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Moody on The Market



Pat
Moody

New Mexican Sandwich Shop Concept: 'Anemel, A Tortaria'

A unique take on a Mexican-themed restaurant is slowly taking shape on the edge of the Arts District in downtown Benton Harbor. 'ANEMEL' is the creation of local restaurant owner James Galbraith, who's been putting the elements of the place together in his mind for several years. You may recognize Galbraith as the co-owner of Houndstooth, a unique upscale eatery that's also in downtown Benton Harbor.

"I wanted to do a taqueria before Houndstooth," Galbraith told us in an interview. "It took until now for all the pieces to come together. But you can get a taco in lots of places. So, we'll concentrate on being a tortaria, and stand out that way!"

A torta is a Mexican sandwich. Galbraith says, "Our focus will be the tortas. There will be tacos, there'll be sevicehe, there'll be queso fundido, there'll be lots of things, but the tortas are our focus. We're going to be a Mexican sandwich shop that's a fun place to eat, as well as carry-out from."

Galbraith also envisions putting what he calls "a global spin on things" with a few items from around the World, pointing to 'Crab Rangoon Nachos' as an example. He's found that the international flavors he enjoys personally have been popular at Houndstooth, so he'll try the same idea in a different way at Anemel.

Galbraith is putting all those ideas together and creating 'Anemel' in a long-empty, triangular, former gas station building on East Main at Fifth Street downtown. The location comes complete with an old Texaco sign that'll be repurposed. There'll be both indoor and seasonal outdoor seating. And a big overhead door will allow the outdoors to be invited in when Michigan weather cooperates. A dedicated 'Grab & Go' carry-out window will allow take-out customers to pick up without inter-acting with people dining-in.

Continued on page 6



Brandon Haney,
 Championship Director



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Makers Trail 19th Hole - Meet Your Makers

Returning in 2022 by popular demand is the Makers Trail 19th Hole located near the 17th green. Sponsored by the Southwest Michigan Tourist Council, the Makers Trail 19th Hole features local craft beer, wine, cider, and spirits. This upgraded covered pavilion offers comfortable seating, views of play, TVs to keep an eye on the action, and a relaxed atmosphere to enjoy specially crafted

beverages. New this year is a beer garden and a dedicated food truck, Evelyn Mae's BBQ, a great place to gather with friends and enjoy the Championship.

We offer daily and weekly ticket packages for the Makers Trail 19th Hole. For tickets, visit srpga.com.

Continued on page 2

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Haney Continued from cover

Meet the Makers

North Pier Brewing (Benton Harbor, MI)

Located less than two miles from Lake Michigan and between holes 13 and 14 at Harbor Shores, North Pier Brewing has a rotating list of hand-crafted beers that range from hoppy IPA to Belgian-style ales. It aims to explore the unique traditions of European-style ales with the Great Lakes community.

Makers Trail Menu:

Tacklebox - Hazy American IPA
Two off the First - Peach tea and lemonade with Vodka

Watermark Brewing (Stevensville, MI)

Established in 2016, Watermark Brewing is located in downtown Stevensville. With a great outdoor space, rotating food trucks, and live music nights, it is a great place to gather with family and friends for quality craft brews.

Makers Trail Menu:

Foot Wedge - Session IPA
Bodega - Mexican-style lager

Dablon Winery & Vineyard (Baroda, MI)

Once home to vineyards of concord grapes with climate conditions similar to Burgundy and Bordeaux, France, Dablon Vineyard brings exceptional wines to Southwest Michigan. Its hilly location in Baroda provides a picturesque setting for a wine tasting experience.

Makers Trail Menu:

2018 Dablon Unoaked Chardonnay - Aromas of white peach, lemon custard, and tarragon with flavors of golden apple, lychee, and pear
2020 Dablon Pinot Noir Rose - Aromas of strawberry, lemon blossoms, and rhubarb with flavors of red currant, lemon zest, and cherry

Round Barn Winery (Baroda, MI)

With a stunning turn-of-the-century Amish round barn, Round Barn is the perfect destination to spend an afternoon in Southwest Michigan. For over thirty years, the family-owned and operated winery, brewery and distillery in Baroda has created award-winning wines, locally crafted beers and fine spirits.

Makers Trail Menu:

Red Sangria - A light, fresh sparkling red wine bursting with notes of peach, cranberry, and lemon flavors. Naturally sweetened wine in a can.

