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# Moody on The Market



# oodu

A dream that was launched a year ago over the Valentine's Day holiday is taking shape in the commu-

nity of New Buffalo and when Memorial Day rolls around, the dream will achieve the crowning moment for Sidnee Bancroft of Stevensville She's drawing closer by the day to the opening of The Golden Rule Jewelry & Boutique on Whittaker Street in that Harbor Country community. Let's let Sidnee tell the story: "It was Valentine's Day weekend of last year. Drew, my husband, went fishing so I decided to just take myself out to dinner. It was the day after Valentine's Day and I went to Grand Mere and sat at the bar and I ended up sitting next to one of Drew's best friend's parents. They were telling me how they had been in New Buffalo all day and they kept telling me about this cute little store that was for sale. Then we all just kind of realized what a good spot it would be for me to establish my shop, so, I went and checked it out a few days later and then we decided to go for it. But, then COVID came along like two weeks later which kind of made us wonder if we should do this. It took a while to solidify everything, but we thought it was still a good choice despite the circumstances so the rest is history." That history is developing rapidly as the perfect little home for the boutique continues to take shape through the renovation process to showcase Sidnee's custom jewelry alongside a few other unique, custom made items from other local artists. The Golden Rule Jewelry & Boutique will be anchored at 24 North Whittaker Street in New Buffalo, as Sidnee says, "It's a pretty small little shop, but it's the perfect size for what I'm trying to do and it'll have mostly my jewelry, but we'll also have some ceramics from my friend Noelle Malevitis Ringer and some macrame from her sister Carlee and then we'll also have some woodworking creations from our friend Mike Bartels, who will have cutting boards and coasters in the shop and Noelle does vases but she's also working on large dining sets, which I think will be really awesome." Sidnee brings a strong pedigree to her trade. She graduated in May of 2019 from the Kendall College of Art & Design in Grand Rapids at the very top of her class, having earned several distinguished awards for her work. She garnered a scholarship from the Women's

Continued on page 6



Sarah Spoonholtz, Regional Director. SMR Chamber

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# **Your Community Update**

A month and a half into the new year and many businesses and communities are beginning to regain the forward momentum from pre-COVID days. While the recovery is slow, we are seeing positive numbers emerge, inquiries about new businesses that would like to open in our communities, and places hiring new employees. One such community has been Bridgman, partly due to already being

poised to be the next for growth prior to COVID, but also because of the people who live and work there. Today I would like to share a few of the people, places, and things that make-up this unique lakeside community in hopes that you will go there to explore, shop, and fall in love, like myself and many others have

Continued on page 2

# **Inserts & Promotions**

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# **Sarah** Continued from cover

Small Town Weddings has officially expanded to the storefront next to Small Town Grounds by the train tracks on Lake Street. While owner Cheri **Heward** and her team are still putting the finishing touches on the new space, such as adding a potting bar, you can already find beautiful floral arrangements, hilarious greeting cards for all occasions, and a selection of gifts to go with your flowers.

On the other side of the train tracks, you will find dining, drinking, and shopping options. Fans of Lazy Ballerina Winery in St Joe can now visit the Bridgman Tasting Room on Friday, Saturday, and Sunday to sip, shop, and enjoy. I recommend their Weko Beach White, not only is it perfect on a summer day, but it helps transport you to the warmth that awaits us in a few months. Next door to Lazy Ballerina Winery, you'll find The Sandpiper and Hoof-to-Hanger Fiber Mill. Once inside The Sandpiper, you'll find gifts for yourself and others and a rainbow-colored assortment of yarn, including that of Hoof-to-Hanger which is dyed and spun on-site!

If you have always wanted to splurge on a hand knotted Tibetan rug, Accents at Himalaya Textiles has you covered! Inside you'll not only find these beautiful pieces of work, but you'll also discover Pashmina shawls, jewelry and other treasures for yourself, a friend, or loved one.

While currently closed due to restrictions on restaurant capacities, Lake Street Eats has reassured us that they will be back with something exciting in the works. They haven't announced what it is yet, but knowing the crew behind LSE, I have a feeling it will be a fantastic addition to Bridgman. A few doors down at Tapistry Brewing the official card game of Michigan, Euchre, takes places on

Thursday nights with half off apps and food specials for those playing. You can enjoy food, drinks. games, and more inside their tap room or beer garden – don't worry, it's heated!

If you happen to be a fan of sour farmhouse ales, Transient Artisan Ales is your place! In 2019 they began the process of expanding and growing and have a lot of amazing plans for 2021! Speaking of 2021, they still have a limited number of memberships available for the year!

One of my personal favorite outdoor spaces in Bridgman happens to be at Haymarket Brewery & Taproom on Red Arrow Highway. Not only is it a popular destination in the summer but Mike John Pete, and the entire Haymarket team have it set up to be a wonderful winter cabin fever escape!

Finally, we wrap up our brief tour with Lake Side Fit. In addition to being a 24-hour gym, they also offer a wide variety of group classes and a wellness center with red light therapy, full spectrum infrared sauna, massage therapy, and tanning.

While I'd love to share a little bit about every businesses and organization in Bridgman. I will put the ball in your court to not just take my word for it but go explore and experience it on your own. Don't forget many of these places are also part of the Buy Local Bridgman Community Gift Card Program. You can learn more and purchase these e-gift cards at our website smrchamber.com/bridgman.

Have questions, or need recommendations? Reach out to me at sspoonholtz@smrchamber.com or 269-932-4040. I look forward to seeing and connecting with you soon!

Read more at www.MailMaxOnline.com

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Cold Glory Photo by Monica Flynn

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# Time for a Choc Talk



Seventy-eight million, nine hundred thousand. Can you believe that many links came back when I Googled the phrase "I hate chocolate"? 78,900,000?!

This seemed unbelievable, so I investigated

further, and came upon these passionate expressions of choco-hate:

"I hate chocolate. I don't like the taste, the smell, or the texture. I'll eat a Snickers bar, or some other candy bars with chocolate in them. I'll also eat M&M's

if they have peanuts in them. I like those!"

"I hate chocolate. But I love chocolate chin cookies, brownies, and chocolate milk."

"I hate chocolate. It's just that when you eat some that's really good, it's a real bummer when there's no more and your mouth is saying 'Please please I need more!"

See what I mean by unbelievable?! These people DON'T hate chocolate. They like-it, love-it, crave-it. As most everyone does this time of year, when St. Valentine's Day inspires people to exchange chocolate boxes the size of freight cars. Nationwide, chocolate is the second most popular gift of the holiday, just after lovingly hand-crafted scrapbooks of my columns

Since we're all time-warped these days, it's possible that you, like me, sort of slightly overlooked Valentine's Day, and are frantically looking for just the right chocolate to bail yourself out. If so, here are some things to keep in mind:

#### Chocolate Science and Arts:

A study from the "Journal of Proteome Research" says chocoholics have different gut bacteria than people who don't crave chocolate. I'd explain more about this, but it requires words like "plasma metabolic profiles," "urine samples" and "intestinal flora," and I don't want to be blamed if those things come to mind when you munch your chocolate.

