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Moody on The Market



Moody

Rotarians Collaborate to Empower Women Across the Globe

St. Joseph-Benton Harbor Rotarians are proud to join hands across continents to empower women in Uganda.

The Rotary Club of St. Joseph-Benton Harbor, in collaboration with the Grosse Pointe (Michigan) Rotary and the South Sudan Leadership and Community Development (SSLCD) organization, with matching grant funding from a Rotary Foundation District 6360 Grant, is providing programming in Uganda to empower South Sudanese refugee women.

The Rotary Club of St. Joseph-Benton Harbor was inspired to take on this work, because as International Committee chair, Lynn Kellogg, explained, "This project reaches remote leaders and builds an infrastructure of learning to transform hopelessness into courage and confidence. The committee also felt strongly about supporting initiatives that provide a self-sustaining impact. This work improves lives by improving skill sets to create opportunities for business development."

About South Sudan Leadership and Community Development

SSLCD is a 501(c)(3) charity organization based in Grand Rapids, Michigan. It was founded in 2004 to promote the health and well-being of South Sudanese villagers, through grassroots leadership and community development, in Mungula and Olua refugee camps in Northern Uganda. The organization focuses on empowering women by assisting them through the birth process with birth assistants and supplies as well as supplemental food provision.

Refugee Need

It seems there's not a week that goes by without a major refugee situation somewhere in the world with people having to flee their homes. More and more often, these are not short-term experiences. With so many prolonged situations, the World Food Program is being overrun with demand. The SSLCD works on projects to respond to this situation in Uganda and help refugees to have a way to provide for themselves. With demand so great, they are not going to get what they need from outside organizations, and

Continued on page 6



Sarah Spoonholtz,
Regional Director,
SMR Chamber

Casey's General Store Bridgman - Now Open!

At 10:00 a.m. this past Tuesday, December 20th, close to 50 people gathered to celebrate the official opening of the second Casey's Gas Station and Convenience Store in Southwest Michigan. Casey's newest location officially opened its doors on Friday, December 16th at 5:00 a.m. The new business brings an addition-

al opportunity for travelers on I-94 to stop and experience Bridgman and the Red Arrow corridor that connects Union Pier, Sawyer, Bridgman and Stevensville together.

Casey's first opened their doors as a general store in 1968 in Boone, Iowa. Since then,

Continued on page 2

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the company has grown to over 2,400 locations across 16 states. Casey's still operate with the same purpose, "To make life better for communities and guests every day."

The ribbon celebration was hosted by the City of Bridgman, Greater Bridgman Chamber & Growth Alliance (CGA), and the Southwest Michigan Regional Chamber (SMRC) and featured a check presentation to Bridgman Elementary School for \$500. District Manager Scott Schneider shared Casey's mission of giving back to the community through *Casey's Cares*. This program provides funding opportunities for veterans and local schools through their *Cash for Classrooms* program. This check will be a first of many from Casey's to organizations and schools in Berrien County.

"We are incredibly proud to call Casey's second Michigan location, home. It's been a privilege and honor to work with the staff through the entire process and we look forward to their involvement in our community," said Juan Ganum, city manager for the City of Bridgman.

Bridgman Mayor Jan Trapani said, "The City of Bridgman is elated to welcome Casey's to our community, creating a beautiful addition to the commercial corridor at Exit 16."

Located just off the I-94 interchange at Exit 16, Casey's built their new location on a previously vacant lot on the corner of Rambo Rd and Red Arrow Highway. The building is the first to hold the new Casey's rebranded logo and building design.

Bridgman CGA Board President John Bonkoske added, "Casey's is an excellent addition to the City of Bridgman bringing active commerce to our interstate exchange. We are hopeful that their presence will begin a domino effect of continued growth and expansion to our area."

"Like much of Southwest Michigan, Bridgman is poised for continued growth. The addition of Casey's in Bridgman will undoubtedly bring an expansion of visitors and help spur the continued development of the Red Arrow corridor," said Arthur Havlicek, President and CEO of the Southwest Michigan Regional Chamber.