Journeyman Distillery (Three Oaks, MI)

Journeyman Distillery is a grain-to-bottle distillery with grains sourced from all organic, midwest farms located in an old corset factory. It has event spaces and a 30,000-square-foot putting green perfect for golf fanatics. Stop by Journeyman for a tour to learn about the art of distilling or visit Staymaker - its full-service restaurant that offers an inventive twist on classic dishes with local ingredients.

Makers Trail Menu:

Last Feather Rye - Whiskey Smash (whiskey, grapefruit slices, mint, simple syrup, club soda)
Old Country Goodness (OCG) - Ready to pour Un-aged rye whiskey fortified with organic apple cider, organic apple juice, and spices

Peats Cider Social (Stevensville, MI)

Housed within a retro bowling alley, Peat's Cider Social offers a refreshing cider drinking experience. The family-owned and operated business that sources directly from the family farm in Paw Paw is a great place to gather for cider, bowling, and arcade games. Fun for the whole family.

Makers Trail Menu:

The Huntsman - Traditional Hard Cider



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Photo by Don Tomasi

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Congress is looking to help those saving for retirement by bolstering 401(k) programs - the tax-deferred, company-sponsored retirement accounts to which employees can contribute income, and employers can match their contributions. This move comes at a welcome time, as just 36% of non-retirement age adults believe their retirement savings are actually on-track.

This decline in retirement-ready confidence is partially due to the decline of our retirement options themselves. Defined benefit plans, more commonly known as pensions, have all but disappeared over the past four decades. Today, they cover just 15% of private sector workers versus 50% in the mid-80s. Social Security payments still provide about 90% of income for a quarter of our older adults, but the Social Security trust fund is facing a 75-year deficit and will be depleted by 2035 without legislative intervention. This leaves defined contribution plans like the 401(k), which 68% of private industry employees have access to, but only about half use.

Safe to say, 401(k) plans were not designed to be the nation's primary retirement tool when introduced in 1978. Their growing popularity has led to a number of legislative changes over the years including, most recently, the *Setting Every Community Up for Retirement Enhancement* (SECURE) Act signed by President Donald Trump in 2019. This bipartisan, landmark legislation removed maximum age limits on contributions, provided tax credits for small businesses to offer their employees 401(k) plans, and extended crucial retirement benefits to some long term part-time employees.

Congress Contemplating Changes to 401(k) Plans

Congress is now contemplating passage of SECURE 2.0, this time named the *Securing a Strong Retirement Act*. Introduced by Reps. Richard Neal (D-Mass.) and Kevin Brady (R-Texas), the two Congressmen who spearheaded passage of the original SECURE Act, this legislation builds off the 2019 law and passed the U.S. House 414-5 last month. With the U.S. Senate likely to pass their own version in the coming weeks, we thought it would be a good idea to update employers and employees alike on the changes being proposed.

Automatic Enrollment - Perhaps the largest change proposed is one that would require employers to automatically enroll all eligible workers into their 401(k) or 403(b) plans at a savings rate of 3% of salary. Enrolled workers' contribution rates would be automatically increased each year by 1% until their contribution reaches 10% annually. Switching from 'opt-in' to 'opt-out' will dramatically increase the number of younger and/or low-waged employees' participation in the program.

Catch-up Contributions - Older workers who are between the ages of 62 and 64 can increase their catch-up contributions to \$10,000 a year, up from \$6,500 now. Beginning in 2023, these catch-up contributions would be taxed as Roth contributions, meaning they'd be taxed before being invested for retirement, though earnings would be indexed to inflation.

Student Loan Repayments - Many employees tend to forgo saving for retirement until they pay their student loans in full, harming their savings by foregoing early years of compounding interest. Now, employers could treat student loan repayments as elective retirement account deferrals, and provide a matching contribution to their 401(k).

Minimum Age Increase - This bill raises the minimum age at which enrollees must begin withdrawing money from their accounts each year from 72 to 75. With Americans retiring later and living longer, this change allows for three additional years of tax-free growth on their retirement investments.

Part-Time Contributions - Companies that offer a 401(k) plan would also be required to allow part-time employees (including gig employees, freelancers, caregivers, and independent contractors) who work at least 500 hours a year for two years to contribute to a retirement account. When calculated, that works out to part-time employees who work roughly 10 hours a week or more.

Additionally, the bill would extend tax credits to small businesses for providing access to retirement plans for their workers and create an online database for Americans to locate lost retirement funds among other changes.

With over 20% of our nation's population projected to be age 65 or older by 2030, consensus on legislation like the *Securing a Strong Retirement Act* could not come at a better time. While the U.S. Senate has moved slowly on their version, most expect it to clear the upper chamber in overwhelming fashion as it did in the U.S. House. Once differences are negotiated between the two, it will then reach President Joe Biden's desk and likely earn his signature before the end of the year.