The Massachusetts Institute of Technology has a student club called The Laboratory of Chocolate Science, which aims to "spread the appreciation of chocolate all over campus." They screen movies with chocolate themes ("Psycho" is a big favorite - in that famous shower scene, the yummy Janet Leigh is covered in fake blood made of chocolate), hold lectures, and host a chocolate tasting around Valentine's Day. In accordance with MIT regulations, the club promises on its website to "not discriminate based on any characteristic, including a preference for dark, milk, or white chocolate?

#### **Chocolate Events:**

· At the annual Chocolate Lovers Festival in Fairfax, Virginia, the most popular event is the Taste of Chocolate. Admission is free, but every taste will cost you a \$1-apiece exchange medium called a "POG," which stands for "Please!!! One Godiva!!!". **Chocolate History:** 

Here's my Mother Goose-ian version of how the Peter Paul candy company was founded:

Peter Paul Halajian and Calvin K. Kazanjian Joined Calvin's brother Harry and two Jakes: Hagop- and Choulj- ian.

But then their friend George Shamlian Realized none of them knew candyin' So they hired Harry Tatigian

And his "Mounds" made them Richie Rich-ian! **Chocolate Gifts:** 

If you're in your sweetie's doghouse, try giving a Chocopologie. It's but a mere trifle of creamy ganache with truffle oil. Oh, and it costs \$250. Which equates to \$2,600 per pound. Amazingly, you can buy it with only one POG (Pot of Gold).

Incidentally, Chocopologies are sinfully good, which they have to be to overshadow the maker's name: "Knipschildt," which is Danish for "intestinal flora.

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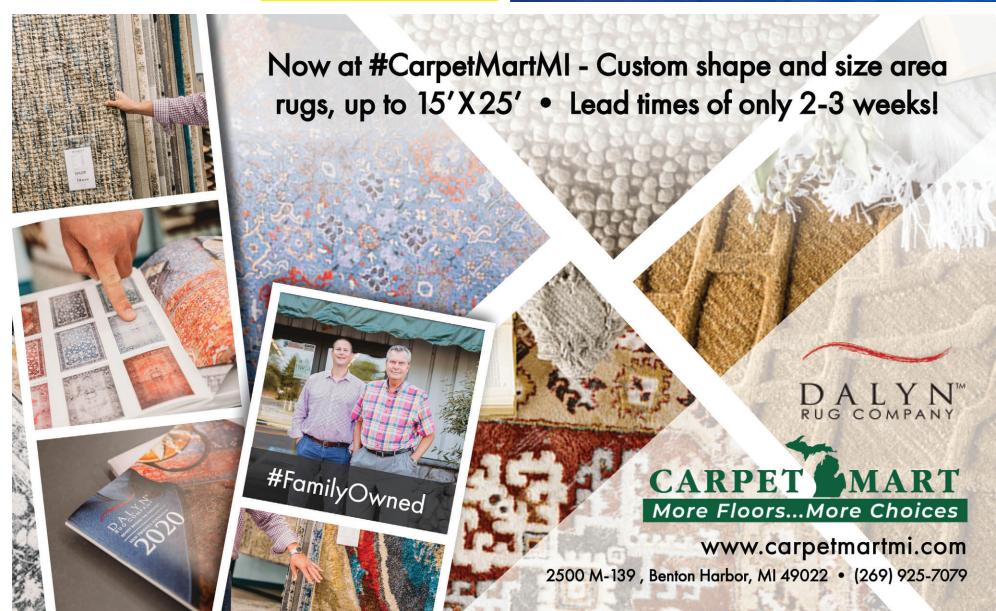
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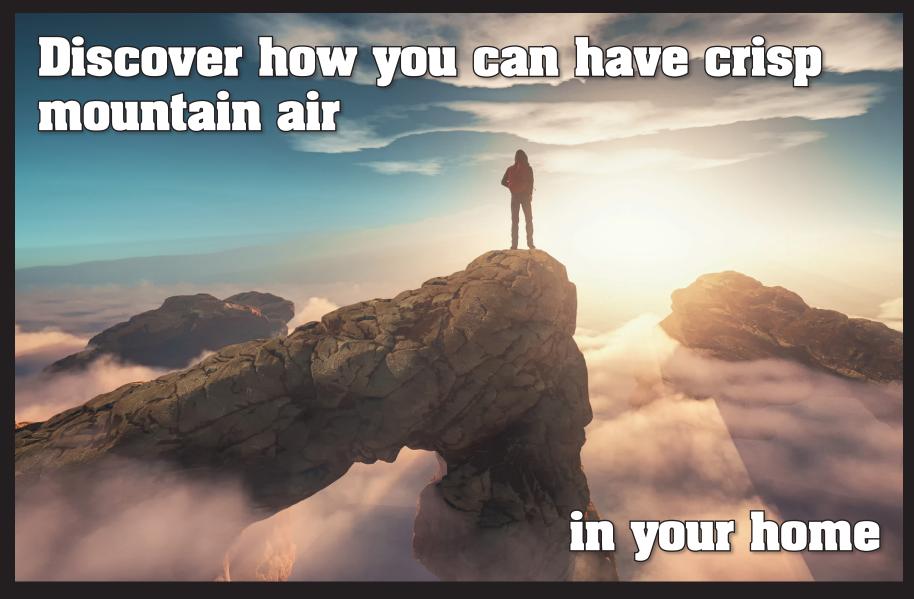
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# **MOODY** Continued from Cover

Jewelry Association and several merit-based scholarships for her grades, but the pinnacle for her personally came in her senior year at Kendall when she was awarded a \$15,000 fellowship from the Windgate-Lamar Fellowship for her specialization in Jewelry & Metalsmithing. She says that her instructor informed her not only is that fellowship one of the most prestigious awards



granted to a college-level art student, she is only the second Kendall student in history to win that high honor. Out of 200 student nominations nationwide, Sidnee was one of just 10 selected for the fellowship. I asked Sidnee to talk a little bit about the type of jewelry she is personally crafting. She tells us, "Right now it's mainly sterling silver and I use I use a lot of colorful stones. I don't really use diamonds vet, although I want to in the future but I use a lot of really vibrant, colorful stones." She adds that while she likes to use cut stones, she also likes to use stones that are just in their raw natural form. She says, "The essential style I intend to create is a blend between traditional elegance and modern design and aesthetic," and adds, "I always think of my work as being quite Bohemian and experimental, yet still very sophisticated." Sidnee describes many of her creations as "pretty simple in

