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Moody on The Market

Pat
Moody

Two New Businesses Plan Openings in St. Joseph

One of downtown St. Joseph's most significant and long-running empty business spaces is on the way to being filled with new enterprises.

An upscale women's boutique with four existing stores in West Michigan will open in the former Pumphouse Grille/Vivi's location at 214 State Street.

'Lee & Birch' boutiques have been in business about 15 years and have locations in downtown Grand Rapids, Grand Haven, Rockford & Kalamazoo. Learn more about their stores at www.leeandbirch.com

Lee and Birch owners revealed their plans in a personal Facebook post:

"We are SO excited to announce we're opening a store in Downtown St Joseph!!!

St Joe has been on my radar for quite some time... I absolutely love how close the downtown is to the beach, it's close to GR and Chicago, and I grew up going to my grandpas cottage there so I have very fond memories of the area.

We can't wait to welcome you into our new Store this summer and for us to become a part of such an awesome community!"

According to their website, Lee & Birch began in 2007 and has been growing consistently since:

"At Lee & Birch, we believe in offering a personalized shopping experience to each and every customer that walks into our stores and visits us online. We want every woman who shops with us to leave feeling better and more confident than they were when they walked in. We do this by continuing to offer high quality clothing and accessories in both classics that will be a staple in your closet and modern styles that hit the most up-to-date trends.

Founded in 2007, Lee & Birch now has 4 locations in West Michigan and we continue to travel the nation to bring you the best clothing and accessories. We take pride in feeling every single piece before ordering it

Continued on page 6

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Arthur
Havlicek

President,
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The Ripple Effect of Failure

On Friday, March 10, 2023, the Federal Deposit Insurance Corporation (FDIC) announced that it was taking over operations at Silicon Valley Bank (SVB), the 16th-largest bank in the country. On March 12, the country's 29th-largest bank, Signature Bank, was shut down by New York state regulators.

Their demise represents two of the three largest failures in U.S. Banking history, causing many to wonder what the ripple effect of their failure will be. Are they isolated incidents, or should we be worried about broader systemic troubles like the financial crash of 2008? I'll do my best to

Continued on page 16

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Don Stuart

Humorist

May the NUFORC Be with You

If you consider April Fool's Day as something of a national holiday for tweaking human gullibility, then tell me, is this merely a coincidence or a prank extraordinaire?: On April 1st, "thousands of people" are expected to show up in Hamlet, North Carolina for a "Cryptid Event," where they can spend the day attending presentations and "workshops" about "creatures whose reported existence is not accepted by mainstream science."

Apologies if you already know this, but for those who perhaps don't, prime examples of cryptids are Bigfoot, Mothman, and - according to the event's website - "Lochness." (Besides the fat-fingered typo and no mention of "monster," I believe mainstream science generally *does* accept the existence of Scotland's Loch Ness. UNLESS! - will startling new evidence be presented proving that Loch Ness *itself* has been *fabricated* all this time, like the supposed "moon landings"?!?!?)

While trying to learn more about this symposium, it came to my attention that there is a National UFO Reporting Center, aka NUFORC. (Note I did not say "the" national UFO Reporting Center. This is because there is at least one other such, ahem, organization, called the Mutual UFO Network, aka MUFON, about which I will say nothing further because there's a strong stench of scandal and bigotry around it - better to just mufon.)

As you can imagine, I had to take a swing at learning more about NUFORC, and in doing so, I meandered into its extensive database of unexplained sightings and encounters. And I may spend much of the rest of 2023 exploring there, because - this is the honest truth - the very first report that I randomly opened reads like this: "I witnessed 2 orange objects coming from the east low on the horizon. The first one past (sic) over and I looked through my binoculars to see that the orange glow was actually 3 smaller lights group (sic) together on center underbelly of craft that was triangle in shape. I called 911 and made a report and the police came and arrested me. The sighting cost me \$250 bond."

After reading this, I pondered its significance for approximately one-trillionth of a millisecond before bursting into a HUGE "Bwahahahahaha!!!"

How about this one?: "I have managed to get in a Fight with Invading Extraterrestrials."

The full report of this incident runs 829 words, which is a way more than Farrell and Head allow for this column. Let's just hit a couple highlights (please note, all spelling is correct, even though most of it isn't): "This is a possible UFO abduction case, Entities were seen, Missing time was experienced, Marks found on body afterwards, Animals reacted to the event"; the duration of the incident was "A long time"; "I seen a Ghastly-Extraterrestrial Appear, & I got Attacked-by the Extraterrestrials, & then started talking to them. They are talkative, & I have learned a lot of cool new stuff -- They were Sent-By Their Corrupt-Creator, Czar. I Figured-Out How-To Utilize a Space-System-Over-Ride-Thing to Catch/Soul-Process The Extraterrestrial-Czar from Where he Dies & Can Prove It."

Hooooo-boy! Can you see why I want to devote every column for the rest of the year to this stuff?! But I suppose the wife is right. When I suggested this to her, she shook her head and said, "C'mon, stick a nuforc in it and mufon."

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Photo of the Week



Clinging to Winter

Photo by Molly Pate

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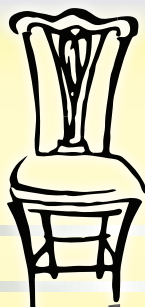


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Glen & Shelly Head

Glen: Hidden on a side street in South town St. Joseph, Shelly and I meandered into **Base Bowls & Company**. For reference, they are located at 731 St. Joseph Drive next to The UPS Store. We were greeted by one of the owners, **Stephanie Ott**, and her huge contagious smile. She showed us the menu with its customizable sandwiches, salads, smoothies, sorbet bowls, toasts and drinks. It also has standard "Signatures" if you don't know exactly what you'd like to order.

When Stephanie moved back to St. Joseph from Miami, she noticed there were no local establishments offering the fresh, healthy, and eclectic offerings that she was accustomed to in South Florida.

"Customizable sorbet, salad or smoothie bowls are extremely popular in bigger cities," Ott explained. "We wanted to provide that same fresh, healthy, and fun experience for Southwest Michigan. We offer vegan and dairy-free options for most of our menu items."

We started with a **Signature Cobb Salad** with perfectly arranged grilled chicken, bacon, ham, tomato, egg, cucumbers, and cheddar cheese. All the ingredients seemed garden-fresh, and the salad was large enough for us to split. You can choose from over a dozen scratch-made dressings. We had the Roasted Garlic and Parmesan Ranch, and we were both impressed with the robust yet smooth roasted

garlic flavor. It was one of the best dressings I've ever tried.



We were treated to an **all-natural lemonade** mixed with your choice of fruit sauce and boba. My lemonade was ramped up with strawberry fruit flavor and strawberry boba. Shelly's lemonade was enhanced with peach flavor and mango boba. Boba balls are soft, jelly-like spheres made primarily of tapioca, which comes from cassava roots. They are the "bubbles" in "bubble tea" and are also called tapioca balls, pearls, or simply...boba. When chewed, the tiny bubbles explode with intense flavor. It's very fun and somehow made me feel like a kid again. I cannot wait to bring our grandson, Luke, to try it.



As Stephanie brought the lemonades over, I couldn't help but notice that she knew every customer's name that came in the front door. Many greeted her with a hug. **Base Bowls & Company** makes YOU feel like company.

We went in expecting just uber-healthy dishes, but low and behold co-owner **Blake Williams** brought out **Blake's Famous Brisket Melt** which was piled high with deeply smoked Smithfield Brisket, caramelized onions, grilled red and green peppers, and suffocated in American and provolone cheeses. Trying its best to hold everything in was two slices of toasted sourdough bread from Detroit Bread Company. The brisket was "pulled" instead of slicing against the grain which made it easier to bite through such a generous portion. The salt and smoke balance of the brisket was also on point. The melted cheese stretched like that of a pizza when Shelly took her first bite. The sourdough bread has a subtly sweet tang to it and soaks up the brisket juice making it gooey inside, but still very crisp on the outside.



For our desert, we enjoyed a **Sorbet Base Bowl**. Ours had three flavors of sorbet as the "base" of our bowl: acai, mango, and strawberry. The sorbet is cold like ice cream, but it is dairy-free and made from real fruit. This dish was topped with hearty Gibson Granola, a honey

and oat gluten free granola that is unlike any you've likely had. A harvest of fresh fruit on top including blueberries, kiwi, pineapple, strawberries, and mango sealed the deal. It was almost too beautifully vibrant to eat. Nevertheless, we destroyed this artistic creation that looked like it was fresh from the Garden of Eden. It is a delightful guilt-free indulgence.