We hope it does and will continue to update our members as it moves through the process.

Read more at www.MailMaxOnline.com

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Maybe you remember a toy you received as a child for Christmas. You couldn't wait to get up the next morning to play with it again. Maybe you received a puppy and couldn't wait to take it for its first walk around the block. Or maybe it was the gift of your newborn baby, and you couldn't wait for the nurse to place that little one into your arms for the first time.

When you receive a wonderful gift, it just makes sense to use that gift immediately and often. To lay it aside and live as if you hadn't received it simply would not make any sense.

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The apostle Paul could not have been clearer. "If Christ is in you, then even though your body is subject to death because of sin, the Spirit gives life because of righteousness." Through the gift of God's Spirit, Jesus' righteousness—his perfection—is yours. That's the gift of life! Use it!

Prayer: Dear Jesus, inspire me to use my new life in service to you and others in love. Amen.

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

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- ★ PTSD Counselors from the South Bend Vet Center who come to Berrien County twice a week.
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MOODY *Continued from Cover*

The décor will carry out the Mexican theme, with bright colors on many surfaces and Russian Birch trim. Historical photos of the Arts District in the 30s and 40s are planned for the walls, supplied by the Heritage Museum in St. Joseph. In keeping with the building's his-

tory, there will also be some gas station memorabilia from the 20th Century.

Galbraith says his new place will occupy a sort of mid-range. It won't be 'upscale' because you'll place your order at the counter and have it delivered to your table. However, it certainly won't be fast-food in any way. Its menu will be unique in the area, Mexican-themed but not 'authentic Mexican', as Galbraith is clear to point out.

"Casual, but thoughtful," he says. "I like to say my restaurants are 'intentional', because it's in all the details where you 'shine' for your customers and stand out from your competition." Galbraith started in the restaurant business 20 years ago as a teenager. He's excited

about this next step on what he calls his 'journey in the hospitality industry.'

He'll co-own Anemel with his wife, Gabrielle Sukich. At Houndstooth, he's the co-owner with sister, Cheyenne Galbraith. James worked or interned at eight different restaurants in the Chicago area, often on his days off from fulltime jobs in Southwest Michigan. He wants to mentor others in the business, but not require a seven-day commitment from them to do it.

"Work-Life Balance is a real thing," Galbraith says. "And the people I need to work in my restaurant need to have it, even if previous generations didn't. I think my job as a husband and parent is more important than my job as a Chef! It took me a long time to realize

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that.” He says he took his nine-year-old daughter out ‘trick or treating’ for the first time this past Halloween.

In that spirit, Galbraith is planning on utilizing a different system for tips and gratuities at Anemel. He says a ‘Tip Pool’ drives the entire staff to strive for excellence, not just one or two ‘star servers.’ Under the system, everyone serving customers makes the same base rate, and all share in tips from the team doing an outstanding job.

At Anemel a service fee will be added to guest checks, with proper and clear up-front explanation. Guests, of course, can adjust the amount at their discretion. Galbraith says he wants to facilitate careers in hospitality, not just short-term jobs. “No more 70-80 hour weeks,” he says. In the future, he hopes to make health care benefits available to employees, which is rare in the restaurant business.

While Anemel’s opening is at least four months away—probably longer due to supply chain issues with equipment—Galbraith has a pretty clear idea of the menu concepts that will take center-stage. An open, visible kitchen will dominate the interior of the restaurant. A wood fired oven will dominate the kitchen. Galbraith says, “I want as many of the items as possible to touch the wood... to get the smoky flavor and aroma.”

Another feature of the kitchen is a vertical rotisserie, a turning ‘spit’ known as a ‘trompo’, used to grill various cuts of meat as they rotate on the spit. Galbraith says, “It’s fun to watch and delicious to taste.” He predicts the Lamb

Shawarma will be one of the most popular items from the trompo.

A featured beverage item will be ‘Slushy Margaritas’ from a special frozen drink machine. Anemel will also have wine and a selection of canned beer and soft drinks. No cocktails or mixed drinks will be served.

Special breads and rolls for the tortas will be supplied daily by the award-winning Bit O’ Swiss bakery. Galbraith hopes to develop ‘house made salsa’ that will eventually be sold for take-home both in-store and at other retail locations.

Galbraith anticipates employing 10-14 people, perhaps more in the busy season. He hopes to be open ‘before it gets cold’ later this year. However, supply chain uncertainties make it difficult to be more specific. Renovation is well underway and Anemel—in James Galbraith’s mind for years-- is now taking shape in reality.