"granulation," wherein you make tiny little balls of silver and then solder those in place, and says, "I'd say that's probably one of my more popular design styles." In fact, she did a workshop with the famous jeweler, Kent Raible in Washington last summer who specializes in 18 karat gold granulation. She says, "One day that's where I'd like to be, but for now, I'm just practicing with silver and getting that skillset dialed in for when I do invest in the fancier models." Sidnee came up with the idea of establishing her own shop when she first graduated, but admits, "I never thought that I'd have a store this soon. I've been envisioning this for a long time but didn't think it would happen quite as fast as it did so that's all really exciting, but also, very unexpected especially in the middle of a pandemic." She was born in Georgia and then her family relocated to Colorado when she was in the third grade and that's where she grew up. That's also where she met the man who would become her husband, Drew Bancroft. She moved to Michigan's Great Southwest in January of 2014, and she and Drew were married in July of 2019. Sidnee's mother-inlaw, Stevensville's Joy Bancroft of Red Coach Donuts fame, says, "She has been working in her home studio, making a variety of custom rings, earrings, pendants as well as taking custom orders for several individuals," and the entire family is excited for her Grand Opening on May 28th in New Buffalo. Formal operating hours for The Golden Rule Jewelry & Boutique will be established as opening day approaches, but Sidnee plans to close on Mondays and Tuesdays to allow for her jewelry-making to be created uninterrupted, and she will likely be open on Fridays, Saturdays and Sundays from around 10am until somewhere between 6 and 8pm. She has consulted with other boutique owners in the community and will likely follow their leads based on the time of year, and volume of traffic

design," but she also employs a technique called the shop sees. So, just one year removed from the exciting decision to launch her new venture, the excitement is palpable as Memorial Day weekend draws closer with every passing day. In the meantime, you can see more of Sidnee's work at her website and on Facebook: www.thegoldenrulejewelry.bigcartel.com/ & https://tinyurl.com/1dvgqaaq

Kinexus Group executives in Benton Harbor recently sounded the alarm over the deeply concerning recent trend in the size of the labor force in Southwest Michigan which they say has now reached the lowest level in the past 20 years since they began tracking the data. Kinexus Vice President of Public Relations & Government Affairs Al Pscholka says that while the Tri-County area of Berrien, Cass and Van Buren Counties "held our own" over the first nine months of the pandemic, despite wildly swinging unemployment rates that ranged to more than 20-percent and under 5-percent, the most recent quarter has brought startling news of a loss of 4,200 people from the market's labor force. That was in December alone. Overall, yearover-year, the labor market has lost 6,000 people and now stands at 125,000 workers. That's the lowest labor market workforce in the region in 20 years and stands in sharp contrast to when it was as high as 138,000 workers. While the manufacturing sector has actually managed to grow year over year, health care continues to slip, agribusiness is down about 5-percent, and the hospitality & leisure sector has experienced a pronounced 37-percent decline driven by extended state mandated shutdowns and other restrictions on indoor dining and the like. Kinexus Chief Operating Officer Jake Gustafson says, "We use a lot of data and we collect and process that data as we try to be purposeful" in translating that data. While the current unemployment rate has bounced up about half a percent to 5.2-percent in December from November, Michigan stands at

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7.3-percent and the national rate is at 6.7-percent On the surface those numbers look okay, but it's the huge drops in the labor force that are keeping the Kinexus Group execs up at night. On a tactical level, the rapid decline in the labor force only exacerbates what Pscholka routinely refers to as The Big Three issues facing the region every day: We're getting smaller, as population declines... We're getting older, as the population continues to age...We're being less educated, with fewer college degrees or technical training. Gustafson says, "It's not just pandemic-driven change, but a startling change that has sparked a demographic shift that is not good for the region on multiple fronts." Kinexus CEO Todd Gustafson, who is no relation to Jake, says that the trend of a declining workforce impacts all other economic and social arenas and the pronounced impact on the hospitality and leisure sector is most concerning. Typically, the Kinexus team refers to our proximity to the state border with Indiana in a positive light, but with the recent extended shutdown on indoor dining all across Michigan leaving hungry patrons headed over the state line to restaurants with zero restrictions, that border has exacerbated not only the impact on restaurants and bars and their workers in our region, it also runs the risk of sacking the workforce who, when out of a job, can migrate to new opportunities in Northern Indiana. With unprecedented unemployment benefits having been shared for the better part of a year, the market is also facing issues related to what Gustafson calls, "the long-term disengaged population" which has been sidelined for 52-weeks, making it more difficult to get them re-engaged. The irony stems, too, from the fact that the Tri-County region currently has a record number of job postings in the regional job bank with 1,400 open jobs in search of workers to fill the gaps. On its face that sounds great, but Gustafson warns that "While that's a record, you also have to step back and realize that 58-percent of those postings require little to no educational requirements, meaning they tend to be low-wage, entry-level positions," adding, "The opportunities there are heavily skewed to the lower end of the labor spectrum." Conversely, Todd Gustafson says, "That makes this one of the best times to be entering the job market as a new worker, especially among the manufacturing jobs wherein the sector actually powered through the pandemic adding 1.5-percent to the manufacturing workforce at a time when the state as a whole actually

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lost manufacturing jobs." The fact that the healthcare sector has been "consistently down all year," also concerns the Kinexus execs who worry that the sector could see a structural rather than temporary shift, creating a new normal where some of those jobs go away permanently to be reabsorbed in another region of the state or nation. Jake Gustafson returned to the hospitality and leisure sector saying, "They have taken it on the chin all year long, and they are the ones we are most concerned about here in the first quarter of 2021, because we know the seasonality of the sector and watched the hit they took in the back half of the fourth quarter through state-ordered restrictions on indoor dining. The first quarter is traditionally a lean quarter anyway, but we're concerned about those who exit the market completely," and not survive to be around for when the seasonal boom returns. Citing the Michigan Restaurant Association's concerns about the situation this quarter and worries about surviving into the next quarter, Gustafson says, "The job numbers are abysmal, and while the normal seasonality is tough enough, the impact is being heavily compounded by the effects of the pandemic and related state orders." Despite all of that, the team at Kinexus points out, "We're a strong region and we have a tendency to get back up again." Gustafson points to the 'Great Midwestern Road Trips' that provided a robust summer season in 2020 following earlier monthslong shutdowns. Plus, manufacturing has a solid backbone in the region. Yet, he warns, "We can't overstate how concerned we are with the labor force data, especially when you combine it with the fact that 58-percent of the current open jobs require less-educated talent, because now is the time when those Big Three Concerns of a region that is getting smaller, older and less educated are being impacted even more than before." Todd Gustafson points out that as a result of the situation, and in light of the Michigan Reconnect program, GoPro training and more, "This is a good time to take advantage of those programs, and get engaged." The Kinexus team helped 55 local manufacturers and other businesses obtain some \$2-milliion in GoPro training and re-training dollars in recent weeks to help bolster the local workforce going forward and aid in companies poised for growth and expansion in the region. A major concern stemming from this area's proximity to the state line and a more open

economy in Indiana is that, as Pscholka suggests, "Michigan needs to ditch the one-size-fits-all mentality of state orders and look at the regions they themselves established," to allow for a more customized approach to solutions. More importantly he suggests, "We need key things like a consistent plan and policy, we need to continue to remove barriers like transportation and childcare issues and return a focus on driving education and career and technical education to fill the skilled trades jobs gaps. Then we can move the needle on

