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Moody on The Market



Moody

COMMUNITY SUPPORT SAVED FOREVER BOOKS

When Robin Allen branded Forever Books "Your community bookstore," in St. Joseph, she had no idea that the survival of her business would one day depend on the community it was dedicated to. More than 20-years after opening her store, Allen signed a new three-year lease on her business space last week, largely thanks to community donations that flooded in when forced closures during the Covid-19 pandemic threatened to close her doors for good.

"The shutdown hit in March and I knew, 'that was it,'" Allen said. "So I laid everyone off, closed the doors and prepared for disaster." Adapting to the state-mandated shutdown requirements, Allen soon began to fulfill curbside pickup and online orders with the help of volunteers, but sales weren't enough to avoid falling 60-days past-due on a \$30,000 debt to her wholesale vendors. Allen was also forced to cancel a hip surgery she had scheduled for one week after the state-mandated shutdown, in order to continue working in the store aided by a mobility device.

"That was the most stressful time of my life. It was better for me to be at the store every day instead of sitting at home and worrying about losing my house, losing everything." Then the lease agreement on her retail space came to term completion. "I put off my landlord for a long time," Allen said. "He was not happy. But I didn't know what to do. I considered just closing the store and walking away. I was also concerned for my employees, who for the time at least were being kept afloat by unemployment. But if I had to close the store, they were going to lose their livelihood too."

Allen considered applying for small business relief with the state and federal government, but was discouraged by what her business may have qualified for. "I heard some nightmare stories from other booksellers who applied," Allen said. "The amount of paperwork required to get the assistance compared to the actual funds being offered, and the amount of money I needed just weren't worth it. Then one of my staff came to me and said, 'Before you close the store, you let the community decide if you're going to go out of business.'"

Former staff member, Beth LaFleur, launched a crowd-sourced fundraising campaign through GoFundMe to notify the community of the bookstore's dire condition and raise capital to avoid the bookstore's

Continued on page 6

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Arthur Havlicek,
 President,
 SMR Chamber

Spending Stimulus Funds Wisely

In last week's column, I made reference to the \$1.9 trillion *American Rescue Plan Act* of 2021 (ARP) passed by Congress and signed by President Biden this past March. If you'll recall, this legislation contained a number of relief measures targeted towards individuals, businesses, and communities.

Among those measures were a third round of stimulus payments to individuals and their dependents, an extension of enhanced federal unemployment benefits through September of this year, \$7.25 billion in aid to small businesses, \$160 billion for vaccine distribution and

Continued on page 2

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Arthur Continued from cover

testing, and a whopping \$360 billion in aid to states, counties, and municipalities across the country.

This week, I'd like to focus on the funds our local governments will soon receive and how our elected leaders can leverage those dollars for the benefit of all who live and work in our community.

First, let's breakdown who is getting what. Michigan is due to receive over \$5.6 billion based on the formula distribution of the State Fiscal Relief Fund. Metropolitan cities (those with 50,000+ in population) will receive \$1.8 billion, Counties will receive \$1.9 billion, and local "non-entitlement units" (NEU) of government will receive roughly \$686.4 million. Most of our Southwest Michigan communities fall into this NEU category.

Per the Federal rules, acceptable uses of these funds include:

- Responding to the pandemic or its negative economic impacts, including assistance to households, small businesses, nonprofits, and affected industries;
- Providing premium pay to frontline government workers and first-responders;
- Providing government services affected by a pandemic related reduction in revenue; and
- Providing for investments related to water, sewer, or broadband infrastructure.

Municipalities must certify what they intend to spend the funds on are for an approved purpose, and are specifically prohibited from using any of these dollars on pensions or tax cuts. Michigan's Department of Treasury just opened the portal for NEUs to

request these funds on July 8 and we expect the Dept. to begin disbursements shortly.

Our region's communities should not wait to request their share, but they should wait to spend it. Here's why:

First, in what seems to be a lesson learned from the stimulus bills of the last recession which necessitated the money be spent almost immediately, these funds are available for use until December 31st, 2024. In truth, it may take until then to truly gauge the pandemic's impact on local revenue and, as a result, communities would be well served to wait before running their revenue/loss calculation and converting their ARP money into General Fund dollars.

Second, this is one-time money which means we have one shot to use it towards the transformational change we all want to see. To do that most effectively, we must leverage these dollars with other sources of funding, both public and private, and make once-in-a-generation investments in our communities. This transactional vs. transformational mindset involves bringing area stakeholders together to define exactly what our area's priorities are and how best to fund them. At the very least, we need to ensure there aren't specific allocations in other spending bills that could be used instead.

From the conversations I've been a part of, our local elected leaders understand the opportunity at their door step. Please don't hesitate to share your priorities with them while they do their due diligence and work to spend this money wisely. Rest assured our Chamber will do the same.