Pat Moody
 Publisher, MoodyOnTheMarket.com
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 Box Office hours: Weekdays, 10 am - 6 pm and 1 hour before events, subject to change



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Ford

PROUD



2021 FORD ECOSPORT SE

Shadow Black, Navigation with 8 Inch Screen, Power Moonroof, Heated Front Seats, Reverse Sensing System, Rear View Camera, and Much More!
F21295

MSRP.....\$26,200
SIEMANS DISCOUNT.....- 205
RETAIL BONUS CASH.....- 1,000

SALE PRICE....\$24,995



2022 FORD MUSTANG ECOBOOST COUPE

Shadow Black, 2.3 High Performance EcoBoost Engine, 19 Inch Ebony Aluminum Wheels, Active Valve Performance Exhaust, Security Package, and Much More!
F22065

MSRP.....\$39,045
SIEMANS DISCOUNT.....- 250

SALE PRICE....\$38,795
PLUS 0.9% FOR 36 MONTHS
(WITH APPROVED CREDIT) (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2022 FORD EDGE SEL ALL WHEEL DRIVE

Forged Green, ActiveX Seating Material, Heated Front Seats, Heated Steering Wheel, Power Liftgate, Panoramic Vista Roof, Remote Start, Wireless Charging Pad, 18 Inch Bright Machined Aluminum Wheels, and Much More!
F22107

MSRP.....\$42,885
SIEMANS DISCOUNT.....- 290

SALE PRICE....\$42,595
PLUS 0.9% FOR 36 MONTHS
(WITH APPROVED CREDIT) (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2022 FORD EXPLORER XLT 4X4

Star White Metallic Tri-Coat, Two Panel Moonroof, XLT SPORT Appearance Package, 20 Inch Carbon Gray Painted 10 Spoke Wheels, Adaptive Cruise Control, Navigation System, Heated Steering Wheel, Remote Start, and Much More!
F22121

MSRP.....\$48,960
SIEMANS DISCOUNT.....- 265

SALE PRICE....\$48,695
PLUS 0.9% FOR 36 MONTHS
(WITH APPROVED CREDIT) (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)

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2021 JEEP RENEGADE TRAILHAWK 4X4

Sting-Gray, Leather Seats, 1.3 Turbo Engine, Navigation, Blind Spot and Cross Path Detection, Heated Front Seats, Heated Steering Wheel, Power Seat, Remote Start, Back-Up Camera, and Much More! C21389

MSRP.....	\$31,915
SIEMANS DISCOUNT.....	- 170
2021 NATIONAL RETAIL CONSUMER CASH..	- 1,750
CHRYSLER CAPITAL 2021 BONUS CASH*....	- 500
NATIONAL 2021 RETAIL BONUS CASH.....	- 500
AS LOW AS.....	\$28,995
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS...\$27,995
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2021 DODGE CHARGER GT

Pitch Black, Alpine Audio Group, Blacktop Package, Touch Screen, 20 Inch Black Wheels, Remote Start, and Much More! C21364

MSRP.....	\$37,185
SIEMANS DISCOUNT.....	- 290
2021 NATIONAL RETAIL CONSUMER CASH..	- 1,500
SALE PRICE FOR EVERYONE \$35,395	
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS...\$34,395
(*MUST QUALIFY)



2022 CHRYSLER PACIFICA TOURING L

Brilliant Black Crystal, Rear Back-Up Camera, Leather Seats, Parksense Rear Park Assist, Power Liftgate, Heated Front Seats, Heated Steering Wheel, Remote Start, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, and Much More! C22112

MSRP.....	\$42,198
SIEMANS DISCOUNT.....	- 203
SALE PRICE FOR EVERYONE \$41,995	
STELLANTIS LOYALTY RETAIL BONUS CASH* -	1,000
RETURNING LESSEE*.....	- 500
MILITARY OR FIRST RESPONDER BONUS CASH* -	500

AS LOW AS...\$39,995



2022 RAM 2500 PICKUP

Bright White, 6.4 V8 Engine, Power Windows and Locks, 4X2, Remote Keyless Entry, Anti-Spin Rear Axle, and Much More! C22072

MSRP.....	\$42,545
SIEMANS DISCOUNT.....	- 550
AS LOW AS.....	\$41,995
MILITARY OR FIRST RESPONDER BONUS CASH* -	500

AS LOW AS \$41,495
(*MUST QUALIFY)



2022 JEEP GRAND CHEROKEE LIMITED 4X4

Diamond Black Crystal, Leather Seats, Power Sunroof, Heated Steering Wheel, Heated Front Seats, Power Liftgate, Blind Spot and Cross Path Detection, and Much More! C22093