They have a paper ordering form with which you pick the ingredients you'd like in your dish. From your form, they quickly get to work preparing what you'd like. It's super easy to order this way. Due to limited seating and the team's desire to get your food out in a timely manner, they recommend ordering online.

Shelly: When I come back to Base Bowls, I want to try the **Papa Joe's Pizza Sandwich**, named after Stephanie's Mother's pizzeria, that once operated in Benton Harbor.

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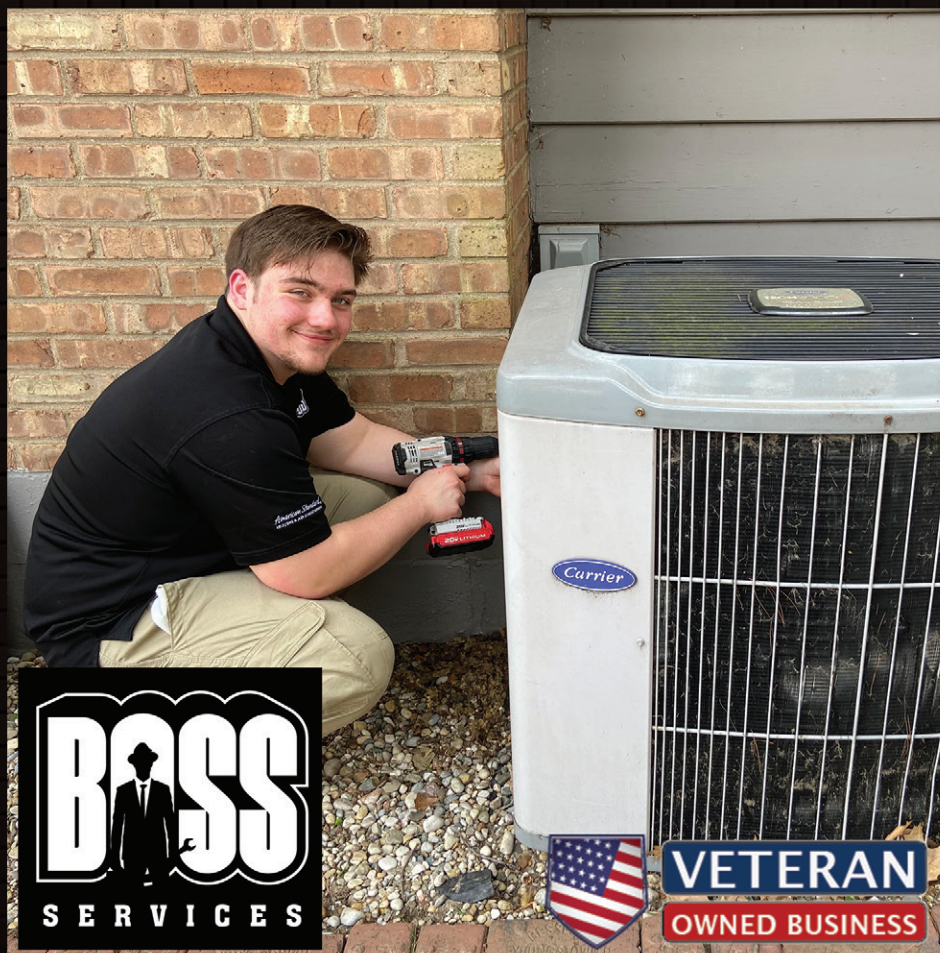
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Moody *Continued from cover*

for our stores and you will feel for yourself when you visit us."

It appears Lee & Birch will occupy about half the space in the Pumphouse building and welcome another store to the space next door. They teased an upcoming announcement of that new retailer in one of their social media posts, but no name was given. It's unclear whether Lee & Birch has purchased or leased the building, owned for decades by real estate investor John Bertuca. However, it appears they will control the entire building, based on their reference to a seasonal rental upstairs.

The former Pumphouse Grille and H.I.'s Saloon location has been a significant factor in downtown St. Joseph's restaurant and bar scene for 50+ years. However, the

space sat vacant since before the COVID shutdown three years ago. It had been occupied for a couple of years by an Italian eatery called 'Vivi's' until late 2019.

The two buildings were tied together in the 90's in a major reconstruction and expansion of the highly successful H.I.'s Saloon. However, it closed a few years later amid the owner's personal legal issues. It then was renamed "Pumphouse" by Tom Jennings (Czars505), harkening back to a bar that had been there in the 60s and 70s and again operated successfully for several years. It then became "Food District" and "Vivi's" under Jim Kramer, current owner of Schu's Grille and Bar. and Tim's Too.

Another ownership group planned to open a new restaurant in the space in early 2020. They put up signs and launched a website, but never opened amid the COVID shutdown. The location has been idle ever since.

Now, it will be reborn as home to two retail stores, led by Lee & Birch, potentially as early as June, 2023.

A few blocks away...

For Gail Michel and Diane Wallenius, it is a full-fledged passion for connecting people with things that are new, old, whimsical, or precise. It's also about having fun.

They've each had extensive experience in their respective business areas. Michel is a retired professional for retail furniture stores. Wallenius, an active healthcare volunteer, has expertise in vintage wares and antiques.

After retiring from the retail furniture industry, it was Michel's dream to start her own store. She found information and inspiration from Wallenius, who had already established Vintage Goods in Three



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Oaks. Michel opened Uncommon Things in Marshall but quickly outgrew the space. Through her business workings, Michel relied heavily on Wallenius's expertise and the two grew to work so well together they decided to partner in a new joint venture.

By May 1, the pair will open a new store in the former Premier Promotions Twin City Engraving building at 1232 Broad Street in downtown St. Joseph. Their store will carry the same name as their address, 1232 Broad Street.

"It will have a little bit of everything for everyone... We'll have antiques. We'll have vintage. We'll have brand new goods. We'll have custom upholstery that people can come in and go, 'How do I get this as a sectional?' They'll be able to order it. We'll have gifts, a garden section, women's clothing, a men's area. We just want this to be a fun shopping experience," said Michel.

The store will be curated with goods and services chosen by the store's owners. Some consignment will be there but carefully mixed in with the store's themes.

"We just want this to be a fun shopping experience. We talked about when we go out on the hunt for finding things, what we expect from stores, how we like to be treated, and from all that tribal knowledge we're going, yes, let's do this," said Wallenius.

"My store previously and Diane's are very curated. We pick and choose what goes in. We tell stories. We show people how to take new product to mix with old. Old product and mix with new. We find interesting pieces that are worth saving, that has worth, that has value, and people will love it," said Michel.

In a building with 16,000 square feet, Wallenius and Michel are only occupying half of that, for now. They've been busy renovating the interior, taking down nearly all non-load-bearing walls, pulling up industrial carpeting, grinding the cement floors, bringing things to code, and exploring everything the building has to offer.

"There's so many quirks and fun little areas. When I would drive by, I would say,

Continued on page 8

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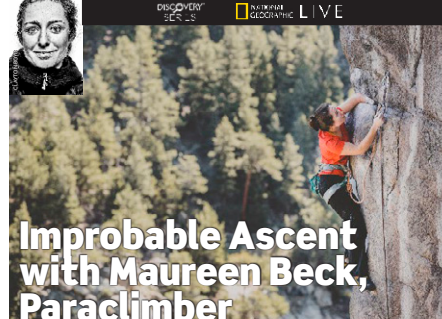
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Improbable Ascent with Maureen Beck, Paraclimber

Saturday, April 29, 7 p.m.

Maureen Beck loves to prove people wrong. Born with one hand, she tried rock climbing for the first time after a camp counselor told her she could skip it. Her love of the sport was instantaneous. With her trademark humor and wit, this world champion paraclimber and 2019 National Geographic Adventurer of the Year shares her adventures as a one-handed athlete.

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THE RIGHTEOUS BROTHERS BILL MEDLEY & BUCKY HEARD

Sunday, Apr. 30, 7:30 p.m.

Rock and Roll Hall of Fame duo The Righteous Brothers topped the charts in four decades. Now, Bill Medley joins forces with one of the most versatile vocalists in America, Bucky Heard, to bring The Righteous Brothers back to the stage. This concert experience features their biggest #1 hits including "You've Lost That Lovin' Feelin'" (the most played song in radio history,) "Soul & Inspiration," "Unchained Melody," "Rock and Roll Heaven," Medley's Grammy-winning "Dirty Dancing" theme, "The Time of My Life," and much, much more!

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Moody *Continued from page 7*

'This is a fabulous building that's being underutilized... We need to save this building and let people experience it.' I know St. Joe because it's my home. For the people that live here and those that come from all over the world, we thought this is the right spot and that's why we chose it. But really, I think the building chose us. I really do," said Michel.