Read more at www.MailMaxOnline.com



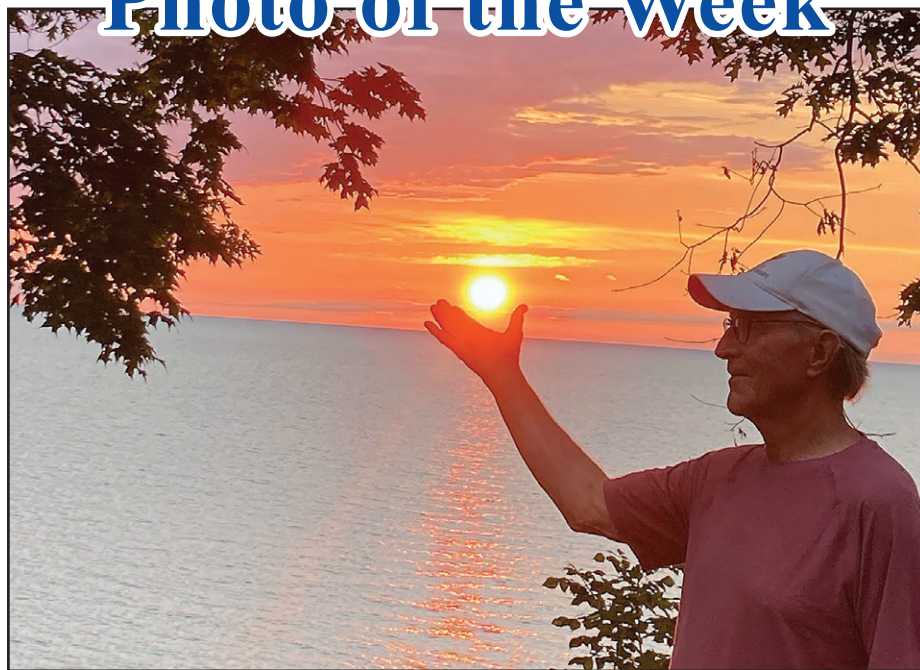
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Photo of the Week



Catching Some Sun
 Photo by Mike Goodrich

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Nick Christe,
*Real Estate Investor,
 Business Consultant*

INCOME PROPERTIES: To Rent or Not to Rent

Have you ever thought about renting your home or property? You would be a landlord. You could be a business owner without quitting your day job nor would a real estate license be required. Starting a business, making the rules, and being your own boss can be exciting, empowering and ultimately rewarding. That is if you're one of the 50% still standing after the first 5 years in business according to the SBA (Small Business Association). However, simply being in business after 5 years doesn't guarantee success. As a business owner, consultant, and real estate agent, I know first-hand the challenges involved in establishing and maintaining a new or existing business – property management being no different.

I'm not here to talk about the success of being a landlord but rather the challenges and hardships of taking on such an endeavor. In no way is my intent to discourage those contemplating renting their home or property, in fact, if you are considering creating an income property, I can help. As a partner to several property management companies, investors and landlords, and depending on the needs and desires of the property owner, I can help take the guesswork out of renting for the first time.

There are many moving parts to managing a property. Vetting prospective tenants, understanding the laws surrounding property management, and don't forget maintenance calls are not always received during opportune times. The responsibilities don't stop there. After a few years, large components of the property will most likely need to be addressed. Expect to shell out big bucks for the roof, hot water heater, AC unit and other property essentials over time. Regardless the reasons WHY you decide to self-manage your property, you do have options regarding HOW.

I've helped successful landlords attain additional properties. I've bought rentals from landlords ready to retire. I've assisted brand new investors, showing them the ropes and giving them much needed resources like Purchase Agreements and Seller Finance Contracts even going as far to set up spreadsheet and understanding the numbers. In the end, you can go it alone, you can cash out, or you can partner with likeminded investors like me.

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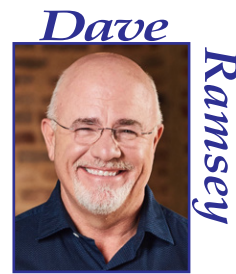
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Dave Says

Make an impact with investing?

Dear Dave,

A friend recently mentioned something called impact investing to me. What exactly is this? How do impact investment funds perform, and what do you think about them?

Carson

Dear Carson,

Impact investing generally aims to benefit society, while providing a profit for the investor, by investing in companies, funds and organizations that are aligned with causes, certain values or issues. Think of it as a middle ground between traditional investing and charitable giving, where you can match your investing with your own particular beliefs. It really isn't all that different from investing in traditional mutual funds, except for the goal of the funds.

Since their inception, impact investments have averaged returns of a little less than 6%. That's well below the average return of the S&P 500. Impact investing can do some good, but the truth is it's hard to measure exactly how much good it's doing. If you're going to invest in impact investing funds, you need to make sure you understand exactly how your money is going to help the businesses you invest in, if they're actually doing what they say they're doing,

and whether or not they're really making a difference for the better.

As with all investments, it pays to do a lot of research and find an advisor with the heart of a teacher. And *never* invest in anything if you don't completely understand how it works. Remember, it's *your* money that's in the mix. Don't feel like the odd man out if you're the only one not joining in on an investment craze your friends are diving into.