MSRP.....	\$46,840
SIEMANS DISCOUNT.....	- 245
NATIONAL RETAIL CONSUMER CASH.....	- 500
NATIONAL RETAIL BONUS CASH.....	- 500
GREAT LAKES 2022 CCAP BONUS CASH*....	- 500
2022 CHRYSLER CAPITAL BONUS CASH*....	- 500
SALE PRICE FOR EVERYONE \$44,595	
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
RETURNING LESSEE CASH*.....	- 500

AS LOW AS...\$43,595
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2022 RAM 1500 CREW CAB 4X4 BIG HORN

Billet Silver Metallic, Night Edition, 3.6 V6 Engine, 20 Inch Wheels, Anti-Spin Rear Axle, Power Seat, Touch Screen Radio, Heated Front Seats, Heated Steering Wheels, Parksense Front and Rear Park Assist, Power Adjustable Pedals, Power Sliding Rear Window, Remote Start, and Much More! C22086

MSRP.....	\$54,125
SIEMANS DISCOUNT.....	- 230
NATIONAL RETAIL CONSUMER CASH.....	- 1,250
GREAT LAKES 2022 CCAP BONUS CASH*....	- 1,000
2022 TRUCK MONTH CCAP BONUS CASH* -	500
SALE PRICE FOR EVERYONE \$51,145	
STELLANTIS LEASE LOYALTY BONUS CASH* -	1,000
RETURNING LESSEE*.....	- 500
MILITARY OR FIRST RESPONDER BONUS CASH* -	500

AS LOW AS...\$49,145
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2021 RAM 1500 CREW CAB 4X4 BIG HORN

Diamond Black Crystal, Sport Appearance Package, 20 Inch Aluminum Chrome Clad Wheels, Trailer Brake Controller, 5.7 Hemi V-8 with E-Torque, Anti-Spin Rear Axle, Heated Front Seats, Heated Steering Wheel, Remote Start, Power Sliding Rear Window, Touch Screen Radio, Parksense Front and Rear Park Assist, and Much More! C21311

MSRP.....	\$53,980
SIEMANS DISCOUNT.....	- 3,485

SALE PRICE FOR EVERYONE \$50,495



2022 GRAND WAGONEER SERIES III 4X4

Diamond Black Crystal, Heads Up Display, Traffic Sign Recognition, 360 Surround View Camera, Night Vision with Pedestrian and Animal Detection, Active Lane Management System, Full Speed Collision Warning, Blind Spot and Cross Path Detection, Front Passenger Interactive Display, Navigation with 12 Inch Display, Rear Seat Monitoring Camera, Front Console Cooler, 20 Way Power Adjustable Driver's Seat, 2nd Row Captain's Chairs with Power Tilt and Slide, Tri-Pane Panoramic Roof, Power Deployable Running Boards, 22 Inch Polished Aluminum Wheels, Hands Free Power Liftgate, and Much More! C22077

MSRP.....	\$112,235
SIEMANS DISCOUNT.....	- 240
SALE PRICE FOR EVERYONE \$111,995	
MILITARY OR FIRST RESPONDER BONUS CASH* -	500

AS LOW AS \$111,495

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WAS \$28,582



2019 FORD ESCAPE SE 4X4

NOW \$26,871

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 14K Miles, Remote Start, SYNC 3, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, U22016

WAS \$30,850



2018 HONDA CR-V EX AWD

NOW \$28,995

1.5 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 28K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Moon Roof, Auto Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Gold, M21063B

WAS \$41,675



2018 JEEP WRANGLER UNLIMITED SPORT 4X4

NOW \$37,829

3.6 V6 EFI Engine, 8 Speed Automatic, Polished Granite Crystal Wheels, 48K Miles, Remote Start, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Remote Keyless Entry System, Jeep Certified! Black Clear Coat, U21237A

WAS \$33,630



2019 TOYOTA TACOMA CREW CAB

NOW \$31,253

2.7 EFI Engine, 6 Speed Automatic, Styled Spoked Steel Wheels, 21K Miles, Security Cover, Bed Liner, Running Boards, Adaptive Cruise Control, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Silver, U21083B

MANAGER'S

WAS \$28,960



2018 FORD MUSTANG COUPE

NOW \$27,993

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Power Seats, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ruby Red Metallic, Ford Certified! F21254A

WAS \$21,940



2014 RAM 1500 ST EXPRESS QUAD CAB 4X4

NOW \$21,593

5.7 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 109K Miles, Security Cover, Bedliner, Running Boards, Remote Keyless Entry, Black Clearcoat, C21301A