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

> Pat Moody Morning Radio Personality WSJM Radio moody@wsjm.com (269) 925-1111

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PC: Oh Snap! Photography

# Jesus Knows What It Is Like



Because [Jesus] himself suffered when he was tempted, he is able to help those who are being tempted. Hebrews 2:18

Of all the tempon a regular basis,

which one is the most powerful? Give yourself a moment to come up with a specific answer. After all, in your heart of hearts, you probably know what the Satan tries to send a temptation our way, answer is. Here's another question: When that specific temptation shows up wanting to claim you for the day (or for the night), what kind of battle do you give it? Do you consistently give it stiff opposition? Or are there times when you he does, he will help us in our battle simply throw up your hands and not even try to combat it?

Let's be honest and candid about don't. this. You and I have to admit that there are all kinds of times when we don't exactly what it's like to battle temptaeven put up a decent fight in the face of a strong temptation. Satan knows that. In fact, he loves to remind us of it to wear us down and make us feel defeated and hollow even before the battle starts. On our own, of course, that's how this movie of our life would end-we'd be cowering and crushed, while Satan and his temptations cackled in conquest.

But with Jesus, everything is differtations that hit you ent. Everything! On our behalf, he resisted every temptation that Satan could invent. On our behalf, he shed his blood to make all our defeats disappear.

> And that's not all. For now, when you and I can run immediately to the One who knows exactly what battling temptations is like. In him, we don't just have a sympathetic ear. In him, we have someone who understands. And because against the temptation to sin. Satan hopes you will forget this. Therefore,

> Prayer: Lord Jesus Christ, you know tions in this fallen world. You promise to answer my calls for help. Empower me by your Spirit never to forget that. Amen.

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

Read more at www.MailMaxOnline.com



Considering weather we've had the past two weeks, we can all be thankful February is a short month. Not that winter will magically disappear on March 1st nor even on the first day of spring, but at least we

know the promise of warmer days with no snow isn't too far off. Since we are still in the depths of winter, here are a few tips from the ASPCA and the American Veterinary Medical Association for keeping our pets safe this time of year.

When going for a walk, rubbing a little petroleum jelly or other paw protectant into your dog's paws can help protect them from road salt. Wiping their paws with a cloth when you get home is also a good idea. Use pet-friendly ice melt whenever possible. Clean up anti-freeze spills as soon as they happen, as it is highly toxic to pets. Better yet, choose to use product with propylene glycol rather than ethylene glycol (but still clean up spills). Make sure all pets have a warm, dry place to sleep, and all pets really do need to come inside when the temperature dips, as it has recently. In spite of their fur coats, they are susceptible to frostbite and hypothermia. While some thick-coated breeds can tolerate the cold better, even they need protection from below freezing weather. If you park outside, tap on the hood of your car or honk the horn before starting the motor, in case some stray cat or other critter has taken refuge near the warm motor. A danger from inside your home that has recently come to light is the use of essential oils in diffusers. Inhaling the air while a diffuser is running may cause a variety of symptoms in pets, so it's best

# The Pet Corner

to keep them out of the room where it's used or at least do some research on which oils are not toxic to pets. Tea tree oil is one that you will want to avoid, as it is dangerous to pets. For more in-depth information on keeping pets safe in winter, check out the https://avma.org website.

It's that time of year to make sure dog licenses and rabies vaccinations are up to date. We have until March 1 to purchase a license at a lower price, and in Berrien County a three-year license with proof of a three-year rabies shot will give you a price break. While it might cost a little more at the time, it will save you down the road and you won't have to worry about it for three years. Of course, the license for a spayed or neutered pet will cost you less, too. Ace just went for his yearly check-up and vaccinations, and while he probably thought we had deserted him (as only pets are still allowed inside the clinic), it's a relief to know he is protected from a variety of diseas-

Here's a fun fact from the Berrien County Animal Control Shelter. Thanks to the efforts of their staff, many adoptions took place, and at one point during the pandemic the dog kennels were cleared. It was a brief success but still quite an accomplishment.

For the month of February, Honor Credit Union is matching donations made to the Humane Society of Southwestern Michigan, up to a total amount of \$7,500. The Paw it Forward campaign hopes to make up for the fund-raising opportunities that are still canceled due to COVID-19.

Check it out at www.facebook.com/HumaneSocietySWM and www.mightcause.com/story/Sxog0f.

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24 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$2,900 DUE AT SIGNING, PLUS  $1^{\rm ST}$  PAYMENT, TAX, TITLE, DOC FEE OF \$230, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUAL IFY FOR FORD NEW YEAR TRADE-IN ASSISTANCE BONUS CASH AND FORD CAR TO ESCAPE OWNER LOYALTY, OFFER EXPIRES 02/28/21



# **ECOSPORT S**

Moondust Silver Metallic, 1.0 Ecoboost Engine, 16 Inch Magnetic Painted Aluminum Wheels, SYNC,

near view carriera, and much more: 120429
MSRP\$21,240
SIEMANS DISCOUNT 245
FORD RETAIL CUSTOMER CASH 3,250
FORD BONUS CASH 500
FORD PRESIDENTS DAY COMPETITIVE CONQUEST CASH* - 500
FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000

**SALE PRICE \$15,745** 



## **2020 FORD RANGER 4X4 SUPERCAB**

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

MSRP\$3	2,040
SIEMANS DISCOUNT	
FORD PRESIDENTS DAY COMPETITIVE CONQUEST CASH* -	500
FORD CREDIT RETAIL BONUS CASH*	1,250

# **SALE PRICE \$29,495**

**PLUS 0% FOR 72 MONTHS** 



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

vista ricoi, and macin more: 120022
MSRP\$40,615
SIEMANS DISCOUNT 1,920
FORD CREDIT RETAIL BONUS CASH* 4,700
FORD COMPETITIVE CONQUEST BONUS CASH* - 2,000