Personally, I recommend investing in good, growth stock mutual funds and real estate paid for with cash. And hey, if you want to make a difference in the world and still invest the old fashioned way, create room in your budget for charitable giving or saving with the goal of making donations to organizations and causes you care about.

I hope this helps, Carson!

—Dave

** Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 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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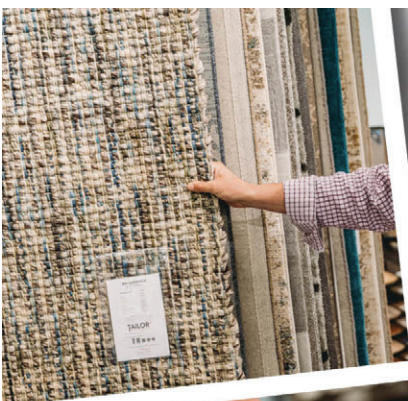
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MOODY *Continued from Cover*
 closure. Allen contracted a local business consultant to estimate the business' need to pay off its debts and survive the uncertain times ahead, setting a fundraising goal of \$80,000. "Not only did we get an unbelievable response from the GoFundMe, people started stopping by the store to hand me checks and cash," Allen said. "Even local businesses started coming out to help." "I think people realized, 'If we don't support our local businesses, they're not going to be here after the pandemic.'"
 The fundraising campaign's first \$30,000 gains allowed Forever Books to unfreeze its wholesale accounts and begin ordering new inventory. The St. Joseph Public library used grant monies provided by the City of St. Joseph to invest in new books from Forever Books. Saint Joseph Public Schools, as well as Coloma Schools each made multiple large purchases through the bookstore. While many business struggled to remain

open during the pandemic, and small businesses were certainly hit hardest, booksellers were one of few industries to benefit from the widespread closure and cancellation of regular activities.
 "You couldn't go to movies, you couldn't go to restaurants, so people started to look inwardly at things they could do at home," Allen said. "We started selling a lot of cookbooks, kids cookbooks, all kinds of books." When Forever Books was allowed to reopen in June 2020, Allen was able to rehire her manager and begin paying the volunteers. Each month since its reopening the bookstore's year-over-year sales have been up 40-60%, while the industry as a whole has enjoyed an increase of 10-20%.
 Forever Books is now back to full staff, and Allen recently hired a new employee for the first time in 15 years to help keep up with the demands of increased sales. "I'm just so grateful to the community that helped get us through such a difficult time," Allen said. "My heart is full every day with the memories of those who ordered from us online, collected their orders in our entryway while we were closed, and who chose to order their books from us."


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A LIFELONG DREAM TURNS INTO A 'BRICK HOUSE' IN THE ARTS DISTRICT

Kelli Reeves-Hays has been getting ready for her new challenge for most of her professional life. Meet the co-owner of *The Brick House*—the newest contestant in the “burger and pub wars” in Michigan’s Great Southwest. Reeves-Hays has learned from some of the best restaurant entrepreneurs in the region and says, “We’re finally going to do it. And we’re going to be good at it!”

“We” is Kelli and her husband **Chris Hays**, a business owner himself, the operator of Triple-A Power Washing. Kelli says she’ll be “front of house” when *The Brick House* opens at 190 Territorial in Benton Harbor’s Arts District in August. Chris will be keeping things running smoothly behind the scenes on the operational end. He’s been spearheading the renovation and updating of the facility that once housed the *Library Pub* and *Pauly’s Bar and Grill*. Both earlier establishments started out strong, but later faltered. Kelli and Chris are confident that lessons have been learned from history and also point to Kelli’s track record of working long stints at some of the best restaurants in Southwest Michigan.

Her 33-year resume includes HI’s Saloon, Clementine’s, Grande Mere Inn, Mansion Grille, Ideal Place and, for the past six-plus years, the Breadbar on Riverview Drive, Benton Harbor. She says she learned from people like Pete Racine, Henry Ingier, Kevin Sweeney and Tim Foley about the importance of customer focus and hands-on involvement by the owner in a successful restaurant.

For the past several months, Kelli has been developing the menu for the new Brick House, highlighted by her version of the “Smashburger.” She says it’s all in how you create and cook the burger: “You take a ball of meat, put it on a flat-top skillet—not a grill—then press it and squeeze it ‘til the juices bubble to the top. You cook it for five or six minutes, only flip it once, then add American Cheese. Put it on a toasted Brioche bun and add our Brick House Secret Sauce.” The result, Kelli says, is a “run down your arm juicy-



good Smashburger.”

The menu has been laid out as a tribute to Kelli’s favorite Rock band, Van Halen, featuring items named after Van Halen song titles (“Eruption” roast beef, “Unchained” crispy chicken, “Fair Warning” blackened chicken). There are also salads and vegetarian items. Kelli points to an alternative to the “same old chicken” on your salad: a panko-crusted pan-fried egg plant cutlet to enliven those healthy greens. And for dessert, she’s offering up a special recipe Chocolate Cake that’s been a favorite in the family of a good friend for generations.