WAS \$39,297



2020 FORD F-150 XLT SUPERCAB 4X4

NOW \$37,845

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 36K Miles, Bed Liner, Chrome Step Bars, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Black Agate, U22015

WAS \$40,987



2019 CHEVROLET PACIFICA

NOW \$37,845

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 21K Miles, Leather Heated/AC Front Seats, Heated Steering Wheel, Slide Side Doors, Uconnect Theater, Adaptive Cruise Control, Cross Path Detection, Back-Up Camera, Hands Free Phone, Ford Certified! Silver, U21083B

WAS \$39,520



2018 FORD EXPLORER SPORT 4X4

NOW \$37,841

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 53K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 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! Shadow Black, F22039A

WAS \$41,471



2019 JEEP GRAND CHEROKEE ALTITUDE 4X4

NOW \$38,979

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Touchscreen Display, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Bright White Clear Coat, U22007

WAS \$32,997



2018 DODGE CHARGER GT

NOW \$30,517

3.6 V6 EFI ENGINE, 8 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, Blacktop Package, Power Driver's Seat, Heated Front Seats, Beats Premium Speakers, Touchscreen Display, Rear Park Assist System, Back-Up Camera, Remote Keyless Entry System, Dodge Certified! Octane Red Pearl Coat, C21376A

WAS \$31,994



2017 CHEVROLET XT5 LUXE

NOW \$28,635

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 21K Miles, Power Leather Heated Front Seats, Power Moon Roof, Keep Assist, Lane Departure Warning, Blind Spot Monitor, Remote Keyless Entry System, Ford Certified! Silver, U21083B

WAS \$41,995



2018 RAM 1500 BIG HORN CREW CAB 4X4

NOW \$41,995

5.7 V8 EFI Engine, 8 Speed Automatic, Semi-Gloss Black Aluminum Wheels, Only 26K Miles, Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Brilliant Black Crystal, S21013A

WAS \$39,724



2019 CHEVY SILVERADO 1500 LD DOUBLE CAB 4X4

NOW \$39,724

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 34K Miles, Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Auto Temp Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Deep Ocean Blue Metallic, U22037

WAS \$28,635



2018 MAZDA CX-5 TOURING AWD

NOW \$28,635

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 34K Miles, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Blind Spot Monitor, Front Collision Mitigation, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Snow Flake White Pearl, F21278C

WAS \$28,635



2017 MAZDA

NOW \$28,635

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 34K Miles, Power Windows and Locks, Powertrain Warranty! Titanium, U21083B



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WAS \$32,995



2021 FORD ESCAPE SE AWD
NOW \$31,949

1.5 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 14K Miles, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Back-Up Camera, Ford Certified! Anti-Matter Blue Metallic, F21245A

WAS \$45,777



2020 HONDA RIDGELINE BLACK EDITION AWD
NOW \$43,477

3.5 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Only 7K Miles! Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Dual Panel Moon Roof, Auto Climate Control, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Blind Spot Monitor, Cross Traffic Alert, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black Pearl, C21343A

www.MAN.COM WAS \$42,996



2021 JEEP GRAND CHEROKEE LAREDO 4X4
NOW \$42,278

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 5K Miles! Remote Start, Navigation, Power Driver's Seat, Suede Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Velvet Red Pearl Coat, C22033A

WAS \$23,713



2019 JEEP CHEROKEE LATITUDE 4X4
NOW \$22,959

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Billet Silver Metallic, C22075A

SPECIALS



CHRYSLER LIMITED
NOW \$36,972

1.5L 4-Cylinder Engine, 6-Speed Automatic, 39K Miles, Remote Start, Navigation, Memory Power Windows, 2nd Row Heated Seats, Panoramic Moon Roof, Power Sunroof, Lane Departure Warning, Blind Spot Monitor, Rear Cross-Traffic Alert, Power Lift Gate, Chrysler Certified! Bright White, C21350A



WAS \$19,989

2016 HONDA CR-V LX AWD
NOW \$18,999

2.4 EFI Engine, CVT Automatic, Styled Steel Wheels, 107K Miles, CD-Player, Back-Up Camera, Remote Keyless Entry System, White Diamond Pearl, C21355B



WAS \$43,995

2019 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$40,987

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 15K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Auto Climate Control, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Velvet Red Pearl Coat, U22018



WAS \$48,936

2019 RAM 1500 REBEL CREW CAB 4X4
NOW \$47,725

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 54K Miles, Bed Liner, Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Touchscreen Display, Front and Rear Park Assist, Blind Spot and Cross Path Detection, Back-Up Camera, Trailer Brake Control, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, F21201A