They're taking the address of the building as their business name to honor the structure's history. It was built in 1901, and from 1978 forward it was home to Premier Promotions Twin City Engraving until they moved to their Washington Avenue location.

The new occupants are curious to know why there's a three-story vault built into

the structure with a natural cork lining that seems to soundproof the windowless and dark but spacious room. While its past might be obscured by time, the space seems perfect as a staging area and warehouse for their goods.

Setting up shop in a historic building during Women's History Month is not lost on Michel and Wallenius.

"We're historic women too. Yes, it's true. I mean, I think with what (Diane) has done with her life and my professional career, we've built on that. And we embrace that idea of being women business owners and really putting a dent into what we can be," said Michel.

Pat Moody
 Publisher, MoodyOnTheMarket.com
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2022 FORD MUSTANG PREMIUM COUPE

Brittany Blue Metallic, Leather Seats, Active Valve Performance Exhaust, Coastal Limited Package, Navigation, Adaptive Cruise Control, 19 Inch Black Painted Aluminum Wheels, and Much More! Sharp Car! F22290

MSRP.....\$41,900
 SIEMANS DISCOUNT.....- 405
SALE PRICE FOR EVERYONE \$41,495
 2023 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH* - 500
AS LOW AS \$40,995
PLUS 0.0% FOR 60 MONTHS
or 1.9% FOR 72 MONTHS (WITH APPROVED CREDIT)
 (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2023 FORD F-150 SUPERCREW 4X4 STX

Oxford White, 5.0 V8 Engine, Trailer Tow Package, 18 Inch 6 Spoke Gloss Black Wheels, Privacy Glass, Satellite Radio, and Much More! F23024

MSRP.....\$51,900
 SIEMANS DISCOUNT.....- 1,405
 TRUCK MONTH TRADE-IN ASSISTANCE BONUS CASH** - 1,500
SALE PRICE FOR EVERYONE \$48,995
 2023 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH* - 500
AS LOW AS \$48,495
PLUS 0.0% FOR 36 MONTHS, 2.9% FOR 48 MONTHS, or 3.9% FOR 60 MONTHS
 (WITH APPROVED CREDIT)
 (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT ** MUST TRADE-IN VEHICLE)



2023 FORD EXPLORER XLT 4X4

Agate Black, Remote Start, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Navigation, Sport Appearance Package, ActiveX Seating Material, 20 Inch Carbon Gray 10-Spoke Aluminum Wheels, and Much More! F23068

MSRP.....\$50,020
 SIEMANS DISCOUNT.....- 525
SALE PRICE FOR EVERYONE \$49,495
 2023 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH* - 500
AS LOW AS \$48,995
PLUS 0.0% FOR 36 MONTHS, 4.9% FOR 48 MONTHS, or 5.9% FOR 60 MONTHS
 (WITH APPROVED CREDIT)
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2023 FORD F-150 SUPERCAB XLT 4X4

Carbonized Gray Metallic, 2.7 V6 Ecoboost Engine, Sport Appearance Group, Trailer Brake Controller, Locking Rear Axle, Remote Start, SYNC 4, and Much More! F23080

MSRP.....\$56,095
 SIEMANS DISCOUNT.....- 2,100
 TRUCK MONTH TRADE-IN ASSISTANCE BONUS CASH** - 1,500
SALE PRICE FOR EVERYONE \$52,495
 2023 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH* - 500
AS LOW AS \$51,995
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2022 FORD F-350 4X4 FLATBED

Oxford White, 6.2 V8 Engine, 3.73 Locking Rear Axle, Upfitter Switches, Trailer Brake Controller, Power Windows and Locks, Running Boards, Back-Up Camera, Knapheide Flatbed, and Much More! F22312

MSRP.....\$49,345
 ADD FOR KNAPHEIDE FLATBED.....+ 6,145
 SUBTOTAL.....\$55,490
 SIEMANS DISCOUNT.....- 895
SALE PRICE FOR EVERYONE \$54,595
 2023 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH* - 500
AS LOW AS \$54,095
 (**MUST QUALIFY)



2022 FORD F-250 SUPERCAB SERVICE BODY

Oxford White, Locking Rear Axle, Power Windows and Locks, Trailer Brake Controller, Rear Camera, Knapheide Service Body, and Much More! F22229

MSRP.....\$46,420
 ADD FOR SERVICE BODY.....+12,295
 SUBTOTAL.....\$58,715
 SIEMANS DISCOUNT.....- 1,720
SALE PRICE FOR EVERYONE \$56,995
 2023 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH* - 500
AS LOW AS \$56,495
 (**MUST QUALIFY)



2022 FORD F-150 SUPERCAB LARIAT 4X4

Agate Black Metallic, 2.7 Ecoboost Engine, Integrated Brake Controller, 360 Degree Camera Package, Leather Seats, Lariat Black Appearance Package, Power Tailgate, Tailgate Step, B&O Unleashed 18 Speaker Sound System, Twin Panel Moonroof, Navigation, and Much More! F22237

MSRP.....\$69,875
 SIEMANS DISCOUNT.....- 3,380
 BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE \$65,495
 2023 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH* - 500
AS LOW AS \$64,995
PLUS 0.0% FOR 48 MONTHS, 0.9% FOR 60 MONTHS, or 2.9% FOR 72 MONTHS
 (WITH APPROVED CREDIT)
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2022 FORD F-450 16 FOOT BOX TRUCK

Oxford White, 6.7 Power Stroke DIESEL Engine, Rear View Camera, Limited Slip Rear Axle, Power Windows and Locks, Platform Running Boards, Supreme 16 Foot Aluminum Box, and Much More! F22267

MSRP.....\$60,315
 ADD FOR SUPREME ALUMINUM BOX...+19,482
 SUBTOTAL.....\$79,797
 SIEMANS DISCOUNT.....- 802
SALE PRICE FOR EVERYONE \$78,995
 2023 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH* - 500
AS LOW AS \$78,495
 (**MUST QUALIFY)

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2023 JEEP CHEROKEE ALTITUDE LUX 4X4

Diamond Black Crystal, Leather Seats, 18 Inch Black Spoke Wheels, Remote Start, Heated Steering Wheel, Heated Front Seats, Power Liftgate, Blind Spot and Cross Path Detection, Adaptive Cruise Control, Lane Departure Warning, Parallel and Perpendicular Park Assist, Navigation, and Much More! C23048

MSRP.....\$41,230
 SIEMANS DISCOUNT.....- 235
 RETAIL BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE \$39,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$39,495
 (*MUST QUALIFY)



2023 CHRYSLER PACIFICA TOURING L

Fathom Blue Pearl, Power Liftgate, Power Sliding Doors, Heated Front Seats, Heated Steering Wheel, Remote Start, Touchscreen Radio, Blind Spot and Cross Path Detection, Lane Departure Warning, Parksense Rear Park Assist, Back-Up Camera, Leatherette Seats, Adaptive Cruise Control, and Much More! C23039

MSRP.....\$42,725
 SIEMANS DISCOUNT.....- 330
SALE PRICE FOR EVERYONE \$42,395
 STELLANTIS LEASE LOYALTY BONUS CASH* - 1,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$40,895
 (WITH APPROVED CREDIT*)
 (*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2023 JEEP WRANGLER UNLIMITED SPORT 4X4

Granite Crystal Metallic, Black 3-Piece Hardtop, Automatic Transmission, Deep Tint Sunscreen Windows, 17 Inch Aluminum Wheels, Rear Back-Up Camera, and Much More! C23070

MSRP.....\$44,715
 SIEMANS DISCOUNT.....- 220
 GREAT LAKES BC FEDERAL STATE REGIONAL BONUS CASH* - 1,500
SALE PRICE FOR EVERYONE \$42,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$42,495
 (*MUST QUALIFY)



2022 RAM 1500 BIG HORN CREW CAB 4X4

Granite Crystal Metallic, Sport Appearance Package, 20 Inch Chrome Clad Wheels, Remote Start, Touchscreen Radio, Anti-Spin Rear Axle, Rear Power Sliding Window, Power Adjustable Pedals, Power Seat, Bucket Seats, Navigation, and Much More! C22217

MSRP.....\$56,580
 SIEMANS DISCOUNT.....- 2,585
 NATIONAL RETAIL CONSUMER CASH* - 1,000
 2022 CHRYSLER CAPITAL BONUS CASH* - 1,000
 BONUS CASH.....- 2,000
SALE PRICE FOR EVERYONE \$49,995
 STELLANTIS LEASE LOYALTY BONUS CASH* - 2,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$47,495
 (*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2022 JEEP GLADIATOR OVERLAND 4X4

Black, Leather Seats, Trailer Tow Package, 3-Piece Hardtop, Heated Front Seats, Heated Steering Wheel, Remote Start, Alpine Premium Sound System, and Much More! C22213