Beer??? Of course, there’s beer! However Kelli says she’s not getting into the “how many draft handles do you have” game that’s been playing out in area bars for several years. She says the draft selections will be carefully chosen, but she’s reserving one spot for “an Old School beer, like PBR, Hamm’s or Old Style. It just seemed right!”

It will take several weeks for redecorating, licensing and inspections to be completed, allowing *The Brick House* to throw open its doors for lunch and dinner (11am-10pm daily, 11am-11pm Friday & Saturday). The Facebook page has already been busy with suggestions and good wishes from Kelli’s legion of friends and past customers. She can’t wait: “I

Continued on page 8

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MOODY *Continued from page 7*

already love this place," she says, "I love the Arts District and I want to make it even better!"

SW MICHIGAN HOME PRICES CONTINUE STRONG TREND

The residential real estate boom in Southwest Michigan continues, with very little sign of slowing down. Record selling prices and dollar volume of sales continued to increase in June. And there was a staggering 70 per cent increase in the Year To Date Median Sale Price of a home. That means half the buyers in June paid more than \$320,000 for their new residence, compared to a median price YTD of \$188,000 in 2020, at the height of the pandemic.

Those are the key points in the latest MoodyOnTheMarket.com review of residential real estate numbers from the Southwest Michigan Association of Realtors.

Southwest Michigan home shoppers in June found average home prices of \$331,000 versus \$300,000 a year ago—up ten percent in a year. And they signed

on the dotted line—or more likely on an electronic device—to purchase 349 homes last month, compared to 318 in June 2020. These numbers comprise the three and a half county area covered by the Southwest Michigan Association of Realtors: Berrien, Allegan, Cass and Western Van Buren counties.

Home buyers aren't waiting around; they're buying. The inventory of houses for sale plummeted 49 percent from a year ago (812 vs. 1500), bringing the inventory of houses for sale to a 2.8-months supply of inventory available for buyers. This is the first time the available inventory has risen above 2.5-months supply this year. At the end of June 2020, the market had a 6.7-months supply of houses for sale. For comparison, during the Great Recession, in May 2009, there were 3679 houses for sale and 16.9-months supply of inventory.

Locally, the cost of borrowing money to buy a home, the mortgage interest rate, remained essentially steady in June, at just over three per cent (3.083), down just slightly from a year ago. Only one per cent of transactions in June involved foreclosed or bank-owned homes, down from four per cent at the beginning of 2021.

Pat Moody

Publisher, MoodyOnTheMarket.com

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**2017 FORD F-250
XLT SRW CREW CAB 4X4
NOW \$53,994**

6.7 V8 DIESEL Power Stroke EFI Engine, 6 Speed Automatic, 101K Miles, Security Cover, Bed Liner, Running Boards, Preferred Equipment Package, Back-Up Camera, Remote Keyless Entry System, Oxford White, F21111A



**2017 CHEVY TAHOE LT Z71 4X4
NOW \$43,778**

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 85K Miles, Remote Start, Navigation, Running Boards, Memory Power Leather Heated Front Seats, Power Adjust Pedals, Power Moon Roof, Lane Keeping Assist, Lane Departure Warning, Front and Rear Park Assist, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Black Currant Metallic, U21139A



**2018 FORD ESCAPE SEL 4X4
NOW \$26,251**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 10K Miles! SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! Ingot Silver, F21137A



**2008 TOYOTA SIENNA LE
NOW \$4,995**

3.5 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 175K Miles, Power Driver's Seat, CD-Player, Remote Keyless Entry System, Silver, S21006

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**2011 FORD F-150 LARIAT
SUPERCREW 4X4
NOW \$19,939**

5.0 V8 EFI Engine, 6 Speed Automatic, Chrome Clad Aluminum Wheels, 144K Miles, Pick-Up Bed Cap, Running Boards, Remote Start, SYNC, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Golden Bronze Metallic, C21169B



**2019 CHEVY SILVERADO 2500HD LTZ
Z71 CREW CAB 4X4 WITH PLOW
NOW \$63,995**

6.6 V8 DIESEL EFI Engine, 6 Speed Automatic, Aluminum Wheels, 59K Miles, Security Cover, Bed Liner, Running Boards, Remote Start, Navigation, Memory Power Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Auto Climate Control, CD-Player, Lane Departure Warning, Forward Collision Alert, Safety Alert Seat, Front and Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Silver Ice Metallic, U21154



**2018 CHEVY
EQUINOX LT AWD
NOW \$27,994**

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Heated Front Seat, Auto Climate Control, Lane Change Alert, Side Blind Zone Alert, Rear Cross-Traffic Alert, Rear Park Assist, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Cajun Red, U21127



**2018 FORD ESCAPE SE
NOW \$22,927**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 18K Miles, Power Driver's Seat, Heated Front Seats, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Ford Certified! White Gold Metallic, F21080A