Known for their homemade pizza, Casey's has spent the last 35 years perfecting the art of providing a delicious slice, or pie, to travelers, friends, and families across the Midwest. As the fifth largest pizza chain in the U.S., they've become well known for their breakfast pizza, specialty pizzas like taco, and kid-favorite, plain cheese and pepperoni. If you are from Bridgman, you will recognize several of the staff at Casey's as ninety percent of the staff live within four miles of the store.

Welcome to Bridgman, Casey's! We can't wait to see what communities you will call home next in Southwest Michigan.

For more information on 2023 events and how the Chamber can benefit your business, visit smrchamber.com. Looking forward to seeing you around Southwest Michigan this winter.

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Photo of the Week



Oh Holy Night

Photo by Debbie Ramirez

Please email your favorite photo with a brief description to Photos@MailMaxOnline.com

Photos must be horizontal orientation to be considered for Photo of the Week.



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St. Joe Today invites everyone 21 years and older to come out of hibernation and meet friends at this lakeside destination during the 2023 St. Joe Winter Beer Fest. The event takes place on Saturday, January 28 from 12:00p-4:00p, outdoors, on the corner of Broad St. and Lake Blvd. in St. Joseph.



New this year, a limited number of VIP tickets will be available (until 11:59pm December 31) for \$75 and will include admission, a tasting cup,

15 tokens (one token per sample), 30-minute early access to the event, and a long sleeve Winter Beer Fest t-shirt. General Admission tickets will still be available for \$40 and will include admission, a tasting cup, 12 tokens (one token per sample). Sunset Coast DJ will be providing the entertainment.

Amy Zapal, executive director of St. Joe Today, expects that beer fans will be excited about the lineup of Michigan breweries planned for the festival. The 2023 event will feature twenty (20) breweries.

Thank you to Beaudoin Electrical Construction, KitchenAid Senior PGA Championship, Re/Max by the Lake, The Buck Burgers & Brew, State Street Meats, NOBO, SWMI Brew Tours and Wanderlust Outfitters for their sponsorship of Winter Beer Fest and for their support of our community.

For tickets or more information on the St. Joe Winter Beer Fest, visit stjoetoday.com/beerfest.

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Pastor



Rosenbaum

Mountain

Many peoples will come and say, "Come, let us go up to the mountain of the LORD, to the temple of the God of Jacob."

Isaiah 2:3

In terms of visitors, the most popular mountain in the world is Mount Fuji. It is the tallest mountain in Japan. Its distinct beauty is breathtaking. It's the stuff of poetry, art, and history. And because it's possible to reach the summit without special mountain climbing equipment, hundreds of thousands climb Mount Fuji every year.

The climb, however, is difficult and long. There are certain items you need to bring with you. You will need protective clothing and good hiking boots. You need rain gear in case of sudden storms. And for the portion of the trail where you'll be walking in darkness, you'll need a battery powered headlamp. When you stop halfway up to catch a few hours' sleep, you'll need earplugs to block the noise. For food, bring along high calorie food sticks and energy bars, and bring water. And in case you begin to get light headed towards the summit, a small can of oxygen is a particularly good idea.

There is another mountain that exists—a mountain far more breathtaking than Mount Fuji. This mountain is of an entirely different kind. The prophet Isaiah calls it, "The moun-

tain of the LORD." It's his inspired way of describing the presence of Christ the King. Coming to this mountain is not about bringing the right clothing, the right equipment, the right food. It is not at all about climbing through darkness, storms, heat, and cold in the hope that you might make it to the summit.

Rather, it is all about the Holy Spirit using the message of Christ crucified and risen to draw you into God's presence through faith in his Son. It is all about the gospel empowering you to bask in the forgiveness Jesus has earned for you, to be filled with his peace, to proclaim Christ with your fellow believers, to trust his will for your lives.

There is one thing you can bring along, however, your sin. Bring your sin for your King and Savior to wash it all away.