MSRP.....\$53,760
 SIEMANS DISCOUNT.....- 2,265
 BONUS CASH.....- 2,500
SALE PRICE FOR EVERYONE \$48,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$48,495
 (*MUST QUALIFY)



2022 RAM 2500 CREW CAB 4X4

Diamond Black Crystal, 6.4 V8 Engine, Anti-Spin Rear Axle, Electric Shift-On-The-Fly Transfer Case, Chrome Appearance Group, Rear Power Sliding Window, Satellite Radio, and Much More! C22223

MSRP.....\$56,290
 SIEMANS DISCOUNT.....- 1,795
 BONUS CASH.....- 1,000
 SELL-DOWN BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE \$52,495
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$51,995
 (*MUST QUALIFY)



2022 RAM PROMASTER 3500 WITH KUV BODY

Bright White, Cloth Seats, Adaptive Cruise Control, Wide Power Heated Mirrors, Knapheide KUV Body, and Much More! C22232

MSRP.....\$43,295
 ADD FOR KNAPHEIDE BODY.....±21,306
 SUBTOTAL.....\$64,601
 SIEMANS DISCOUNT.....- 2,606
SALE PRICE FOR EVERYONE \$61,995
 2022 ON-THE-JOB COMMERCIAL EQUIPMENT UPFIT ** - 1,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$60,495
 (*MUST QUALIFY/** BUSINESS OWNERS ONLY)



2022 RAM 1500 LIMITED CREW CAB 4X4

Billet Silver Metallic, 5.7 HEMI V8 Engine, Leather Seats, Ram Box Cargo Management, Dual Pane Panoramic Sunroof, Anti-Spin Rear Axle, Trailer Brake Controller, 22 Inch Black Aluminum Wheels, Ram (RED) Edition, 19 Speaker Harman Kardon Speaker System, Tri-Fold Tonneau Cover, Spray-In Bedliner, Power Running Boards, Heated Seats, Ventilated Front Seats, Heated Steering Wheel, Navigation, 12 Inch Touchscreen, and Much More! C22164

MSRP.....\$75,550
 SIEMANS DISCOUNT.....- 5,555
SALE PRICE FOR EVERYONE \$69,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$69,495
 (*MUST QUALIFY)

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WAS \$33,995



2020 FORD EDGE TITANIUM AWD
NOW \$33,480

2.0 Ecoboost EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 23K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Iconic Silver Metallic, U23004A

WAS \$39,995



2020 FORD TRANSIT T-250 LR CARGO VAN
NOW \$38,750

3.6 V6 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 73K Miles, SYNC 3, Lane-Keeping System, Front Collision Mitigation, Back-Up Camera, Trailer Tow Package, Trailer Brake Controller, Remote Keyless Entry System, Oxford White, F23015A

WAS \$34,797



2017 FORD E-350 SUPER DUTY CUTAWAY BOX TRUCK
NOW \$32,995

6.8 V10 EFI Engine, 6 Speed Automatic, Steel Wheels, 100K Miles, Cruise Control, Power Windows and Locks, Black Vinyl Floor Covering, Remote Keyless Entry System, Oxford White, U22185

WAS \$26,886



2019 JEEP CHEROKEE LATITUDE 4X4
NOW \$24,919

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 33K Miles, Power Driver's Seat, Touchscreen Display, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Billet Silver Metallic, U22182

WAS \$30,806



2021 HONDA HR-V EX-L AWD
NOW \$26,824

1.8 EFI Engine, 1 Speed CVT Automatic, Styled Steel Wheels, 35K Miles, Leather Heated Front Seats, Power Moonroof, Auto Climate Control, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Start, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black Pearl, C22137C

MANANA SPEC

WAS \$14,986



2017 CHEVY CRUZE LT HATCHBACK
NOW \$13,998

1.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 83K Miles, Power Driver's Seat, Heated Front Seats, Power Moonroof, CD-Player, Navigation, Back-Up Camera, Remote Keyless Entry System, Summit White, C22199B

WAS \$32,806



2021 JEEP RENEGADE TRAILHAWK 4X4
NOW \$29,976

1.3 TURBO, 9 Speed Automatic, Aluminum Wheels, Only 7K Miles! Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Dual Pane Panoramic Sunroof, Blind Spot and Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Silver Glacier Metallic, C23038A

WAS \$54,569



2020 TESLA MODEL 3 LONG RANGE AWD
NOW \$38,200

Electric, 1 Speed Automatic, 40K Miles, Memory Power Leather Heated Front Seats, 2nd Row Heated Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Aerial View Display System, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Balance of Factory Warranty! Deep Blue Metallic, C22166A

WAS \$21,488



2016 FORD F-150
NOW \$19,995

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 50K Miles, Power Leather Heated Front Seats, Power Adjustable Pedals, Blind Spot Monitor, Reverse Sensing System, Remote Keyless Entry System, Ford Certified! Agate Black, U23016

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2021 JEEP GRAND CHEROKEE-L LIMITED 4X4
NOW \$47,500

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 3K Miles! Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, 2nd Row Heated Seats, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Diamond Black Crystal, C22152A



2015 HARLEY-DAVIDSON FLHTCU 2 ULTRA TOURING
NOW \$15,995

Only 17K Miles!
Touchscreen Display, F23022H



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

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 38K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moonroof, Touchscreen Display, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Keeping Assist with Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Diamond Black Crystal Pearlcoat, C23034A



2019 FORD F-150 XLT SUPERCREW 4X4
NOW \$38,995

2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 50K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Sliding Rear Window, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, U23016



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WAS \$29,614



2018 LINCOLN MKX
NOW \$25,999

3.7 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Climate Control, Hands-Free Liftgate, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Blue Diamond Metallic, F2225H

WAS \$28,994



2020 GMC TERRAIN SLE AWD
NOW \$25,816

1.5 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 41K Miles, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Blue Emerald Metallic, U22147

WAS \$55,255



2017 FORD F-250 LARIAT SRW CREW CAB 4X4
NOW \$53,651

6.2 V8 EFI Engine, 6 Speed Auto, Alum Wheels, 50K Mi, Bedliner, Running Boards, Remote Start, Nav, SYNC 3, Chrome Pkg, Power Leather Heated Front Seats, Power Adjust Pedals, Twin Panel Moonroof, Auto Climate Control, Adaptive Steering, Lane Keeping Alert, Blind Spot Info System, Reverse Sensing System, Back-Up Camera, Trailer Brake Controller, Tow Technology Bundle, Remote Keyless Entry System, Shadow Black, F22294A

WAS \$25,903



2019 BUICK ENCORE ESSENCE AWD
NOW \$23,301

1.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Memory Power Leather Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Forward Collision Alert, Lane Departure Warning, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Ebony Twilight Metallic, U22169

SIEMANS SPECIALS

WAS \$48,692



2021 JEEP GLADIATOR HIGH ALTITUDE 4X4
NOW \$46,995

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Bed Liner, Running Boards, Navigation, Body Color 3-Piece Hard Top, Leather Seats, Rear Sliding Window, Alpine Premium Audio System, Touchscreen Display, Rear Assist System, Blind Spot & Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Black Clearcoat, C22135B



WAS \$33,467

2019 FORD EXPLORER XLT 4X4
NOW \$30,390

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, SYNC, Power Front Seats, Rear Parking Aid, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Blue Metallic, F22252A



WAS \$40,995

2022 HONDA ACCORD EX-L HYBRID
NOW \$34,665

2.0 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 14K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Power Moonroof, Auto Climate Control, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Cross-Traffic Alert, Rear Parking Aid, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Crystal Black Pearl, F22039B



WAS \$46,892

2021 JEEP WRANGLER UNLIMITED WILLYS 4X4
NOW \$44,708

2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 17K Miles, Remote Start, 3-Piece Black Hardtop, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Sarge Green, U22131



WAS \$44,995

2020 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$44,995

2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 33K Miles, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Sliding Rear Window, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Velocity Blue, U23015



WAS \$43,995

2019 FORD RANGER SUPERCREW FX4 ROCKY RIDGE
NOW \$43,995

2.3 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 28K Miles, Rocky Ridge Conversion Package, Security Cover, Bedliner, Step Bars, Remote Start, SYNC 3, Power Leather Heated Front Seats, Power Side Rear Window, Climate Control, Blind Spot with Cross Traffic Alert, Lane Keeping System, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Hot Pepper Red Metallic, C22087C



WAS \$62,875

2016 RAM 3500 LARAMIE LONGHORN CREW CAB 4X4
NOW \$62,875

6.7 Cummins Turbo DIESEL, 6 Speed Auto, Alum Wheels, 36K Miles, Dual Wheels Rear Axle, Bedliner, Running Boards, Remote Start & Keyless Entry, Nav, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Power Sunroof, Touchscreen Display, Rear Parking Aid, Back-Up Camera, Trailer Brake Control, Bright White Clearcoat, C22210A