# **SALE PRICE \$31,995**

**PLUS 0% FOR 60 MONTHS** 



# **2020 FORD TRANSIT CARGO VAN**

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

Much More: 120405
MSRP\$41,575
SIEMANS DISCOUNT 1,580
FORD RETAIL CUSTOMER CASH 1,750
FORD SELECT INVENTORY RETAIL CUSTOMER CASH - 750
FORD PRESIDENTS DAY COMPETITIVE CONQUEST CASH* - 500
FORD COMPETITIVE CONQUEST BONUS CASH* - 1.000

**SALE PRICE \$35,995** 



### **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 Pow Seats and Much Morel E20450

now seats, and widen wore: 120450	,
MSRP\$	47,235
SIEMANS DISCOUNT	2,240
FORD CREDIT RETAIL BONUS CASH*	1,000
FORD RETAIL BONUS CASH*	2.000

**SALE PRICE \$41,995** 

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



# F250 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 SIEMANS DISCOUNT..... 2,160 FORD F-SERIES RETAIL CUSTOMER CASH -

> SALE PRICE \$51,745



Rapid Red Metallic, 2nd Row Bucket Seats, 22 Inch Aluminum Wheels, 3.5 Ecoboost Engine, Panoramic Vista Roof, 360 Degree Camera, Voice Activated Navigation, Enhanced Active Park Assist, LED Headlamps, and Much More! F20352

MSRP.....\$75,120 SIEMANS DISCOUNT...... 3,125 FORD CREDIT RETAIL BONUS CASH\*.....-FORD PRESIDENTS DAY COMPETITIVE CONQUEST CASH\* - 1,000 FORD COMPETITIVE CONQUEST BONUS CASH\* - 3,000

**SALE PRICE \$62,995** 

**PLUS 0% FOR 72 MONTHS** 

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# **PRESIDENTS'** DAY \* EVENT



## **2020 DODGE JOURNEY**

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



MSRPSIEMANS DISCOUNT		
REBATECHRYSLER CAPITAL BONUS CASH*	2	,250
SALE PRICE FOR EVERYONE\$		
MILITARY CONSUMER CASH/FIRST RESPONDER BONUS CASH* RETURNING LEASE CASH*		

AS LOWAS...\$21,495

# **2020 JEEP** RENEGADE **LATITUDE 4X4**

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

NASDD



IVIOINI				γ	20,000
SIEMANS DISCOUNT	10	-			885
REBATE			arin.		3,000
CHRYSLER CAPITAL BONUS CASH*					750
BONUS CASH					500
SALE PRICE FOR EVERYONE.				\$23	3,495
MILITARY CONSUMER CASH/1ST RESI					

# 2020 DODGE CHALLENGER R/T 50<sup>™</sup> ANNIVERSARY EDITION

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



MSRP\$2	15,745
SIEMANS DISCOUNT	1,500
REBATE <u>-</u>	3,750
SALE PRICE FOR EVERYONE\$40	,495
SALE PRICE FOR EVERYONE \$40 MILITARY CONSUMER CASH/FIRST RESPONDER BONUS CASH*	

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

# **2020 JEEP GRAND CHEROKEE LIMITED X 4X4**

RETURNING LESSEE CASH\*.....

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

NACDD



IVIORF	24،،،،،،،،،،،،،،،	49,000
SIEMANS DISCOUNT		2,940
CHRYSLER CAPITAL RETAIL BONUS CASH*		1,000
REBATE		2,750
SALE PRICE FOR EVERYONE		
NIII ITADV CONSI IMED/EIDST DESPONDED RONI IS CASH*		•

ROW HWY, BRIDGMAN,





# PRESIDENTS' DAY \* EVENT

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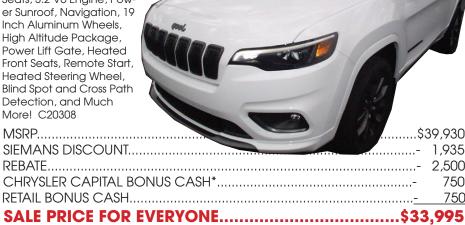
# **2020 JEEP CHEROKEE LATITUDE PLUS 4X4**

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



# **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



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

MILITARY CONSUMER/FIRST RESPONDER BONUS CASH\*.....-

# **2020 RAM 2500** CREW CAB 4X4 **LARAMIE**

Bright White, Night Edition, Leather Bucket Seats, Snowplow Prep Group, Power Sunroof, Anti-Spin Rear Axle, Heated Steering Wheel, Heated Front and Second Row Seats, Navigation, Blind Spot and Cross Path Detection, 20 Inch Gloss Black Aluminum Wheels, and Much

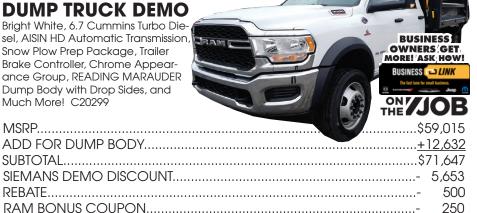


WOIE: C20020		
MSRP	\$	64,050
SIEMANS DISCOUNT		3,055
BONUS CASH		750
RAM HD ENGINE BONUS CASH		500
RAM COUPON	<u>-</u>	250
SALE PRICE FOR EVERYONE	\$59	,495
MILITARY CONSUMER CASH/1ST RESPONDER BONUS CASH*		500
RETURNING LESSEE CASH*	<u>-</u>	500

AS LOW AS.....\$58,495

# 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



MILITARY CONSUMER CASH\*.....-RETURNING LESSEE CASH/FIRST RESPONDER BONUS CASH\*......

SALE PRICE FOR EVERYONE......\$64,244

ON THE JOB COMMERCIAL UPFIT\*.....





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



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



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



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

# SEE OUR HUGE SELECTION OF G



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



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



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

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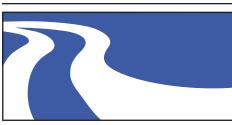




5.0 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Navigation, Security Cover, Bed Liner, Chrome Step Bars, Power Heated Front Seats, Power Adjust Pedals, Rear View Camera, Remote Keyless Entry System, Ford Certified! Magnetic, U20210



3.5 V6 EFI Engine, 8 Speed Automatic, Cirrome Leather Heated/AC Front Seats, Power Moon Roo Spot Monitor, Lane Keeping Assist, Rear Park As Keyless Entry System, Balance o



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SALE DEPT. HOURS: MON &



Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry

System, Ford Certified! Magnetic, C21018A



Steering Wheel, Touch Screen Display, Back-Up Camera, Remote

Keyless Entry System, Jeep Certified! Granite, C21052A





February 20, 2021 Page 13

Wheels, 36K Miles, Chrome Step Bars, Power Driver' Seat, Power Adjust Pedals, Rear View Camera, Remote Keyless Entry System, Ford Certified! C20162A

Wheels, 28K Miles, Power Driver's Seat, Touchscreen Display, Remote Keyless Entry System, Jeep Certified!