**2018 FORD
EDGE TITANIUM AWD
NOW \$35,000**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Memory Power Leather Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, CD-Player, Rear Parking Aid, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Blue Metallic, F21153A



**2018 FORD
EXPLORER XLT 4X4
NOW \$35,722**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 28K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Reverse Sensing System, Rear Park Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! Shadow Black, U21155



**2017 JEEP CHEROKEE
TRAILHAWK 4X4
NOW \$25,794**

3.2 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 71K Miles, Remote Start, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, C21172B



**2018 FORD F-150
XLT-SUPERCREW 4X4
NOW \$42,435**

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 37K Miles, Security Cover, Bed Liner, Running Boards, Remote Start, SYNC 3, Power Heated Front Seats, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, U21083A

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MANAGER'S

WAS \$25,905



2014 FORD F-150 XLT SUPERCREW 4X4
NOW \$24,983

3.6 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 100K Miles, Bed Liner, Pick-Up Truck Bed Cover, Running Boards, XLT Plus Package, Power Driver's Seat, Power Adjust Pedals, Leather Seating, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System. Sterling Gray Metallic. C21117B

WAS \$22,777



2013 FORD F-150 XLT SUPERCREW 4X4
NOW \$21,931

5.8 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 139K Miles, Bed Liner, Running Boards, Power Driver's Seat, Leather Heated Front Seats, Power Adjust Pedals, Power Sliding Rear Window, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System. Sterling Gray Metallic. F21149A

WAS \$34,480



2015 CHEVY TAHOE LT 4X4
NOW \$33,837

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 90K Miles, Running Boards, Remote Start, Memory Power Leather Heated Front Seats, CD-Player, Lane Departure Warning, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System. Sable Metallic. C21136A

WAS \$39,989



2016 JEEP WRANGLER UNLIMITED RUBICON
NOW \$33,837

3.6 V6 EFI Engine, 5 Speed Automatic, 4x4, Remote Start, Navigation, 3-Piece Leather Heated Front Seats, Touchscreen, Remote Keyless Entry System, Rhino Liner

WAS \$41,995



2018 GMC SIERRA 1500 SLE 4X4
NOW \$39,987

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 27K Miles, Pick-Up Bed Cap, Bed Liner, Running Boards, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Auto Climate Control, CD-Player, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Deep Mahogany Metallic. U21106

WAS \$41,995



2018 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$39,633

2.7 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 52K Miles, Remote Start, Navigation, SYNC 3, Bed Liner, Running Boards, Power Heated Front Seats, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black. U21084

WAS \$42,500



2018 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$41,999

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 48K Miles, Security Cover, Bed Liner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White. U21086

WAS \$29,873



2019 FORD MUSTANG COUPE
NOW \$29,230

2.3 Intercooled Turbo EFI Engine, 10 Speed Automatic, Aluminum Wheels, 12K Miles, Power Front Seats, Premium Sound System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White. U21057A

SEE OUR ENTIRE INVENTORY OF PRE-OWNED VEHICLES



2018 FORD F-150 XLT SUPERCREW 4X4
NOW \$38,410

5.0 V8 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 78K Miles, Bed Liner, Running Boards, Back-Up Camera, Pro Trailer Back-Up Assist, Trailer Tow Package, Remote Keyless Entry System, Blue Jeans. F21038A



2019 FORD F-150 XLT SUPERCREW 4X4
NOW \$42,995

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 39K Miles, Bed Liner, Chrome Step Bars, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! Stone Gray. F21189A



2018 CHEVY EQUINOX LT AWD
NOW \$26,995

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Power Driver's Seat, Auto Climate Control, Lane Change Alert, Side Blind Zone Alert, Rear Cross-Traffic Alert, Rear Park Assist, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Pepperdust Metallic. U21116



2019 FORD EDGE SEL AWD
NOW \$34,995

2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Perimeter Alarm, Lane Keeping Alert, Pre-Collision Assist w/AEB, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Oxford White. U21119

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2017 FORD F-350 SRW REGULAR CAB 4X4
NOW \$38,415

6.2 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 77K Miles, Security Cover, Bed Liner, Running Boards, SYNC, STX Appearance Package, FX4 Off-Road Package, CD-Player, Vinyl Flooring, Remote Keyless Entry System, Oxford White. U21117



2016 FORD F-150 LARIAT SUPERCREW 4X4
NOW \$34,788

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 117K Miles, Bed Liner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Magnetic. U21151



2019 MINI COOPER HARDTOP 2 DOOR HATCHBACK
NOW \$23,500

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 7K Miles! Power Moon Roof, Auto Climate Control, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Tan. M21013A



2018 FORD ESCAPE SE 4X4
NOW \$24,903

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 29K Miles, Power Driver's Seat, Heated Front Seats, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Ingot Silver. U21128



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**WRANGLER JK
ON HARD ROCK 4X4**
NOW \$39,309

Automatic, Aluminum Wheels, 55K Miles, Hard Top, Hard Rock Package, Touchscreen Display, Remote Keyless Entry System, Clear Coat. C21185A