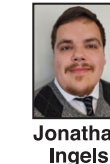
WAS \$19,856

2018 FORD FUSION SE AWD
NOW \$19,856

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 78K Miles, Remote Start, Memory Power Leather Heated Front Seats, Power Moonroof, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ruby Red Metallic, F22317A

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2020 JEEP CHEROKEE TRAILHAWK 4X4
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3.2 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 32K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Granite Crystal Metallic, F23054A



2021 JEEP GRAND CHEROKEE L LIMITED 4X4
NOW \$48,170

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 18K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moonroof, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Silver Zynith, U22114



2018 FORD F-350 SRW XLT SUPERCREW 4X4
NOW \$57,995

6.7 Power Stroke V8 DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, Only 20K Miles! Security Cover, Bedliner, Running Boards, FX4 Off-Road Package, Remote Start, SYNC 3, Power Driver's Seat, Heated Front Seats, CD-Player, Reverse Sensing System, Back-Up Camera, Trailer Brake Controller, Remote Keyless Entry System, Ford Certified! Shadow Black, F23066A



2022 TOYOTA CAMRY SE AWD
NOW \$31,769

2.5 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 3K Miles! Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Silver, C22189A



2021 CHEVY SILVERADO K1500 RTS CREW CAB 4X4
NOW \$48,995

5.3 V8 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 31K Miles, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Shadow Gray Metallic, U23030



2020 JEEP GRAND CHEROKEE LAREDO 4X4
NOW \$36,899

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 31K Miles, Power Driver's Seat, Climate Control, Touchscreen Display, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, C23045A



2021 FORD RANGER XL SUPERCAB
NOW \$28,995

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Silver Steel Wheels, Only 13K Miles, Security Cover, Remote Start, SYNC, Chrome Appearance Package, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, F23043A



2020 KIA SPORTAGE LX AWD
NOW \$20,943

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 77K Miles, Power Driver's Seat, Heated Front Seats, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Rear Cross-Traffic Monitor, Blind Spot Collision Warning, Back-Up Camera, Remote Keyless Entry System, Black Cherry Pearl, U23005A

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2018 FORD ESCAPE SEL 4X4
NOW \$23,588

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 38K Miles, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Climate Control, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! F23084A



2022 HONDA CR-V EX-L HYBRID AWD
NOW \$38,995

2.0 HYBRID Engine, 1 Speed CVT Automatic, Aluminum Wheels, Only 6K Miles! Remote Start, Memory Power Leather Heated Front Seats, Power Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Platinum White Pearl, F23035A



2020 FORD F-150 XLT SPORT SUPERCAB 4X4
NOW \$39,995

3.5 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 24K Miles, Bedliner, Running Boards, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Front Collision Mitigation, Blind Spot System with Trailer Tow Monitor, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Lead Foot, U23034



2022 CHRYSLER PACIFICA TOURING L AWD
NOW \$44,991

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Less Than 7K Miles! Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Chrysler Certified! Granite Crystal Metallic, C23071A

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2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 27K Miles, Remote Start, Navigation, SYNC 3, Ford Co-Pilot 360 Assist, Power Heated Front Seats, Auto Climate Control, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Hands Free Power Liftgate, Remote Keyless Entry System, Ford Certified! Desert Gold, F22200A

2017 JEEP WRANGLER UNLIMITED SAHARA 4X4



NOW \$35,995

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, Only 29K Miles, Remote Start, Navigation, Body Color 3-Piece Hardtop, Leather Heated Front Seats, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Chief Clearcoat, C23079A



**2021 CHEVY
TRAILBLAZER LT AWD
NOW \$27,688**

1.3 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Only 14K Miles! Remote Start, Power Driver's Seat, Heated Front Seats, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Dark Copper Metallic, U23007



**2018 JEEP GRAND
CHEROKEE ALTITUDE 4X4
NOW \$29,995**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 58K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Suede Front Seats, Heated Steering Wheel, Auto Climate Control, Rear Parking Aid, Rear Collision Mitigation, Power Liftgate, Remote Keyless Entry System, Diamond Black Crystal Pearlcoat, M23019A



**2017 FORD F-250 SRW
LARIAT CREW CAB 4X4
NOW \$59,995**

6.7 V6 DIESEL Power Stroke EFI Engine, 6 Speed Automatic, Aluminum Wheels, 48K Miles, Bedliner, Power Running Boards, FX4 Off-Road Package, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, 2nd Row Heated Seats, Panoramic Moon Roof, Auto Climate Control, Adaptive Cruise Control, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Ruby Red Metallic, F22012A



**2020 FORD F-150 XLT
SUPERCREW 4X4
NOW \$44,500**

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 31K Miles, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Sliding Rear Windows, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U23024

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**2018 GMC SIERRA 2500HD
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NOW \$59,980**

6.6 V6 DIESEL EFI Engine, 6 Speed Automatic, Aluminum Wheels, 44K Miles, Allison Duramax Transmission, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Power Moonroof, Auto Temp Control, Lane Departure Warning, Front Collision Warning, Back-Up Camera, Locking/Limited Slip Differential, Remote Keyless Entry System, Balance of Factory Warranty! Onyx Black, C23032A



**2022 TOYOTA TUNDRA
SR5 CREW CAB 4X4
NOW \$53,995**

3.4 V6 EFI Engine, 10 Speed Automatic, Aluminum Wheels, Less Than 5K Miles, Bedliner, Power Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Touchscreen Display, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Magnetic Gray Metallic, C22168A



**2021 JEEP CHEROKEE
LATITUDE 4X4
NOW \$31,577**

3.2 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 15K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Slate Blue Pearlcoat, F22316B



**2017 JEEP WRANGLER
SPORT 4X4
NOW \$28,995**

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 56K Miles, Black 3-Piece Hardtop, Deep Tint Sunscreen Windows, Alpine 9-Speaker W/All Weather Subwoofer, Satellite Radio, Remote Keyless Entry System, Rhino Clearcoat, F22153A



**2019 FORD F-150 XLT
SUPERCREW 4X4
NOW \$39,650**

2.7 V6 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 44K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, F221023



**2020 FORD F-150 XLT
SPORT SUPERCREW 4X4
NOW \$44,489**

2.7 V6 EcoBoost, 10 Speed Automatic, Aluminum Wheels, 32K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Power Sliding Rear Window, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Lead Foot, F22288A



**2022 JEEP WRANGLER
SPORT 4X4
NOW \$38,995**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Black 3-Piece Hardtop, Touchscreen Display, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Jeep Certified! Black Clearcoat, C22253A



**2019 FORD F-150
XLT SUPERCREW 4X4
NOW \$38,997**

5.0 V8 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 48K Miles, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Power Slide Rear Window, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Stone Gray, Ford Certified! U23009



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NOW \$11,893**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 151K Miles, Remote Start, SYNC, Memory Power Leather Heated Front Seats, Power Adjust Pedals, Climate Control, Blind Spot Monitor, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ingot Silver Metallic, F22315A



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R/T SCAT PACK
NOW \$47,995**

6.4 V8 SRT HEMI Engine, 6 Speed Manual Transmission, Aluminum Wheels, Only 2K Miles, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Alpine Audio Group, Back-Up Camera, Remote Keyless Entry System, Dodge Certified! Granite Pearlcoat, C23022A



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Havlicek *Continued from cover*

answer these questions in this week's column.

To put it simply, SVB and Signature failed due to financial issues specific to each bank. SVB was seized by California regulators after depositors rushed to withdraw funds over concerns about exposure to interest rates. Signature failed due to exposure to crypto industry losses. Both situations rightfully highlight the risk small and midsized banks incur if they lack the diversification necessary to withstand niche industry setbacks and significant bank runs.

For example, SVB transformed itself into the 16th largest bank in the country by catering to Silicon Valley venture capitalists (VCs) and the companies they funded. As a result, it became particularly dependent on the health of the tech industry and on a relatively small number of VCs and founders. While the bank's initial success can be attributed to that dependence, it's also what led to its destruction.

SVB took those deposits during the industry boom of 2020 and 2021 and bought long-term treasuries and mortgage-backed securities that carried very low interest rates. This exposed SVB to risk when interest rates spiked and bond prices fell in 2022, resulting in \$16 billion in unrealized losses on their investment portfolio by the end of last year.

Signature Bank, which began taking deposits of cryptocurrency assets in 2018, was similarly undiversified. The bank's overexposure to crypto seems to have spooked depositors after SVB collapsed, prompting a \$10 billion run on the bank's deposits which, in turn, prompted action from regulators.