# T PRE-OWNED



Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System,

Rear View Camera, Remote Keyless Entry System, Ford Certified! C20316A



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



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

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Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Slide Side Doors, DVD Entertainment System, Reverse Park Assist with Stop, Rear View Camera, Power Lift Gate, Remot Keyless Entry System, Chrysler Certified! Granite, F20104A



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

dgman, MI 925-3673 MAN.COM

Factor Warranty! Gray, C20303A







Greg



McLean







Hanev



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







3.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 54K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, Heated Back Seats, Auto Climate Control, Back-up Camera, Remote Keyless Entry System, Balance of Factory Warrantyl Black Raven, F20529A



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 97K Miles, Remote Start, Navigation, Security Cover Bed Liner, Running Boards, Power Driver's Seat, Back-Up Camera, Remote Keyless Entry System, Granite, C21143A



3.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 110K Miles, Memory Power Leather Heated Front Seats, Power Moor Roof, Auto Climate Control, CD-Player, Back-Up Camera, Powe Lift Gate, Remote Keyless Entry System, Red, F20437B



5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 62K Miles, Remote Start, Security Cover, Bed Liner, Running Boards, Power Driver's Seat, Auto Temp Control, CD-Player, Remote Keyless Entry System, Brownstone Metallic, C21029B



2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 118K Miles, Remote Start, Power Driver's Seat, Heated ront Seats, Climate Control, CD-Player, Back-Up Camera Remote Keyless Entry System, Maroon, C20311B



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



2.4 EFI Engine, 9 Speed Automatic, Polished Aluminum Wheels, 38K Miles, Remote Start, Power Driver's Seat, Heated Leather Seating, Heated Steering Wheel, Panoramic Moon Roof, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! White Clear Coat, U21007



5.0 VB EFI Engine, 6 Speed Automatic, Aluminum Wheels, 143K Miles, Remote Start Navigation, SYNC, Syray-In Bed Liner, Chrome Step Bars, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Power Moon Roof, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Tuxedo Black, P20510B



1.6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 51K Miles, SYNC 3, Power Driver's Seat, Heated Front Seats, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! Magnetic, F20485A



3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 103K Miles, lavigation, SYNC, Power Leather Heated Front Seats, Power Moon Roof, Dual Panel Moon Roof, Auto Temp Control, Reverse Sensing System, Back-Up amera, Power Lift Gate, Remote Keyless Entry System, Tuxedo Black, F20302A

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.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 11K Miles, Remote Start, SYNC 3, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Back-Up Camera, Remote



1.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 27K Miles, Power Windows, Back-Up Camera, Remote Keyless Entry System, Balance of Eactory Warrantyl Red Hot, C201766



3.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 94K Miles, Memory Power Leather Heated/AC Front Seats, 2<sup>nd</sup> Row Heated Seats, Panoramic Moon Roof, Power Lift Gate, Back-Up Camera, Remote Kevless Entry System. Orca Black, E7:1034A



1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 23K Miles, Remote Start, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, Reverse Sensing System. Back-Up Camera, Power Lift.



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminim Wheels, 30K Miles, emote Start, Black Appearance Group, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Park Assist System, Back-Up Camera, Bemote Kayless Entry System, Back-Cept (Billion Black, 12/1010)



Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! Agate Black, U21002



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 31K Miles, Remote Start, Power Heated Front Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Cajun Red, U21015



2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 89K Miles, Power Driver's Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, Ingot Silver, F20455A



3.7 Power Stroke Vill DESEL Engre, 6 Speed Automatic, 95K Miles, Bed Liner, Power Funning Baards, annote Start, Navigation, SYNC 3, Memory Power Leather Heateld AC Front Seats, Power Adjust Pedals, Twin Panel Moon Roof, Auto Climate Control, Adaptive Cruise Control, Blind Sport Monite, Reverse Sensing System, Back-Up Camera, Laird Ultmate Package, Ford Certified Shadow Back, P21020A



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**2014 JEEP CHEROKEE** TRAILHAWK 4X4

Remote Start, Navigation, Power Driver's Seat, Heated Steering Wheel, Leather Heated Front Seats, Power Moon Roof, Power Lift Gate, Remote Keyless Entry System, Bright White, C21073B

2020 FORD TRANSIT CONNECT XLT 6 PASSENGER VAN

Seat, Auto Climate Control, SYNC 3, Wireless Phone Charging Pad, Lane Keeping Systen Blind Spot Monitor, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Frozen White Metallic, F20526A

2014 TOYOTA RAV4 LE AWD

Covers, 50K Miles, Back-Up Camera, Power Windows, CD-Player, Remote Keyless Entry System, Magnetic Gray, C21141A

February 20, 2021 Page 15 2015 HYUNDAI SONATA SE

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

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**2013 MINI COOPERS** 1.6 EFI Engine, 6 Speed Manual Transmission, Aluminum Wheels, 93K Miles, Leather Seating,

CD-Player, Remote Keyless Entry System, Lightr Blue, F21040A

0

2018 FORD F-150 XLT SUPERCREW 4X4

.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 92K Miles, Be Liner, Running Boards, XLT Power Equipment Group, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing Syster

Back-Up Camera, Remote Keyless Entry System, Ingot Silver, F20470A



3.5 EFI Engine, Automatic Transmission, Aluminum Wheels, 92K Miles, Navigation, Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control CD-Player, Remote Keyless Entry System, Silver, C20227



2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 103K Miles, Remote Start, Power Driver's eat, Leather Heated Front Seats, Power Moon Roo



Back-Up Camera, Remote Keyless Entry System, Bright White, C20065B



Control, CD-Player, Back-Up Camera, Remote

Keyless Entry System, Brilliant Silver, C21092



3.5 EFI Engine, Automatic Transmission, Aluminum Wheels, 7 Miles, Power Front Seats, Power Sliding Side Doors, DVD Entertainment System, CD-Player, Auto Climate Control, Remot



2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 58K Miles, CD-Player, Touchscreen Display Back-Up Camera, Remote Keyless Entry System





2017 JEEP COMPASS TRAILHAWK 4X4 2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Less Thank 12 Miles! Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Power Lift Gate

emote Keyless Entry System, Jeep Certified! Laser Blue Pearl, U2022

2018 LEXUS IS 300/AWD

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



5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 28K Mile: Remote Start, Bed Liner, Heated Front Seats, Power Driver's Seat, Heated Steering Wheel, Park Assist System, Back-Up Camera, Trailer Brake oller, Remote Keyless Entry System, Ram Certified! Bright White, U20



art, Navigation, Meliony's Ower Learner reaced No Front Geals, Fleated Gleen heel, Blind Spot and Cross Path Detection, Back-Up Camera, Hands Free Powe t Gate, Remote Keyless Entry System, Jeep Certified! Firecracker Red, C21115

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 73K filies, Remote Start, Memory Power Leather Heated Front Seats, 2<sup>nd</sup> Ro Heated Seats, CD-Player, Back-Up Camera, Power Lift Gate, Remote

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assurance inspection. If it's broke or worse, WE FIT IT!



