Prayer: Lord Jesus, thank you for the mountain of your grace. Move me to bring you my sin every single day. Amen.

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

Read more at www.MailMaxOnline.com

Don



Stuart

What's to Love About College Bowls? - Name It!

I so look forward to this time of year, when I busily prepare a warm and nurturing cocoon of pillows, ottomans, slipper-socks, snacks and beverages in anticipation of hunkering down to watch college football

bowl games!
I enact this ritual every year, 57 times, or however many bowl games there are, and always thoroughly enjoy it. Although I only see on average about 1 minute, 27 seconds of any given bowl, what with getting up to go to the bathroom, or obeying my wife's edicts to "Clean up those crumbs!," or falling asleep, or relocating to another room because someone else snuck in and poached my cocoon while I was going to the bathroom.

I hope I see more action this year, so as not to miss the deathless eloquence of the game announcers who are apt to make comments like these, (which I actually heard this season): During a replay, a color analyst blurted out "Here, there's an outside defender coming from the outside"; another explained about a hustling player, "He always never takes a play off."

I especially want to be watching, in case an announcer shares a quote from this very column, which is my annual compendium of interesting monikers belonging to college football players who may, in a year or two, cause me incalculable agony as they fail to produce enough fantasy football points for me to beat No. 1 son. Or No.2. Or No. 3. Or No. 4. Or No. 5.

The University of Michigan's passing attack is best when it's "All in." Meaning the play involves tight end Eric All.

I'd nickname this guy "Humbug": University of Georgia offensive lineman Aliou Bah. However, since he's 6'5" and 330 pounds, I would I'd humbly beg - I mean beg - his permission first!

Illinois has an offensive lineman I would nickname "Homa": Joey Okla.

Here are a few members of my annual All-Sounds Like a Group of Distinguished Hogwarts Professors Team:

Illinois linebacker Isaac Darkangelo;
University of Oregon defensive tackle Popo Aumavae;

Penn State lineman Saleem Wormley;
Penn State defensive lineman Coziah Izzard;
North Carolina State linebacker Aristotle Bowles.

Seven McGee plays wide receiver for Oregon. Can you guess what number he wears?

I'm putting these names under "citizen's arrest," for being so, well, arresting; check 'em out: Washington State running back Djouvensky Schlenbaker;

Tulane University kicker Valentino Ambrosio;
Coastal Carolina defensive back Matthew McDoom;

And his defensive backfield mate Zxaequan Reeves;

University of Central Florida linebacker Stone Boss.

Tell me you see this too? -- UCLA can put "The Cum Laude" brothers on the field: tight end Sam Summa and offensive lineman Dovid Magna.

This guy just HAS to be drafted by Buffalo's NFL team: University of Utah tight end Keaton Bills.

This University of South Alabama defensive back's name brings to mind a safe and secure place to store sweet potatoes: Yam Banks.

We now introduce you to University of North Carolina offensive lineman Diego Pounds whose nickname should be "330" since, you know, that's how many Pounds we're talking about.

It's just tooooooo easy for this Washington defensive back's teammates to call him "Dr J," right?!?! - I mean, he's Julius Irvin . . . it's a slam dunk!

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MOODY *Continued from Cover*

they need to figure out a more sustainable way to live as refugees for an extended period...perhaps generations.

The South Sudan refugees are among the most unfortunate people on the planet. Sudan has been in a constant state of war since their independence from Britain in 1956 and South Sudan has fared no better since its independence in 2011. Most Sudanese people have been refugees' multiple times within their lifetime and have faced unprecedented challenges.

About the Project

The Rotary Club of St. Joseph-Benton Harbor has been active in supporting two settlements, Olua and Mugala, in Uganda and most recently shared an update about the purchase of a diesel operated grain mill for each settlement to be owned and operated by a collective of Ugandans and refugees working together. Having the grain mills will allow them to grind their own grain as

well as provide service to neighboring people as a source of income.

