building plans do call for "some shelving" at the new site, so there might be a small convenience factor aligned with the drive thru facility. No other information regarding timelines or other details are available at this time. The property was purchased late last year by **Frank Awdish of West Bloomfield, Michigan** who has a wide portfolio of commercial establishments in his real estate stable. Awdish was not available for comment on the new project in Lincoln Township. Around the corner from that site, between the existing Walgreens store and the railroad tracks along Glenlord Road, a sizable lot has been cleared of all trees and other growth, with lots of speculation as to what will go into that project. Pheifer confirms that the land was purchased last fall by the man who owns the **Overisel Lumber** company in **Holland**, but says the new owner has not filed any site plans for whatever he intends to do on that property. There are Overisel Lumber operations in **South Haven, Douglas** and **Holland**, but whether this market is being added or there are other plans for the site remain up in the air at this time. I have reached out to the new owner for clarification, but have yet to hear back from him on that site. Finally, Pheifer says that the new **Starbuck's** drive through coffee shop at **Red Arrow and West Marquette Woods Road** should be ready to open "within the next 30 days," but the second half of that project building which is nearing completion does not have a

tenant as yet. Wild speculation about what is slated for that space has been ongoing, but Pheifer says there is no contract for that space as yet. Stay tuned on all counts.

When **Sonic** first established its **Benton Harbor** restaurant at **I-94 and M-139** just over five years ago there was much anticipation about what other businesses would lock into that location which had space for at least three additional enterprises. Now, for the first time in that five-plus year history, a second business has begun the build out process to bring a brand new **Dunkin'/Baskin-Robbins** to the commercial strip center including a drive-up service window.

Brian Cronkrite from Trigo Hospitality which owns the 9,243 square foot building located at **2680 S. M-139 in Benton Charter Township**, says that construction is just getting underway on the new restaurant which will anchor the 4th bay in the building, at the opposite end of the complex from the **Sonic Drive-In** which opened in September of 2015. **Dunkin'/Baskin-Robbins** is leasing 2,750 square feet in the \$4-million commercial center built in 2015. One of the key features on that end of the building is the drive-up window option which makes it very attractive to interstate traffic along I-94 for rapid access. The new restaurant is targeted for completion by April and is owned by the same team that owns **Dunkin' Donuts** in both **St. Joseph** and **Stevensville**. A principal in that firm, **Haresh Patel**, says they are building a new one in **Bridgman** at the same time in the **BP Service Station** on **Red Arrow Highway**, but the **Benton Harbor** one will be the newest of them all when it opens this spring. Patel says, "We are really excited to bring a **Dunkin' Donuts & Baskin-Robbins** to that center. It will be a great complement to **Sonic** in the beautiful mall that has been built in that area."

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If you are a manufacturer, grower, or product creator in the **Midwest** and would like to see your products on the shelves of one of the largest retailers in a six-state region, read on for a pitch from **Meijer** to see what you've got to offer to their huge customer base. Meijer has announced that they will host the **Lift Local Supplier Event**, giving local businesses across the retailer's regional footprint the opportunity to showcase their offerings to Meijer merchants virtually. **Peter Whitsett, Meijer Executive Vice President of Merchandising and Marketing**, says, "We are proud to be a Midwestern retailer and want to carry products that highlight our communities." He adds, "Each Meijer store should represent its customers and the community that makes those customers unique. This event gives us the chance to source products from our customers' hometowns, which makes their shopping experience even more meaningful." The April 1st virtual event will focus on the following categories: Grocery, including fresh, deli and bakery...Baby...Beauty and personal care...and Over-the-counter and wellness. Businesses that manufacture or grow retail-ready products in the states of **Michigan, Illinois, Indiana, Kentucky, Ohio, or Wisconsin** can apply by Friday, February 19th for consideration at this link: www.rangeme.com/meijerlocal2021. **Jamie Akemann, Group Vice President of Global Sourcing, Indirect Procurement, Supplier Diversity and Product Quality** at Meijer, tells us, "Many small, local businesses offer great products but can be hesitant to approach a major retailer because they are not necessarily ready to distribute to hundreds of stores," and adds, "This is the perfect opportunity for those businesses. The point of this event is to bring in local businesses and accommodate what they can do now, while also building a partnership to help them grow in the future." The upcoming event comes on the heels of the retailer's successful **Supplier Diversity Summit** in November, during which Meijer merchants met with nearly 250 diverse suppliers to diversify their vendor base and better serve their customers. These events are part of the retailer's ongoing efforts to enhance the diversity of its business partners and amplify growth in its communities. **Meijer Group Vice President of Foods Don Sanderson** says, "Offering local products has always been an important part of