CADILLAC ESCALADE AWD
NOW \$29,301

3.6 V6 EcoBoost EFI Engine, 8 Speed Automatic, 68K Miles, Remote Start, Navigation, Memory Power Windows, Auto Climate Control, Forward Collision Alert, Lane Departure Warning, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Power Lift Gate, Cadillac Certified! Passion Red, C21379A



WAS \$18,934

2015 SUBARU CROSSTREK XV AWD
NOW \$17,996

2.0 EFI Engine, 5 Speed Manual Transmission, 81K Miles, Power Windows and Locks, CD-Player, Back-Up Camera, Crystal Black Silica, C22020A



WAS \$49,977

2019 RAM 1500 LARAMIE CREW CAB 4X4
NOW \$47,735

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 29K Miles, Security Cover, Bed Liner, Wheel to Wheel Side Steps, Remote Start, Memory Power Leather Heated Front Seats, Power Adjust Pedals, Heated Steering Wheel, Touchscreen Display, Blind Spot and Cross Path Detection, Front and Reverse Park Assist, Back-Up Camera, Trailer Brake Control, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, C21285A



WAS \$30,735

2019 FORD EDGE SEL
NOW \$29,880

2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, SYNC 3, Power Windows, Leather Heated Front Seats, Auto Climate Control, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Information System, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Blue Metallic, C21294B



HONDA CIVIC SPORT
NOW \$21,995

1.8T 4-Cylinder Engine, 6-Speed Automatic, Aluminum Wheels, 49K Miles, Power Windows and Locks, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Titanium Flash Mica, M22008A



2019 RAM 1500 BIG HORN CREW CAB 4X4
NOW \$43,881

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 20K Miles, Remote Start, Black Appearance Package, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Front/Rear Park Assist, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, U22027



2021 JEEP GRAND CHEROKEE 80TH ANNIVERSARY EDITION 4X4
NOW \$47,995

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 10K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Adaptive Cruise Control, Lane Departure Warning, Forward Collision Warning, Rear Collision Mitigation, Blind Spot and Cross Path Detection, Back-Up Camera, Power Lift Gate, Trailer Tow Group IV, Remote Keyless Entry System, Jeep Certified! Bright White, C22048A



2018 FORD F-150 XLT SUPERCREW 4X4
NOW \$39,739

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 47K Miles, Running Boards, Remote Start, SYNC 3, Power Heated Front Seats, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! Blue Jeans, C22040A

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2017 JEEP GRAND CHEROKEE SUMMIT 4X4
NOW \$33,995

3.7 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 45K Miles! Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, 2nd Row Heated Seats, Panoramic Moon Roof, Auto Climate Control, Adaptive Cruise Control, Automatic Parking, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Red Velvet Pearl Coat, C22080A



2019 FORD EXPLORER XLT 4X4
NOW \$35,902

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 45K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! Magnetic Metallic, F22123A



2018 JEEP WRANGLER SPORT 4X4
NOW \$35,434

2.0 Turbo eTorque Engine, 8 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Black 3-Piece Hard Top, Power Windows, Touchscreen Display, Back-Up Camera, Universal Garage Door Opener, Remote Keyless Entry System, Jeep Certified! Punk'n Metallic, U22044



2016 RAM 1500 LARAMIE CREW CAB 4X4
NOW \$35,808

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 62K Miles, Bed Liner, Running Boards, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Granite Crystal Metallic, C22107A



2018 GRAND CHEROKEE ALTITUDE 4X4
NOW \$33,570

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 76K Miles, Remote Start, Navigation, Power Driver's Seat, Suede Heated Front Seats, Heated Steering Wheel, Rear Parking Aid, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Billet Silver Metallic, C22013A



2019 CHRYSLER PACIFICA LIMITED
NOW \$41,995

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 24K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row Power Fold Seats, Panoramic Moon Roof, Power Slide Side Doors, Rear Parking Aid, Blind Spot Monitor, Rear Collision Mitigation, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Luxury White Pearlcoat, M22054A



2018 JEEP COMPASS TRAILHAWK 4X4
NOW \$29,863

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Navigation, Power Driver's Seat, Leather Trimmed Seats, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Spitfire Orange Clear Coat, F22075A



2017 FORD ESCAPE TITANIUM 4X4
NOW \$22,819

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 61K Miles, Remote Start, SYNC 3, Memory Power Leather Heated Front Seats, Auto Climate Control, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Ingot Silver Metallic, U22046