Many have been quick to assign blame on deregulation and lack of federal supervision. It's true, had either institution been a larger bank, they would have been subject to tougher regulations and stress testing that would likely have kept them from becoming so exposed. It is my opinion, however, most if not all of the responsibility lies at the feet of the boards, owners, and managers of these banks. Why? **They violated one of the fundamental rules of finance: always diversify.** Instead, both institutions went nearly all-in on niche industries.

To make matters worse, they lacked diversification in another way as well. Uninsured deposits made up more than 90% of their total deposits. By comparison, the median percentage for the 10 largest U.S. Banks is roughly 46%. This matters because the FDIC only insures deposits up to \$250,000. Anything more does not have the same government protection. Depositors at both SVB and Signature understood that, which is why news of failure sent them running for the door. Thankfully, the FDIC immediately invoked a "systemic risk exception" which

allows the government to pay back uninsured depositors and prevents dire consequences for the economy. The Fed also announced they would set up an emergency lending program to provide additional funding to eligible banks and help ensure that they are able to "meet the needs of all their depositors."

The good news for us is, unlike the bank bailouts of 2008, the costs to make depositors of SVB and Signature whole will be financed by fees paid by banks into the FDIC, not shouldered by taxpayers. Even better, the ripple effect of sell-off and withdrawals that occurred throughout the financial industry immediately after the news of failure broke has mostly stabilized due to a swift response from regulators around the globe.

Most importantly, however, the issues reflected above are isolated in nature and the rest of the American banking system is, as Treasury Secretary Janet Yellen put it, "safe and well capitalized." This means Southwest Michigan can continue banking with confidence. Our local institutions are on firm financial footing.

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Moody on The Market
Pat Moody
Two New Businesses Plan Openings in St. Joseph
One of downtown St. Joseph's most significant and long-running empty businesses is on the way to being filled with new enterprises.
An upscale women's boutique with four existing stores in West Michigan will open in the former Playhouse Grillie/Viv's location at 214 State Street.
Lee & Birch Boutiques have been in business about 15 years and have locations in Grand Rapids, Grand Haven, Rockford & Holland. Learn more about their stores at www.leeandbirch.com
Lee and Birch owners revealed their plans in a personal Facebook post:
"We are SO excited to announce we're opening a store in Downtown St. Joseph!! St. Joe has been on my radar for quite some time... I absolutely love how close the downtown is to the beach, it's close to GR and Chicago, and I grew up going to my grandparents cottage there so I have very fond memories of the area.
We can't wait to welcome you into our new store this summer and for us to become a part of such an awesome community!"
According to their website, Lee & Birch began in 2007 and has been growing consistently since.
"Lee & Birch, we believe in offering a personalized shopping experience to each and every customer that walks into our store and visit us online. We want every woman who shops with us to feel special when they visit us. We do this by continuing to offer high quality clothing and accessories in both classics that will be a staple in your closet and modern styles that hit the most up-to-date trends.
Founded in 2007, Lee & Birch now has 4 locations in West Michigan and we continue to grow the nation to bring you the best clothing and accessories. We take pride in feeling every single piece before entering a store."
Continued on page 6

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Arthur Havlicek
President, SBC Chamber

The Ripple Effect of Failure
On Friday, March 10, 2023, the Federal Deposit Insurance Corporation (FDIC) announced that it was taking over operations at Silicon Valley Bank (SVB), the 16th-largest bank in the country. On March 12, the country's 23rd-largest bank, Signature Bank, was shut down by New York state regulators.
Their demise represents two of the three largest failures in U.S. Banking history causing many to wonder what the ripple effects of their failure will be. Are they isolated incidents, or should we be worried about broader systemic troubles like the financial crash of 2008? I'll do my best to

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Glenn Rosenbaum

Pastor

Inconceivable Love

"For my thoughts are not your thoughts, neither are your ways my ways," declares the LORD. "As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts."

Isaiah 55:8,9

We really should be able to empathize with just about any other person we meet. Studies indicate that we share 99.9% of our DNA in common with all other human beings. The main reason that we can't get along or see things from the other person's perspective is that we don't want to. We want to believe that somehow, we're better, that our thinking is superior. And that goes for clashes between cultures, countries, and couples.

But what if the person we're trying to understand is God? Why does he allow suffering? Why does he seem to bless those who do evil? Why does he

sometimes take the people we love long before we think it's time? Because sin and selfishness blind us, much of what God does is incomprehensible to us. How fortunate for us that his ways are not our ways! Instead of punishing us, on the cross of Jesus, God did "what no eye has seen, no ear has heard, no mind has conceived" (1 Corinthians 2:9). God the mighty Creator died for his sinful creatures. Through Jesus' sacrifice, the debt of everyone's sin has been paid in full. All who turn to Jesus and trust in him as their Savior are blessed with the peace of forgiveness.

It is not the way of sinful people to freely pardon. It is not the thinking of selfish people to graciously show mercy to enemies. But oh, what a blessed truth: God's thoughts are not our thoughts, and his ways are not our ways!

Prayer: Father in heaven, I never could imagine that you would love me as much as you do. Teach me to understand your ways so that I might share them with others. In Jesus, I pray. Amen.

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

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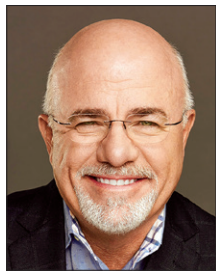
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<p>PAW PAW LAKE</p> <ul style="list-style-type: none"> 4 BD, 2 BA – 1,494 sqft .19 Acres & 40 ft waterfront Completely remodeled Business class Wi-Fi system w/2 office space for remote work Oversized 2 story, 2 car garage Potential to be sold fully furnished for turnkey rental option \$795,000 (22039645) 	<p>LAKE VIEW</p> <ul style="list-style-type: none"> 3 BD, 1.5 BA – 1,380 sq ft Panoramic views of Paw Paw Lake New roof, heating & A/C New flooring & more 22x27 Lakeside deck 36x24, 4 car tandem garage \$350,000 (23004712) 	<p>CUTE CITY HOME</p> <ul style="list-style-type: none"> 3 BD, 2 BA – 1,681 sq ft Low maintenance in city Updated kitchen w/ SS appliances Spacious dining room Many new & newer items Don't wait, call today! \$270,000 (23006501) 	<p>NEW CONDO LISTING</p> <ul style="list-style-type: none"> 2 BD, 2 BA – 1,448 sq ft Newly built – 1 level Open kitchen & dining Living rm w/ fireplace & door to patio Master w/ walk-in closet & laundry 2 Car XL garage \$269,000 (23008640)
<p>BUNGALOW</p> <ul style="list-style-type: none"> 3 BD, 1 BA – 1,147 sq ft Guest house 24x40 Pole barn Hagar Shore Area Second home or rental units Call today! \$209,000 (23008145) 	<p>NATURE LOVER'S DELIGHT</p> <ul style="list-style-type: none"> 2 BD, 1 BA – 860 sq ft 6.7 acres Secluded, country setting All appliances stay Garage & pole barn Home needs a little TLC \$175,999 (23006752) 	<p>VACANT LOTS</p> <ul style="list-style-type: none"> St. Joseph location Lot sizes range from .73 acres to 1.4 acres Buildable, wooded Municipal water & sewer availability Close to shopping & US 31 Call for more info. Call for Pricing 	<p>VACANT LOTS</p> <ul style="list-style-type: none"> 2 Lots available Each lot is .45 acre, 119x165 each Public water/sewer available Buildable & level Builder options available Great location \$55,000/lot (22047923/23006755)
<p>VACANT LAND</p> <ul style="list-style-type: none"> 1.28 Acre 148x375' Building site Cleared & Level Close to Paw Paw Lk & Golf Course Call today for more info. \$27,000 (22020516) 	<p>NEW COMMERCIAL LISTING</p> <ul style="list-style-type: none"> 3018 Sq ft, 2 story building Arts District Area Waterfront that leads to LK MI Docking up to 7 boats 1.25 Acres Call today for private showing. \$1,300,000 (23007390) 	<p>NEW LISTING</p> <ul style="list-style-type: none"> 900 Sq ft - Completely updated Established Hair Salon 3 Stations, 2 sinks & 1 bath w/laundry & storage Furnishing, fixtures & equipment included Main street location with station expansion options Call today for more info \$75,000 (23003302) 	<p>Scan to expand your Real Estate search options at www.cbanchor.com</p>

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Dave Ramsey
Financial Expert
The Ramsey Show

Dave Says
Pay Off My Home or Buy a Rental?