what we do at Meijer, but now we want to take it up a notch and accelerate our efforts," adding, "It means a lot to our customers to know they are supporting a local business, especially when it comes to food. It's nice to know that what you're putting in your body was grown or made right in your own back yard." Meijer is partnering with **Efficient Collaborative Retail Marketing (ECRM)** and its subsidiary product discovery tool, **RangeMe**, to host this event through the company's **ECRM Connect** virtual platform. It's the same platform that was used during the fall Supplier Diversity Summit. Once applications for the event are submitted, Meijer teams will review and select the vendors they would like to meet at the virtual summit. Suppliers not chosen for the event will still be accessible through the RangeMe registration tool and may be reviewed by Meijer merchants again in the future as business needs change. While they may not qualify for April's event, local vendors carrying services or products outside of the categories mentioned above are encouraged to submit their information for consideration through the retailer's prospective vendor page at this link:

<https://tinyurl.com/y2xxjv5b>

In an extremely brief three sentence announcement last week, the **Berrien County Youth Fair Board of Directors** has announced that the official dates for the **75th Anniversary Fair** will be from August 16th through the 21st. They add, "If **COVID 19** restrictions still remain through the summer months, BCYF will have an exhibitor showcase in August with a virtual auction. More details will follow - please watch BCYF website at www.bcyf.org or BCYF Facebook page. In a separate note, the board announced that the **Berrien County Youth Fair Market Beef and Carcass Class** registration deadline is February 1st. Stay tuned.

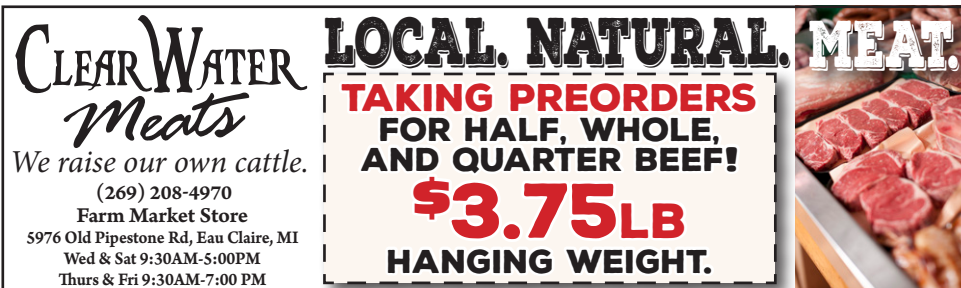
That's it for this week, folks. Have a great weekend and we'll see you Saturday right here in **MailMax**, and 24/7 at www.MoodyOnTheMarket.com.

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- Fried Green Tomatoes with Crawfish Saute \$12.00
- Red Beans and Rice with Andouille \$7.00

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- Smoked Chicken Jambalaya Celery/Green Pepper/Onion in a rich spicy Louisiana Tomato broth with dirty rice \$16.00
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Don



Stuart

So many great column ideas pop into my head, and even as I typed that I realized that you might be thinking, "Boy, I wish he would actually write a great column once in a while."

Well, this week, my column is assuredly, incontrovertibly, 137% Great! That's because it's about THE GREAT COURSES!

"The Great Courses" is a catalog I received this week, that nearly disappeared before I saw it – my wife delivered it to our kitchen wastebasket. I protested, saying maybe it'll spark a column that's slightly less lame than usual. Voila, here's what it sparked!

