



- 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: 986,141
  - (b) Percent of Class: 27.48%
  - (c) Number of shares as to which such person has:

(i)	Sole power to vote or to direct the vote:	935,119
(ii)	Shared power to vote or to direct the vote:	51,022
(iii)	Sole power to dispose or to direct the disposition of:	935,119
(iv)	Shared power to dispose or to direct the disposition of:	51,022

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.

September 2, 1999  
(Date)

BENJ. A. SMITH & ASSOCIATES, LTD

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

::ODMA\PCDOCS\GRR\298511\2