WAS \$37,335



**2018 JEEP WRANGLER
UNLIMITED SPORT 4X4**
NOW \$35,999

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 24K Miles, Black 3-Piece Hard Top, Power Windows, Remote Keyless Entry System, Jeep Certified! Firecracker Red, C21105A

WAS \$36,048



**2020 FORD MUSTANG
CONVERTIBLE**
NOW \$34,273

2.3 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, SYNC 3, Power Leather Heated/AC Front Seats, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Iconic Silver, U21080

WAS \$25,995



2018 FORD ESCAPE SEL 4X4
NOW \$24,990

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 20K Miles, Navigation, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Auto Climate Control, CD-Player, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! Cinnamon Glaze Metallic, U21102

WAS \$22,715



2017 FORD TAURUS SEL
NOW \$22,372

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, SYNC, Power Leather Heated Front Seats, Auto Climate Control, Reverse Sensing System, Remote Keyless Entry System, Ford Certified! White Gold, U21100

WAS \$35,205



**2017 TOYOTA TACOMA
SRT DOUBLE CAB 4X4**
NOW \$34,499

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 39K Miles, Security Cover, Bed Liner, Running Boards, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Black, C21165A

WAS \$42,989



**2018 CHEVY SILVERADO 1500
LT Z-71 CREW CAB 4X4**
NOW \$42,451

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 51K Miles, Bed Liner, Remote Start, Power Driver's Seat, Heated Front Seats, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Black, U21099

WAS \$32,995



**2017 BUICK
ENCLAVE PREMIUM AWD**
NOW \$32,444

3.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, Premium Preferred Equipment Group, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Moon Roof, Auto Climate Control, CD-Player, Power Lift Gate, Blind Spot Monitor, Cross Traffic Alert, Lane Departure Warning, Reverse Parking Aid, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Ebony Twilight Metallic, U21070

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2018 CHRYSLER 300S AWD
NOW \$29,983

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Dual Panel Panoramic Moon Roof, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Chrysler Certified! Bright White, C21030A



**2020 JEEP GRAND
CHEROKEE LIMITED X 4X4**
NOW \$47,493

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 6K Miles! Remote Start, Navigation, Sport Hood, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Dual Panel Panoramic Moon Roof, Auto Climate Control, Blind Spot Monitor, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, U21125



**2019 CHEVY
EQUINOX PREMIER AWD**
NOW \$30,998

2.0 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Auto Climate Control, Adaptive Cruise Control, Forward Collision Alert, Lane Keep Assist with Lane Departure Warning, Blind Spot Monitor, Cross Traffic Alert, Rear Parking Aid, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! White Iridescent Pearl, U21126



**2019 DODGE
DURANGO GT PLUS AWD**
NOW \$43,291

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 6K Miles! Remote Start, Navigation, Blacktop Package, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Dodge Certified! Destroyer Gray, C21173A



2017 FORD EDGE SEL AWD
NOW \$30,995

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 23K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Perimeter Alarm, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! White Gold, U21118



**2018 FORD F-150 XLT
SUPERCREW 4X4**
NOW \$41,995

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 48K Miles, Bed Liner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, XLT Chrome Appearance Package, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, C21161B



**2019 CHEVY
EQUINOX LS AWD**
NOW \$23,989

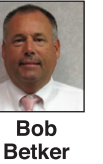
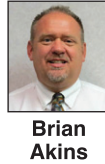
1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 43K Miles, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Mosaic Black, C21118B



**2018 CHEVY SILVERADO
1500 LT CREW CAB 4X4**
NOW \$41,990

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 46K Miles, Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Cajun Red, U21109

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2018 FORD F-150 LARIAT SUPERCREW 4X4



NOW \$52,400

3.5 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 28K Miles, Security Cover, Bed Liner, Power Running Boards, Remote Start, Navigation, SYNC 3, FX4 Off-Road Package, Memory Power Leather Heated/AC Front Seats, Memory Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, Dual Panel Moon Roof, Adaptive Cruise, Active Park Assist, Stop-Go Pre-Collision, Blind Spot Information System w/Trailer Tow Monitor, Reverse Sensing System, Back-Up Camera, Smart Trailer Tow Connector, Remote Keyless Entry System, Ford Certified! Lead Foot, F21182A

2018 FORD EXPLORER SPORT XLT



NOW \$39,995

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Dual Panel Moon Roof, Auto Climate Control, Adaptive Cruise Control, Collision Warning, Lane Keeping System, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! White Platinum, F21066B



2014 CHEVY SILVERADO 1500 LT Z-71 CREW CAB 4X4

NOW \$23,755

5.3 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 175K Miles, Security Cover, Bed Liner, Remote Start, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Black, C21147A



2018 FORD ESCAPE SEL 4X4

NOW \$28,253

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 13K Miles, Navigation, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! Shadow Black, U21121