The catalog promotes 43 educational "seminars," viewable either online or via DVD. Each course is delivered in a series of 12 to 48 lectures, 30 minutes each, featuring instruction by "the world's greatest professors." And they're having a sale! – the bargains are mind-boggling! -- \$35, or even just \$25, for knowledge with an "MSRP" ranging from \$270 to \$385! I don't know how many "percent off" this amounts to, but if I take the Joy of Mathematics course, I'll probably learn how to figure it out!!

(Bwah-hah-hah-hah-hah-hah!!! C'mon man! I'm NEVER taking another math class ever, unless

A Great Column? – Of Courses!

someone pays my MSRP of \$270 to \$385 to do it!) Some other things that jumped out at me from The Great Courses catalog:

How about this class, which sounds like a lyric from a "Mary Poppins" song: Learn "Practical Piano from Professor of Piano Pedagogy Pamela Pike."

No matter how much you enjoy studying the past, you might want to skip some of the lectures in "The Other Side of History: Daily Life in the Ancient World." I'd ditch "Being a Sick or Disabled Greek," "Being a Poor Roman," and "Being a Greek Refugee." (Oy, wait a sec!: What if I played hooky only to learn there's an avatar taking attendance each time?!)

Note about this course's syllabus: I heard that Lecture 20 – "Being a Dead Greek" – is one *not* to miss. Sure, the topic sounds dull, but the video is actually a substitute teacher showing a movie!

One course title sent me on an immediate and enthusiastic search of the World Wide Web for more information – it's Course No. 80040, "Everyday Guide to Beer."

It's taught by a guy named Charlie Bamforth, who is known as "The Pope of Foam." That anointment shows what how much one can achieve with beer! And also when you're the Professor Emeritus of Malting and Brewing Sciences at the University of California-Davis (a position endowed by Anheuser-Busch).

It also probably helped his elevation to the Pacapacy that Charlie wrote a book called "In Praise of Beer," and that he's currently focusing his studies on the wholesomeness of beer. And as if that isn't enough, he can realistically portray a jovial, pub-loving, English tankardman. Because he IS a jovial, pub-loving, English tankardman! -- he's from Ince-in-Makerfield, outside Wigan, one of scads of real British towns that sound like something made up by Monty Python.

Anyway, this sounds like an easy course to imbibe, and as a plus, I've heard taking "Everyday Guide to Beer" is practically a prerequisite for some of those "Life in the Ancient World" lectures. It's a lot easier to take "Being a Dead Egyptian" with a pint in your hand.

Read more at www.MailMaxOnline.com

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SUDOKU ANSWERS FROM PAGE 8

SUDOKU ANSWERS:

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

WORD SEARCH ANSWERS:

U D P P V V B G S B S A R E D D M H T M S
R I Z E U F W W T T A R E S A R E S E T
B N R F L U W N K Y E A R S A R E S E T
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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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PROGRAM

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After The Sale,
SERVICE
DOES
MATTER!

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NEW FIRST TIME BUYERS PROGRAM AT 9.9%

WE BUY CARS!