Dear Dave,
I'm going to sell a rental cabin I own, and the sale should bring me about \$388,000. Should I take the proceeds from the sale and use it to pay off my home and other debt or use the money to buy another, similar rental property where I could collect about \$1,500 per month in rent? Right now, I owe \$200,000 on my home, and I have just under \$50,000 in miscellaneous debt.

Valerie
Dear Valerie,
Let me start by asking you a question. If your home were paid for and you didn't have a mortgage at all, would you take out a loan against your home to buy a rental property? Let me give you a hint. The answer should be a big, fat no.

The shortest distance between where you are right now and a high-quality financial life—including wealth building—is getting your home and other debt paid off. Then, use the cash flow that's freed

up, and the increased peace of mind, to rapidly pile up a bunch of money and buy another rental property.

There's nothing wrong with owning rental properties and other kinds of real estate, Valerie. I love real estate, and today, I have several rental properties of my own. The difference is I bought all of mine with cash. I didn't go into debt for them. I learned my lesson about debt the hard way over 30 years ago, and I don't want you to take a chance on suffering through all that crap too.

Use the money from the sale of the cabin to pay off your home and other debt, and to make sure you've got a solid emergency fund of 3-6 months of expenses set aside. After that, if you want to start saving aggressively for another rental, go for it. Just make sure it's a smart buy when the time comes and that you pay for it in cash!

- Dave

Description automatically generated
* Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for the company Ramsey Solutions.

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LEGALS

Synopsis of Lake Charter Township, Board Meeting March 21, 2023
 Meeting called to order 7:00 p.m. Present: Carson, Payne, Clark, Mensinger and Wilk. , Essig and Drew Absent.
 Motion to approve add one item to the Agenda. Five ayes, motion carried.
 Motion to approve February 17, 2023 meeting minutes. Five ayes, motion carried.
 Motion to approve February bills totaling \$354,637.30 Five ayes, motion carried.
 Motion to approve renewal of custodial contract, for one year with 5% increase. Five ayes, motion carried.

LEGALS

Bridgman Water Quality Report
 The City of Bridgman Water Quality Report for 2022 is now available at www.bridgman.org/249/Annual-Water-Quality-Reports
 to receive a paper copy in the mail, contact us at: amottl@bridgman.org or 269-266-7873

Motion to approve purchase of a Motorola 800Mhz radio for \$4,325.43 for Fire Rescue boat. Five ayes, motion carried.
 Motion to Resolution MDNR grant application for the John W. Gast nonmotorized trail. Roll Call Vote: Carson yes; Payne yes; Clark yes; Wilk yes and Mensinger yes. Motion carried.
 Motion to renew firefighters volunteer life and accident insurance for \$6,187.92. Five ayes, motion carried.

ANNOUNCEMENTS

The next regular meeting is scheduled for April 11, 2023 at 7:00 p.m., Lake Township Hall, Bridgman, Michigan.

Lake Charter Township Planning Commission is scheduled for April 3, 2023 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan.
 Lake Charter Township Zoning Board of Appeals is scheduled for April 12, 2023 at 6:30 p.m., Lake Charter Township Hall, Bridgman, Michigan.
 The meeting adjourned 7:55 p.m.

Lake Charter Township website: www.lake-township.org

A complete set of minutes may be obtained from the Lake Charter Township Clerk

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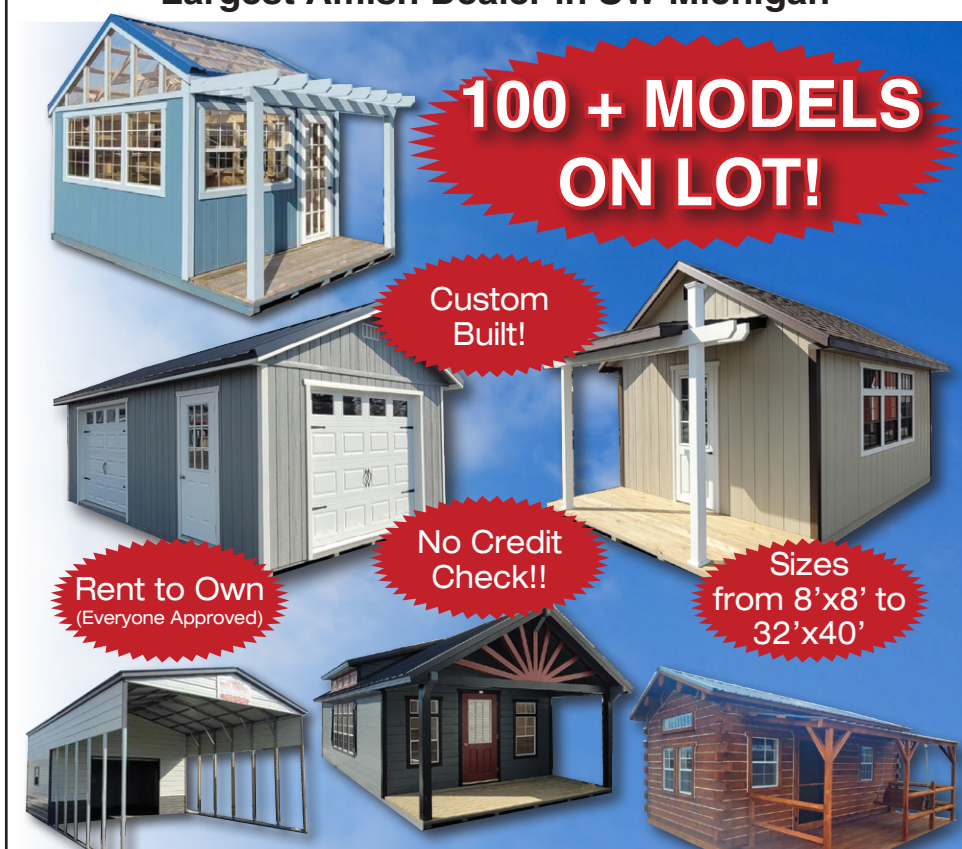
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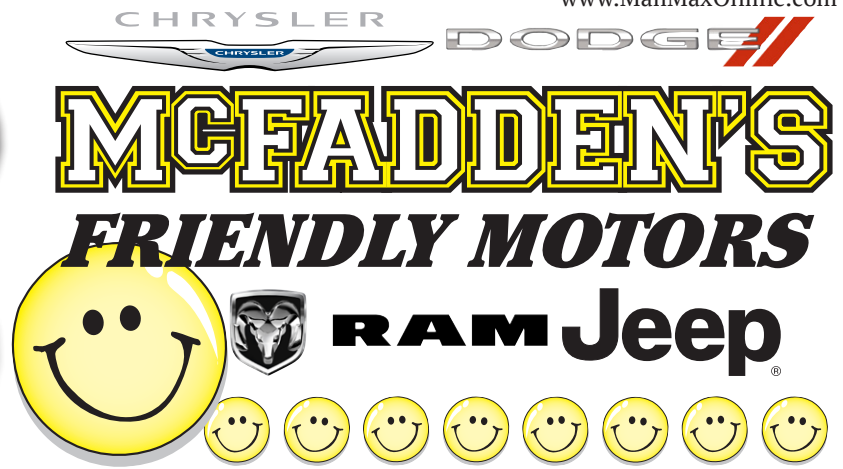
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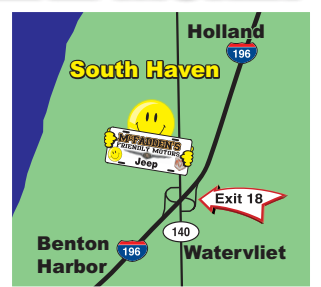
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 <p>2003 GMC YUKON SLT 4X4 CASH SPECIAL \$6,900</p>	 <p>2006 CHEVY COBALT LS Just in! Excellent condition, fully serviced! \$6,900</p>	 <p>1995 BUICK ROADMASTER LIMITED Low Miles! V8 Power! \$9,900</p>	 <p>2011 CHEVY TRAVERSE Cash and carry special! \$9,900</p>	 <p>2015 NISSAN LEAF Go electric! \$11,900</p>	 <p>★ 2013 FORD CMAX SE HYBRID Want 50+ MPG???? Whoop here it is! \$16,900</p>	 <p>★ 2015 NISSAN JUKE SV Every option with low miles! \$17,900</p>
 <p>★ TOYOTA TACOMA CREW CAB 4X4 Just in! Nicest One!!! \$18,900</p>	 <p>★ 2016 JEEP RENEGADE Just in! Perfect, low miles, hard to find performance 5 speed! \$19,900</p>	 <p>2017 DODGE JOURNEY CROSSROADS Extra low miles!! \$18,900</p>	 <p>★ 2020 CHEVY TRAX LS Like NEW! \$19,900</p>	 <p>★ 2020 FORD FUSION SE Just in! Like new \$19,900</p>	 <p>2013 BMW X3 AWD Perfect condition, perfect deal! \$19,900</p>	 <p>2016 VW BEETLE Cute as a bug! \$19,900</p>
 <p>★ 2021 TOYOTA COROLLA LE Showroom new with low miles! \$21,900</p>	 <p>★ 2016 FORD FIESTA ST Stop playing pocket pool and buy this pocket rocket! \$23,900</p>	 <p>★ 2018 FORD FLEX SEL AWD Showroom new, moonroof, with every option. \$26,900</p>	 <p>★ 2020 CHRYSLER PACIFICA TOURING L Every option, even a moonroof! \$26,900</p>	 <p>★ 2019 JEEP GRAND CHEROKEE LIMITED Every option Perfect condition! \$28,900</p>	 <p>★ 2019 JEEP CHEROKEE LIMITED Off lease, perfect, loaded, low miles \$29,900</p>	 <p>★ 2020 HONDA CRV AWD Just in! Miles in the forties, saving in the thousands! \$29,900</p>
 <p>★ 2017 FORD EXPEDITION LIMITED 4X4 Every option, fully serviced, fully detailed! \$29,900</p>	 <p>★ 2016 JEEP WRANGLER UNLIMITED 4X4 Hardtop Full power options, super clean widda price thats lean! \$29,900</p>	 <p>★ 2018 NISSAN PATHFINDER LIMITED 4X4 Perfect with low miles! \$29,900</p>	 <p>★ 2020 RAM 1500 BIG HORN Just in! Off lease with only 32,000 miles! \$42,900</p>	 <p>★ 2019 RAM PROMASTER 2500 Like New, Low Miles! \$43,900</p>	 <p>★ 2015 CHEVY 3500 DUMPBED Just in! Diesel, 12 ft dump bed! \$44,900</p>	 <p>★ 2020 GMC YUKON XL DENALI Every option! Perfect condition! \$59,900</p>