2018 FORD FLEX SEL AWD

NOW \$31,995

3.5 V6 EFI Engine, 6 Speed Automatic, Painted Gloss Aluminum Wheels, 36K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Memory Power Adjust Pedals, All-Weather Floor Mats, Multi-Panel Vista Moon Roof, Auto Climate Control, CD-Player, Blind Spot Monitor System, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! White Gold, U21107



2019 DODGE JOURNEY GT AWD

NOW \$27,995

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Blacktop Package, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Rear Park Assist System, Back-Up Camera, Remote Keyless Entry System, Dodge Certified! Pitch Black, U21123



2019 JEEP COMPASS LATITUDE 4X4

NOW \$26,501

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Blind Spot and Cross Path Detection, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! White Clear Coat, C21232A



2017 CHEVY TRAVERSE PREMIER AWD

NOW \$21,995

3.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 14K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Moon Roof, Auto Climate Control, DVD Entertainment System, Reverse Park Assist, Blind Spot Monitor, Cross Traffic Alert, Lane Departure Warning, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Silver Ice Metallic, M21011A



2019 DODGE JOURNEY GT AWD

NOW \$26,899

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, 3rd Row Folding/Reclining Seats, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Dodge Certified! Granite Pearl Coat, U21132



2019 JEEP GRAND CHEROKEE LIMITED 4X4

NOW \$42,670

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 28K Miles, Remote Start, Navigation, Sport Hood with Nostriis, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Dual Panel Panoramic Moon Roof, Auto Climate Control, Blind Spot Monitor, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Bright White, U21131



2018 RAM 1500 ST BIG HORN EXPRESS CREW CAB 4X4

NOW \$32,718

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Chrome-Clad Wheels, 55K Miles, Bed Liner, Running Boards, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Delmonico Red, U21147



2017 FORD ESCAPE SE 4X4

NOW \$19,494

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 81K Miles, Remote Start, Navigation, SYNC 3, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Blind Spot Information System, Reverse Sensing System, Power Lift Gate, Remote Keyless Entry System, Magnetic, C21058B



2018 FORD EXPLORER XLT 4X4

NOW \$34,391

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Forward Sensing System, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! Burgundy Velvet Metallic, U21158



2018 FORD EXPLORER SPORT 4X4

NOW \$38,955

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 48K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Twin Panel Moon Roof, Adaptive Cruise Control, Collision Warning, Lane Keeping System, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Magnetic, F21119A



2018 FORD ESCAPE TITANIUM 4X4

NOW \$28,553

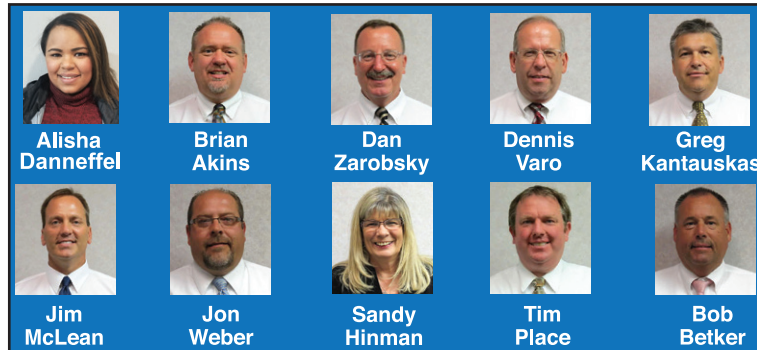
2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Magnetic, U21120



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Don **A Look Back at Some LOLympic Games**



Stuart

That Smorgasbord of Special Summery Sports known as the Olympics is upon us, and I think someone is missing the boat on a BIG money-making opportunity: Holding an alternate Olympic games consisting entirely of competitions that once were Olympic sports, but aren't any more.

Here are a few candidates for filling out the roster of these new and maybe sporadically amusing games:

Sport? Have you ever dove into a pool and just glliiiiided as far as you could? I bet you have! And thus, my friend, you have participated in an Olympic sport!

At the 1904 Olympics in St. Louis, MO, medals were awarded in a "sport" called "Plunge for Distance." The event consisted of (see paragraph above). However, there were a couple nuances: the "athletes" couldn't move any limbs - no strokes, shimmies or wiggles to gain extra distance. There was also a time limit: 60 seconds. In case you're wondering, Americans took all the medals: William Dickey won gold, Edgar Adams silver, and Leo Goodwin bronze. (There was a bit of controversy whether Dickey perhaps gained extra propulsion by using, well, his last name; this was finally resolved by a lengthy session of "Did TOO! Did NOT!")

Sport? Figure skating became an Olympic sport in 1908 in London, England. In October '08, Brits who couldn't wait for the full-on cold and damp of a London winter built a rink and held four skating events. One of them was called "Men's Special Figures." Here's how it worked: Skaters submitted elaborate drawings to the

judges, and then took to the ice to "etch" the pattern into the frozen surface with their skate edges. Only three gents participated, so it was an "Everyone gets a medal!" kind of thing. The winning skater was lauded by one judge in particular, who said his design "looks almost exactly like my partner's tramp stamp!"