CALL TO GET DETAILS OR GO TO EHAUTOSALES.COM

RATES AS LOW AS 1.99%

2016 FORD FIESTA S
~~\$149/mo~~ ~~\$9,491~~
\$6,991
 91K MILES

2010 CHEVY COLORADO CREW
~~\$9,499~~ ~~\$6,991~~
\$6,996
 RWD

2013 CHEVY CRUZE LT
~~\$169/mo~~ ~~\$10,491~~
\$7,991
 1.4L I4 TURBOCHARGER

2016 CHEVY TRAX AWD
~~\$169/mo~~ ~~\$12,491~~
\$9,991
 LEATHER, ROOF, HEATED SEATS, JUST IN!

2014 JEEP COMPASS
~~\$179/mo~~ ~~\$15,491~~
\$12,991
 4X4, LIMITED

2017 FORD ESCAPE SE
~~\$199/mo~~ ~~\$16,491~~
\$13,991
 1.5L I4 TURBOCHARGER

Visit our website today and own your next vehicle hassle free 😊

2018 CHEVY TRAX AWD
~~\$249/mo~~ ~~\$17,491~~
\$14,991
 62K MILES, POWER SEAT, JUST IN!

2019 NISSAN SENTRA SR
~~\$249/mo~~ ~~\$17,491~~
\$15,991
 25K MILES, FACTORY WARRANTY

REGARDLESS OF YOUR CREDIT SITUATION
You're
APPROVED!
 AT E&H AUTO SALES

2018 CHEVY MALIBU LT
~~\$249/mo~~ ~~\$17,491~~
\$15,991
 JUST IN

2018 FORD ESCAPE SE 4X4
~~\$259/mo~~ ~~\$19,491~~
\$15,991
 85K MILES

2017 CHEVY MALIBU
~~\$18,491~~ ~~\$16,991~~
\$16,991
 FACTORY WARRANTY, 22K MILES

2017 FORD FUSION SE ECO
~~\$16,491~~ ~~\$16,991~~
\$16,991
 31,923 MILES, LEATHER, BACKUP CAMERA, FACTORY WARRANTY

WE'LL MATCH YOUR DOWN PAYMENT UP TO
\$1,000

2019 CHEVY IMPALA LT
~~\$269/mo~~ ~~\$19,491~~
\$16,991
 V6

2018 FORD ESCAPE
~~\$349/mo~~ ~~\$19,491~~
\$16,991
 AWD

2019 TOYOTA COROLLA HATCHBACK SE
~~\$20,491~~ ~~\$17,991~~
\$17,991
 25K MILES

2017 GMC ACADIA
~~\$22,491~~ ~~\$19,991~~
\$19,991
 46K MILES, 3RD ROW, FACTORY WARRANTY

2016 NISSAN PATHFINDER
~~\$22,491~~ ~~\$19,991~~
\$19,991
 PLATINUM, LOADED, 66K MILES, JUST IN

2016 CADILLAC SRX
~~\$369/mo~~ ~~\$22,491~~
\$19,991
 31K MILES, LEATHER, LOADED

SPECIAL OF THE WEEK!
2017 JEEP WRANGLER UNLIMITED
 4X4, SAHARA, 64K MILES, 3.6L V6
~~\$31,049~~
\$29,991

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

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

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

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

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

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

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

2018 RAM 1500 QUAD 4X4
~~\$30,491~~ ~~\$26,991~~
\$26,991
 29K MILES, BIG HORN, ONE OWNER, FACTORY WARRANTY, JUST IN

2018 FORD F150 CREW CAB 4X4
~~\$30,491~~ ~~\$27,991~~
\$27,991
 44K MILES, BACK UP CAMERA, FACTORY WARRANTY

2019 RAM 1500 CREW BIG HORN
~~\$41,050~~ ~~\$33,991~~
\$33,991
 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. See dealer for details.



Daren Hampton
269.206.2164



Steffin Davis
269.635.9938

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269-767-7399





START THE YEAR RIGHT

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



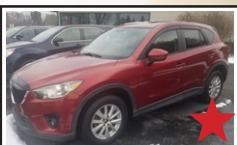
2006 SCION XB

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



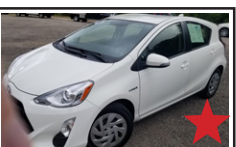
2019 NISSAN VERSA SV

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



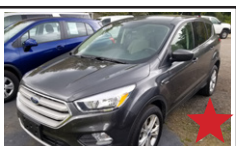
2017 BUICK ENCORE PREMIUM AWD

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



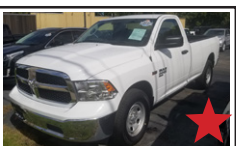
2019 DODGE GRAND CARAVAN GT

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



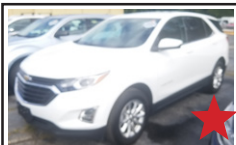
2013 LEXUS RX350 AWD

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

925-DEAL (3325) • 934-DEAL (3325)

2508 S. Pipestone (Just past Bob Evens Restaurant)

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