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Tim Place





# IT'S WORTH THE DRIVE

# 2020 MAZDA CX-5 TOURING AWD

VIN# IM3KFBCM210855263

- MACHINE GREY
- BLACK INTERIOR

MSRP \$29,630 SALE PRICE \$28,783 <u>APR REBATE - \$500</u> **NOW \$28,283**\*





2020 MAZDA CX-30 SELECT AWD

VIN# 3MVDMBCL5LM113157

• SOUL RED CRYSTAL METALLIC

• BLACK INTERIOR

MSRP \$27,005 NOW \$25,698\*\*

# **TEST DRIVE ONE TODAY!**

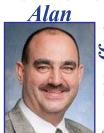
Offers Good Thru February 28, 2021

Must qualify for 0% APR for up to 60 months financing offer - \$500 APRCustomer Cash available with special APR offer - Includes all available rebates, incentives, and dealer discounts - rebates cannot be combined with other offers - must finance through participating lender - residency restrictions may apply plus tax, title, license, fees - offer ends 2/28/21.\*\*Includes all available rebates, incentives and dealer discounts - rebates cannot be combined with other offers - must finance throughparticipating lender - residency restrictions may apply - plus tax, title, license, fees - offer ends 2/28/21.\*\*Includes all available rebates, incentives, and dealer discounts - rebates cannot be combined with other offers - must finance throughparticipating lender - residency restrictions may apply - plus tax, title, license, fees - offer ends 2/28/21.\*\*Includes all available rebates, incentives, and dealer discounts - rebates cannot be combined with other offers - must finance throughparticipating lender - residency restrictions may apply - plus tax, title, license, fees - offer ends 2/28/21.\*\*Includes all available rebates, incentives, and dealer discounts - rebates cannot be combined with other offers - must finance throughparticipating lender - residency restrictions may apply - plus tax, title, license, fees - offer ends 2/28/21.\*\*Includes all available rebates, incentives, and dealer discounts - rebates cannot be combined with other offers - must finance throughparticipating lender - residency restrictions may apply - plus tax, title, license, fees - offer ends 2/28/21.\*\*Includes all available rebates, incentives, and dealer discounts - rebates cannot be combined with other offers - must finance throughparticipating lender - residency restrictions may apply - plus tax, title, license, fees - offer ends 2/28/21.\*\*Includes all available rebates are residency restrictions.

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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 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

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 (\$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 Housing Market in Southwestern Michigan

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". 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.

## Read more at www.MailMaxOnline.com



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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SALE OR LEASE \*\*



#### MLS#21003582

- NEW LISTING
- Great multi-use industrial bldg 9550 SF currently used as wood-working shop
- Good location near I-94 Exit 30
- Lease \$2.85/SF
- Call Loren Gerber 269-921-0754

# \*\* SALE OR LEASE \*\*

# MLS#21001413 VERY WELL-MAINTAINED office & w

- Third Walt-Main Hained Office & War Entire 25,000+ SF for sale \$1,350,000 13,888 SF office space for lease 5,280 SF warehouse for lease 6,000 SF has long-term lease Lots of parking
- 4.8 ACRES in Benton Twp Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023

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#### MLS#20033620

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- Professional office space
  930 & 950 SF on first & 2nd floors
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- Starting at \$15/SF
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# \$405,000 \*\*\*\*



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- Great businéss opportunity!

  Call Loren Gerber 269-921-0754

  or Dick Donnellan 269-921-0023

# \*\*\*\* **\$**625.000 \*



### MLS#20041203

- 38 ACRES VACANT LAND
- PRIME DEVELOPMENT PROPERTY Oronoko Twp just off Exit 15 of US-31 bypass
- Includes 2 to 3-acre spring-fed pond
- Varied topography of hills, woods, ravines
   Many possibilities for commercial or residential Call Loren Gerber 269-921-0754

# \*\* PRICE REDUCED \*\*



- MLS#20046914

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# \*\*\*\* **\$4**50.000 **\*\***\*\*



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• BEAUTIFUL CHURCH BUILDING
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or Dick Donnellan 269-921-0023

# \*\*\*\* **\$**349.900 \*\*\*\*



### MLS#20038724

- Over 2300 SF living space Gas-log fireplace
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# \*\*\*\* \$69,800 \*\*\*\*

# MLS#2929837

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or Phil Medo 269-449-7325





SPACIOUS 4 BR HOME



# **Mortgages** and Baby **Steps**

We'd like to own a

home someday, but we know we're not ready for that kind of financial commitment yet. Where does buying a house fit in your Baby Steps plan?

Heather

Dear Heather,

Buying a home when you're broke is the easiest way I know to become a foreclosure statistic. I'm glad you two are being thoughtful and sensible about taking such a big step.

If you remember, in Baby Step 1 I advise people to save up a beginner emergency fund of \$1,000. Baby Step 2 is paying off all consumer debt from smallest to largest using the debt snowball method. Then, Baby Step 3 is where you go back and grow your emergency fund to a full three to six months of living expenses.

With all this in mind, let's call getting ready to buy a home Baby Step 3b. Save up for a down payment of at least 20 percent to avoid PMI (private mortgage insurance). Also, make sure any mortgage loan is a 15-year, fixed rate loan, where the payments are no more than 25 percent of your monthly take-home pay.

Doing it this way may delay your dream of being a homeowner for a while, but it will help ensure your new home is a blessing and not a financial curse!

-Dave

# **Dave Says** Planning for future purchases

Dear Dave,

How far in advance do you recommend figuring future purchases into your budget?

Robbie

Dear Robbie,

-Dave

I recommend starting to put money aside, and including it in your budget as soon as you know the need for an item is a real possibility. Waiting until things go wrong or something breaks down will leave you in a real mess, more times than not.

For example, if you're pretty sure you'll need another vehicle in a year or two, the smart thing is to start putting money aside now. Do some research on prices, then do the math to see how much you'll need to set aside each month. And remember, it's a whole lot easier to save money when you don't have things like credit card payments and other debt hanging around your neck. That's one of the big reasons I want to help people learn to live debt-free!