Sport? Okay, let's just clarify right away that this competition was NOT a sport, but starting in 1912, and continuing for six more Olympiads, you (meaning not "you" specifically unless you're very very old, but "you" if "you" were alive and capable back then), could have a chance at a gold medal in Architecture. Or Sculpture. Or Literature, Music or Painting. That's five categories, and someone straiinnnnning to make this sound athletic called them the "Pentathlon of the Muses."

Over the years, 151 medals were awarded. However, it should be noted that in today's cumulative Olympic medal totals, adding up all the hardware ever won by each country, the Arts medals are not included. (This bugs me for some reason, but, 151 is not divisible by fifteen [three medals in five events at each Olympics]. Rumor has it that one year there was a special Arts medal -- for dopey humor columns.)

The works in each category had to have sporting themes. Judging was often inconsistent and was perhaps occasionally influenced by non-artistic considerations. For example, in 1912, a fellow named Walter Winans won gold in sculpture. Four years earlier, he'd won gold in a (now discontinued) shooting event called "100 Metre Running Deer." Word is that in '12, he got into a couple of the judges' heads by loitering around the sculpture judging area wearing a vest made of his winning bullet-riddled target from '08.

Read more at www.MailMaxOnline.com

Pastor



Rosenbaum

Focus

So we fix our eyes not on what is seen, but on what is unseen, since what is seen is temporary, but what is unseen is eternal. ~ 2 Corinthians 4:18

Where are your eyes fixed these days? Are they fixed on debt as you keep going over the financial statements wondering how you are going to make it? Maybe your eyes are focused on deadlines, as you worry and stress about whether you will be able to get everything done for everyone who has expectations of you. Perhaps your eyes keep staring at your phone, waiting for the doctor to call with the results from a recent test. So often, our eyes are focused on things that fill us with stress and anxiety. We pace the halls. We fill our minds with what-ifs and worst-case scenarios. And, of course, we have little or no control over any of it. These situations are temporary as our Bible reading today reminds us, but certainly, a new set of temporary troubles will come our way whenever the old ones are resolved.

There is a solution to this problem. That is, to fix our eyes on what is unseen. Namely, on Jesus and the heavenly home that he has waiting for us. Everything we

face on earth is by nature temporary. But spiritual blessings in Christ are eternal. Because Jesus died on the cross in our place and rose from the dead, we have been given eternal life which far outweighs anything this life can throw at us.

But it is always easier to focus on the here and now than it is on things unseen. God invites and encourages us to lift our eyes to things above. To always have Jesus and his Word in our thoughts and our hearts. To think about and look forward to our heavenly home. To eagerly anticipate eternity with Jesus and all believers in heaven—a place where we will not pace the halls with worry or anxiety, but a place where we will live stress-free in perfect peace and joy. Fix your eyes on that!

Prayer: Dear Jesus, thank you for the heavenly home you have prepared for me. Help me to fix my eyes on things eternal. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
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ANNOUNCEMENTS

Baroda Bible Church VBS Invites Kids Pre-K
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 A week-long event called "Wilderness Escape: Where God Guides and Provides" will be held at **Baroda Bible Church from July 26 to July 30**. Exploring some of the adventures faced by Moses and the Israelites. Kids participate at the Israelite Camp, sing catchy songs, play teamwork-building games, dig into Bible-times snacks, visit Moses, and collect Bible Memory Makers to remind them of God's Word. Plus, everyone learns to look for evidence of God all around them. Each day concludes with a time of upbeat worship that gets everyone involved. Wilderness Escape will run from 6:00 p.m. to 8:00 p.m. each evening. **For more information, Contact: Pastor Dave Londot Phone 269-422-1731 E-mail pastordave@barodabilechurch.org, or visit www.barodabilechurch.org.**

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James Hoover Estate Auction. Tuesday, August 3 @ 10:00 a.m. Located: 10266 Range Line Rd, Berrien Springs, MI. Furniture: High End Bedroom Sets* Ranch Oak Bedroom Set* Brass Queen Bed* Chase Lounge* Setia* Rattan Sunroom Furniture* Platform Chairs* Dining Table & Chairs* China Cabinet* Table & Chairs* Secretary* **Collectibles:** Remington Statue* 30 Day Chime Clock* **Household:** 2 Refrigerators* Electric Stove* Washer & Dryer* Handy Cap Electric Scooter* Men's Jackets & Cloths ***Garage:** Electric Golf Cart* Grasshopper Zero Turn Mower SL52* Snowblower Attach* Leaf Vac for Grasshopper* Estate Rake* 1 Axle Trailer* Chain Saws* Log Splitter* Tool Box* Tools & Wrenches* Power Tools* Small Rotor Tiller* Snow Blower* Power Washer* Backpack Sprayer* Wood Ladder* Garden & Lawn Tools* **BigBearAuctionCompany.com* Jerry & Aimee Glassman* 269-461-6686.**

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LEGALS

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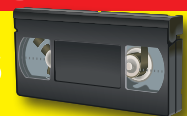
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