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3.99% for 48
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ROOM FOR UP TO 8 PEOPLE!



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-or- 4.99% APR for 60 Mos.
-or- 5.49% APR for 72 Mos.

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AMERICA'S BEST SELLING MID-SIZE TRUCK 18 YEARS IN A ROW!⁴



new 2023 TACOMA 4X4
excludes TRD Pro

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APR Financing Mos.³

-or- 4.99% APR for 60 Mos.
-or- 5.49% APR for 72 Mos.

TACOMA 4X2

BEST RESALE VALUE IN ITS CLASS

- KBB.com⁵



new 2023 TACOMA 4X2

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APR Financing Mos.

PLUS \$500 TFS APR CASH⁷
-or- \$500 CUSTOMER CASH⁸



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\$500 OVER & ABOVE ALL OTHER INCENTIVES!⁹

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OVER & ABOVE ALL OTHER INCENTIVES!



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1. Toyota vehicles and components are built using U.S. and globally sourced parts. 2. Based on manufacturer estimates, CY 2022 new vehicle registrations. 3. New 2023 Camry (excludes hybrid & TRD), Highlander (excludes hybrid) & Tacoma (excludes TRD Pro). 3.99% APR for 48 Months with \$22.57 per \$1,000 borrowed OR 4.99% APR for 60 Months with \$18.87 per \$1,000 borrowed OR 5.49% APR for 72 Months with \$16.33 per \$1,000 borrowed.* 4. Based on manufacturers' sales data from CY 2005-2022. 5. Vehicle's projected resale value is specific to the 2022 model year. For more information, visit Kelley Blue Book's KBB.com. Kelley Blue Book is a registered trademark of Kelley Blue Book Co., Inc. 6. New 2023 Tacoma 4x2 Models ONLY. 0% APR for 48 Months with \$20.83 per \$1,000 borrowed.* 7. New 2023 Tacoma 4x2 Models ONLY. \$500 TFS Finance Subvention Cash subject to approved credit when financed through Toyota Financial Services. APR Cash must be applied to deal. Not all customers will qualify - see dealer for details. 8. New 2023 Tacoma 4x2 Models ONLY. Customer Cash direct from Toyota Motor Sales, USA, Inc. 9. Qualified current, active-duty military personnel, inactive reserves, veterans honorably discharged within two years of service, retirees regardless of date of separation from active service, and household members of eligible qualifying military personnel are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 10. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 11. ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first. Certain models require a different maintenance schedule as described in their Maintenance Guide. 24-hour roadside assistance is also included for two years and unlimited mileage. Roadside Assistance does not include parts and fluids, except emergency fuel delivery. See Toyota dealer for details and exclusions. Valid only in the continental U.S. * Subject to approved credit thru TFS. Tier 1+ & 1 only. See participating dealer for details. For 3, 6, 7, 8, 9 & 10 - Must take retail delivery from new 2023 dealer stock while supply lasts between 3/1/23 and 4/4/23. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. Supply limited. See participating dealer for complete details. Individual dealer prices and document fees may vary. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 4/4/23.



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Resurrection Sunday

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Palm Sunday Worship Concert

April 2nd, 2023 | 4:00pm

Featuring our Worship Band
Led by Kevin Clark & Andrew Fisher



More info @SJFirstumc.org



The King is Risen

April 9th, 2023

7:00 am Sunrise Service at Kiesel Overlook
9:00am & 11:00am | Choir & Orchestra




(269)983-3929 · 2950 Lakeview Ave · SJFirstumc.org



Easter

at first church

CELEBRATING THE RESURRECTION

04.09.2023

STEVENSVILLE CAMPUS
5767 Red Arrow Hwy, Stevensville
8:00 AM
9:30 AM
11:00 AM

BENTON HEIGHTS CAMPUS
990 N. Euclid Ave, Benton Harbor
8:00 AM (English)
9:30 AM (Spanish)
11:00 AM (English)

ST. JOSEPH CAMPUS
2627 Niles Ave, St. Joseph
8:00 AM
9:30 AM
11:00 AM

GOOD FRIDAY 04.07.23 NOON

www.myfirstchurch.com/easter
STREAMING live.myfirstchurch.com
RADIO WSJM 94.9 9:30AM & 11AM





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**GOOD FRIDAY @ 630PM,
EASTER SUNDAY @ 10AM**

EASTER @ OAKRIDGE
OAKRIDGE COMMUNITY CHURCH

Find Hope

Breakfast 8:30am | Service 10am
766 Oakridge Drive | St. Joseph
oakridgebc.org

**THE
Episcopal
CHURCH**



Welcomes All! No Exceptions!



**2023 Holy Week
&
Easter Schedule**

Mediator 14280 Red Arrow Hwy, Harbert
St. Augustine's 1753 Union Ave, Benton Harbor
St. Paul's 914 Lane Dr, St Joseph
Trinity 9 South 4th Street, Niles

Palm Sunday, April 2
9:30am - Trinity
10:00am - St. Augustine's
10:30am - St. Paul's & Mediator

Maundy Thursday, April 6
5:30pm - Mediator
7:00pm - St. Paul's

Good Friday, April 7
12 noon - Trinity
5:30pm - Mediator
6:30pm - St. Augustine's Stations of the Cross
7:00pm - St. Augustine's

Easter Vigil, April 8
9:00 pm - Trinity

Easter, April 9
9:30am - Trinity
10:00am - St. Augustine's
10:30am - Mediator & St. Paul's



Victory Life Church

THIS EASTER

DISCOVER THERE'S MORE TO LIFE

SPECIAL EASTER SERVICES
SUNDAY: 8:00 AM, 9:30 AM & 11:00 AM

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 2001 Niles Avenue, St. Joseph
 983-5519

Holy Week Services
Come celebrate with us!

Maundy Thursday Service..... 7:00 p.m.
 Good Friday Reflections..... Noon
 Easter Sunday Celebration 10:30 a.m.

Discover Hope
Embrace Grace
Rejoice in New Life

Facebook: FCCStJoseph
 Website: fccstjoseph.org

ALL ARE WELCOME!

THE CHAPEL, EFC
 4250 Washington Ave., St. Joseph, MI
 269-429-1041 | YourPlaceToBelong.com

Please join us as we celebrate the resurrection of our Savior Jesus Christ.

What's Our Reaction to the Resurrection of Jesus?

Sunday, April 9
 9:00am & 10:35am

You all are invited
Easter Week Services

Holy Thursday, April 6 • 3:30pm and 7pm
Good Friday, April 7 • Noon & 7pm
Easter Sunday, April 9 • 7am & 10am

Grace Lutheran Church • School 404 E., Glenlord, St. Joseph, MI
St. Joseph (Between Hollywood & Niles Rds.)