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

Read more at www.MailMaxOnline.com



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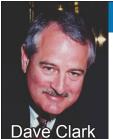
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### **LEGALS**



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#### **LEGALS**

#### 2021 MARCH BOARD OF REVIEW MEETING SCHEDULE City of Bridgman, Berrien County

The City of Bridgman Board of Review for March 2021 will be held by electronic remote access, unless by the dates of the March Board of Review meetings it becomes lawful under state agency rules and statute for an in-person meeting to be held. Electronic remote access, in accordance with Michigan law, will be implemented in response to COVID-19 social distancing requirements and limitations on the number of individuals in a meeting hall.

If in-person meetings become a lawful option, then the meeting will be held both in person at the City of Bridgman City Hall, 9765 Maple St, Bridgman, MI 49106 and via electronic remote access. The public may participate in the meeting through electronic remote access via Zoom access by computer, smart phone/device using the following link:

#### Tuesday

https://us02web.zoom.us/j/84260136961 Meeting ID: 842 6013 6961

The public may also participate by landline phone or cell phone by calling into this toll-free number: (312) 626-6799 US Toll-free

#### Thursday

https://us02web.zoom.us/j/86384937327 Meeting ID: 863 8493 7327

The public may also participate by landline phone or cell phone by calling into this toll-free number: (312) 626-6799 US Toll-free.

The city will post the information confirming whether the March BOR will meet in person on its notice window, and the city's website.

The City of Bridgman March Board of Review will meet on the following dates:

- Tuesday, March 2, 2021, 2:30 p.m. = Organizational Meeting
   Tuesday, March 9, 2021, 9:00 a.m. to 12:00 p.m.
- and 1:00p.m. to 4:00 p.m. = Appeal Hearing
   Thursday, March 11, 2021, 2:00 p.m. to 5:00
  p.m. and 6:00p.m. to 9:00 p.m. = Appeal Hearing.
  The Board of Review will meet as many more
  days as deemed necessary to hear questions,
  protests, and to equalize the 2021 assessments.
  By board resolution, taxpayers are able to protest
  by letter sent to the City of Bridgman Assessor,
  9765 Maple St, Bridgman, MI 49106, provided

protest is received prior to March 5, 2021.
The tentative ratios and the estimated multipliers for each class of real property and personal property for 2021 are as follows:

Americans With Disabilities (ADA) Notice
The City will provide necessary reasonable services to individuals with disabilities at the Board of
Review meetings upon three days notice.

Contact: Allyson Holm, City Clerk, 269-465-5144

Board of Review Members: Dorothea Crocker; Kay Roehl; Karin Chappell.



#### **LEGALS**

ADVERTISEMENT FOR BID. The City of Bridgman will receive sealed bids for the construction of the Baldwin Road Lift Station Discharge Manhole Replacement Project until 10:00 A. M., local time on the 25th day of February, 2021, at the Bridgman City Hall, 9765 Maple Street, Bridgman, Michigan 49106. All bids will be publicly opened and read aloud shortly thereafter at a remote bid opening on https://zoom.us/. The following link may be used to join the bid opening: https:// us02web.zoom.us/ j/89062120893 To access the bid opening by telephone, Dial: (312) 626-6799 Zoom Meeting ID: 890 6212 0893 The work for which bids are being requested consists of the following: 1 LS Mobilization; 1 EA 4' Diameter Manhole, Abandon; 1 EA 4' Diameter Concrete Doghouse Manhole; 18 VF Polyurea Manhole Lining; 20 LFT 12" PVC Force Main; and various appurtenances. The Contract Documents including plans and specifications may be obtained at no charge by downloading from the Wightman website bidding page at https://bids.gowightman. com/. Neither the OWNER nor the ENGINEER will be responsible for partial sets of documents obtained from any other source. The Advertisement for Bids, Plan Holder's List, all Addenda, and the Bid Tabulation will also be posted on the Wightman website bidding page at www. gowightman.com/ bids. The OWNER reserves the right to reject any or all bids and to waive any irregularities in bidding. The use of local contractors and labor is encouraged. A certified check or bank draft drawn on a solvent bank in the State of Michigan payable without condition to the OWN-ER or a satisfactory bid bond executed by the bidder and a surety company, in an amount equal to five (5) percent of the bid shall be submitted with each bid. No bids may be withdrawn after the scheduled closing time for receipt of bids for at least ninety (90) days. The successful bidder will be required to furnish a satisfactory Performance Bond and a Labor and Material Bond in the amount of one hundred (100) percent of the Contract price. Bond forms are included in the

Contract Documents

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\*With approved credit. See the dealin' dealer for details



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WAS \$26,945

or \$149/mo\*\*

2021 TUCSON SEL ALL WHEEL DRIVE



WAS \$29,184

NOW \$25,636

or \$199/mo\*\*

SONATA SE



WAS \$25,080

2020 SANTA FE SEL 2.0T

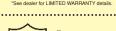


WAS \$37,750

NOW \$30,210 **SAVE \$7,540** 

America's Best Warranty

10-Year/100,000-Mile







\*\*Lease payments are 36 month lease plus tax, title, license and \$220 documentation tea, inte, licelise and \$220 occurrentations (see with \$1999 due at signing with approved credit through HMF. 10,000 miles per year.

\*\*\*\*M-Plan Pricing, must be Michigan resident, excludes tax, title, plate & doc





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RAV4

any new 2021 RAV4

**CUSTOMER CASH**<sup>1</sup> \$750 CUSTOMER CASH ON HYBRID

**APR Financing** 

for **60** Mos.

-or- Lease a new

**2021 RAV4 LE** 

8-Speed AT ECT-i 4-Door FWD SUV Gas Model #4430

36 Mo. | 30,000-Mile Lease

**36** Mos. | **\$2999** Due at Signing

Includes \$500 TFS Lease Subvention Cash.

HIGHLANDER

any new 2021 HIGHLANDER

**CUSTOMER CASH** 

**APR Financing** 

Mos.

-or- Lease a new

2021 HIGHLANDER L AWD

8-Speed AT ECT 4-Door AWD SUV Gas Model #6937

36 Mo. | 30,000-Mile Lease

36 Mos. | \$2999 Due at Signing

any new 2021 CAMRY AWD

**TOTAL CUSTOMER CASH** \$1000 CUSTOMER CASH1

+\$500 AWD BONUS CASH7 1000 CUSTOMER CASH ON '21 CAMRY GAS

or \$1250 CUSTOMER CASH ON '21 CAMRY HYBRID

-or- Lease a new

2021 CAMRY LE AWD

8-Speed AT ECT-i 4-Door AWD Sedan Gas Model #2515

39 Mo. | 32,500-Mile Lease

39 Mos. | \$2999 Due at Signing

Includes \$500 AWD Bonus Cash and \$250 TFS Lease Subvention Cash



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OVER & ABOVE ALL OTHER INCENTIVES!

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