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2021 RAM 1500 BIG HORN CREW CAB 4X4
NOW \$49,995

3.6 V6 eTorque Engine, 8 Speed Automatic, Aluminum Wheels, Less than 9K Miles! Remote Start, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Heated Steering Wheel, Front and Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Granite Crystal Metallic, C22035A



2018 BMW 430i xDRIVE AWD CONVERTIBLE
NOW \$41,617

2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 45K Miles, Hard Top Convertible! Memory Power Leather Heated Front Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, and Much More! Silver, U22009A



2016 KIA SOUL + HATCHBACK
NOW \$15,851

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 69K Miles, Power Windows and Locks, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Caribbean Blue, F22088A



2018 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$41,542

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 41K Miles, Security Cover, Bed Liner, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Power Adjust Pedals, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, F22104A

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2019 GMC CANYON SLE CREW CAB 4X4



NOW \$36,547

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 37K Miles, Security Cover, Running Boards, Remote Start, Power Driver's Seat, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Onyx Black, C21374B

2018 FORD ESCAPE TITANIUM 4X4



NOW \$29,998

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 41K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Panoramic Moon Roof, Reverse Sensing System Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! White Platinum Metallic, F22079A

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2019 RAM 2500 LARAMIE MEGA CAB 4X4

NOW \$74,995

6.7 Cummins Turbo DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, 39K Miles, MOPAR Spray-In Bed Liner, Remote Start, Navigation, Night Edition, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Surround View Camera, Blind Spot and Cross Path Detection, RamBox Utility Group, Trailer Brake Control, Remote Keyless Entry System, Balance of Factory Warranty! Granite Crystal Metallic, C22087A



2019 FORD EXPLORER LIMITED 4X4

NOW \$43,436

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 18K Miles! Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row Fold Seats, Twin Panel Moon Roof, Auto Climate Control, Front 180 Degree Camera, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Burundi Velvet Metallic, F22060A



2020 DODGE DURANGO CITADEL 4X4

NOW \$50,760

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NOW \$30,963

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NOW \$41,797

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Stuart

My No. 5 son is somewhat unbelievable.

Well, at least according to Facebook, where people recently posted comments like this about him:

"OMG! I am shaking my head!"

"Holy moly!"

"Wow! I can't believe it!!"

What did he do to amaze people so? Well, somehow -- I don't know how he did it -- he pulled a fast one on us all: he up and turned 21 years old.

This seemed unusually quick to me, and I told him so. I'm pretty darn sure he was born only about eight or nine years ago. But he produced a "driver's license" indicating that he has, in fact, spent the required 21 years that it takes to become 21. Probably a fake license.

Well, sonny boy, you asked for it -- it's times like these that wise and witty writers write wise and witty, ummm, writing, giving advice to young pups like you. So, whether you like it or not, here is my sage (not to mention rosemary and thyme) advice to pause. . .to linger. . .and to seriously consider remaining just a little longer the slim college scholar who still owes his dad a bumper sticker with your school's logo on it (I've only been asking for three years now!).

To remain just a little longer the uber-devoted Atlanta Falcons fan who has nobly borne, for five years now, the weight of that Super Bowl LI result, so miserably lost to his brother's favorite team. (And to remain a little longer the tyke who chose them as his favorite team because he liked their helmet the best.)

To remain just a little longer the luckiest of our crew at your first-ever NBA game, where he was the only one of us to capture a t-shirt (Charlotte

Bobcats!) blasted up to our nosebleed seats from one of those crazy "bazookas."

To remain just a little longer the 5-year-old who asked me one day how to spell "Babe" (I of course answered "E-V-A-L-L-O-N-G-O-R-I-A") and then, when I noticed something hidden behind his back, finally succumbed to tickling and showed me a baseball he'd "autographed" with a famous signature -- almost perfectly forged too!: "Baeb Ruht."

You could remain just a little longer the squirmy and pink and wiggly and warm and indescribably precious bundle nestled in my arms, while I quietly stared, realizing that I'd never seen anything more beautiful in my life.

Ah, sweet memories. Thanks for giving them -- and so much more -- to savor and linger over.

And speaking of lingering, get ready during times that we're together to catch me giving you a silent look that remains just a little longer. That's when you'll know that I'm thinking how proud I am of you.

You also best remember that whether you're 21, or 42, or 63, there will always be moments when those who've loved you since you were very young are silent because their very breath has been stolen, by this song playing in their hearts:

"Where are you going
My little one,
Little one?
Where are you going
My baby, my own?
Turn around, and you're two,
Turn around, and you're four
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