

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 10549

SCHEDULE 13G
(Rule 13d-102)

Information to be Included in Statements Filed Pursuant to
Rule 13d-1(b), (c), and (d) and Amendments Thereto Filed
Pursuant to Rule 13d-2(b)

(Amendment No. 2)1

Macatawa Bank Corporation
(Name of Issuer)

Common Stock, no par value
(Title of Class of Securities)

554225 10 2
(CUSIP Number)

1 The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

(Continues on the following pages)

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- 1 Names of Reporting Persons/I.R.S. Identification Nos. of Above Persons
(Entities Only)
Benj. A. Smith & Associates, LTD
d/b/a Smith & Associates Investment Management Services EIN #38-3047879
- 2 Check the Appropriate Box if a Member of a Group (a) []
(See Instructions) (b) []
- 3 SEC Use Only
- 4 Citizenship or Place of Organization
Corporation organized under the laws of the State of Michigan
- | | | | |
|----------------|---|--------------------------|------------------|
| Number of | 5 | Sole Voting Power | |
| Shares | 6 | Shared Voting Power | 1,082,454 shares |
| Beneficially | 7 | Sole Dispositive Power | 4,250 shares |
| Owned by | 8 | Shared Dispositive Power | 1,082,454 shares |
| Each Reporting | | | 4,250 shares |
| Person With | | | |
- 9 Aggregate Amount Beneficially Owned by Each Reporting Person
1,086,704 shares
- 10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares []
(See Instructions)
- 11 Percent of Class Represented by Amount in Row (9)

Item 1(a) Name of Issuer:
Macatawa Bank Corporation

Item 1(b) Address of Issuer's Principal Executive Offices:
51 E. Main Street
Zeeland, MI 49464

Item 2(a) Name of Person Filing:
Benj. A. Smith & Associates, LTD
d/b/a Smith & Associates Investment Management Services

Item 2(b) Address of Principal Business Office or, if None, Residence:
106 E. Eighth Street
Holland, MI 49423

Item 2(c) Citizenship:
Corporation organized under the laws of the State of Michigan

Item 2(d) Title of Class of Securities:
Common Stock, no par value

Item 2(e) CUSIP Number:
554225 10 2

Item 3 If this statement is filed pursuant to Rule 13d-1(b), or 13d-2(b) or (c) check whether the person filing is a:

- (a) Broker or Dealer registered under Section 15 of the Act;
- (b) Bank as defined in Section 3(a)(6) of the Act;
- (c) Insurance company as defined in Section 3(a)(19) of the Act;
- (d) Investment company registered under Section 8 of the Investment Company Act;
- (e) An investment advisor registered in accordance with Rule 13d-1(b)(1)(ii)(E);
- (f) An employee benefit plan or endowment fund in accordance with Rule 13d-1(b)(1)(ii)(F);
- (g) A parent holding company or control person, in accordance with Rule 13d-1(b)(ii)(G);
- (h) Group, in accordance with Rule 13d-1(b)(1)(ii)(J);
- (i) A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act;
- (j) A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act.

Item 4 Ownership:
Provide the following information regarding the aggregate number and percentage of the class of securities of the issuer identified in Item 1.

- (a) Amount beneficially owned: 1,082,454
- (b) Percent of Class: 30.28%

(c) Number of shares as to which such person has:

- (i) Sole power to vote or to direct the vote: 1,082,454
- (ii) Shared power to vote or to direct the vote: 4,250
- (iii) Sole power to dispose or to direct the disposition of: 1,082,454
- (iv) Shared power to dispose or to direct the disposition of: 4,250

Item 5 Ownership of Five Percent or Less of a Class:

Not applicable

Item 6 Ownership of More than Five Percent on Behalf of Another Person:

Not applicable

Item 7 Identification and Classification of the Subsidiary which Acquired the Security Being Reported on by Parent Holding Company:

Not applicable

Item 8 Identification and Classification of Members of the Group:

Not applicable

Item 9 Notice of Dissolution of Group:

Not applicable

Item 10 Certification:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE:

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

February 10, 2000
(Date)

BENJ. A. SMITH & ASSOCIATES, LTD

By: /s/ Benj. A. Smith, III
Benj. A. Smith, III
Chief Executive Officer