This year, 84 young women have been identified as those who have been "disaffiliated" from their families and communities. All were traumatized and had either been victims of violence or had witnessed violence against their family or friends prior to fleeing to safety. None of these women had formal education and many were young and married and had been removed from the household by their husband, sometimes with young children. All these women were feeling hopeless, insignificant, powerless, invisible, and without futures. Several of these young women were even suicidal.

The women leaders from the settlement interviewed the young women and families and were tasked with selecting 20 women from each settlement to participate in this program. Those selected range in age from 14 to 22 years old.



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Grosse Pointe Rotary led the first stage of the program to provide training to the women on a number of topics relevant to their lives and to foster connection and group identity. The Rotary Club of St. Joseph-Benton Harbor with funding from a Rotary Foundation District 6360 matching grant, then launched the next phase, which focused on the development of business management skills. This work was facilitated by a local trainer who works for the Ugandan government to set up cooperatives.

This training curriculum included:

- personal budgeting
- cooperative budgeting
- product assessment
- assessment of cost and quality of supply materials
- customer relations
- conflict resolution
- profitability and profit sharing
- self-sustaining business modeling
- skills assessment
- logistics
- accountability

Throughout the training process, the young women gained new skills but most importantly, found hope. The young women were empowered to make decisions about the types of cooperatives to establish and how they should be structured. Cooperatives were formed around beading and embroidery, hair care and styling, and animal husbandry. The cooperatives are structured so that each young woman learns skills and experience in all areas. The young women meet to set up rotating schedules for work and childcare.

Stories of Transformation

Nyamut, age 18, escaped the violence in her country, having witnessed the atrocities of war. To help her family survive, she was married off to a much older husband. He did not support her education and she was forced to drop out of school. When she became pregnant, he put her out of the household. Her parental household

could not afford her needs and the additional needs of the baby. She existed only with the meager support of her settlement. Sometimes she would stay with a widow, help her chop wood, and fetch water. Once her baby was born, she became even more vulnerable. She saw absolutely no future for herself. She could not go back to school because she could not afford it and now, she would need childcare. She thought about suicide as the only way out.

She is excited about now being able to bring something to the table of her family, as she says. She loves the exchange of innovative ideas with the other young women and sees a brighter future for herself.

Apojak is now 20 and became an orphan in the fighting. She has had to find ways to survive on her own in the settlement. She has had no formal education whatsoever, but she had a hunger to develop life skills and was proactive in her approach to the women leaders to ask that she be considered for the program.

Through the training she has developed a love for learning and says she wants to enroll in school and hopes she will still be learning when her hair turns gray. For the first time in her life, she feels like she belongs.

People in the settlements have known these young women over the years and are amazed at their transformation. They are excited for them and for their futures. SSLCD staff say the young women are using some of their newfound enthusiasm to challenge them (in a good way) to find funds to engage the 40 plus other young women so that their lives can change as well.

Story by SJBH Rotary's Emily Kirchner

Pat Moody

Publisher, MoodyOnTheMarket.com

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 SIEMANS DISCOUNT.....- 184
SALE PRICE FOR EVERYONE.....\$55,995
 2022 MILITARY OR FIRST RESPONDER OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* - 1,000
AS LOW AS.....\$54,995
(*MUST QUALIFY)



2022 FORD F-150 SUPERCREW XLT 4X4

Agate Black Metallic, 5.0 V8 Engine, 20 Inch Chrome-Like PVD Wheels, Trailer Tow Package, Extended Range 36 Gallon Fuel Tank, Locking Rear Axle, Heated Front Seats, Remote Start, Chrome Appearance Package, and Much More! F22223

MSRP.....\$60,570
 SIEMANS DISCOUNT.....- 575
SALE PRICE FOR EVERYONE.....\$59,995
 2022 MILITARY OR FIRST RESPONDER OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* - 1,000
AS LOW AS.....\$58,995
PLUS 2.9% FOR 60 MONTHS OR 3.9% FOR 72 MONTHS (WITH APPROVED CREDIT)*
(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)

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**2022 JEEP RENEGADE
LATITUDE 4X4**

Black, 1.3 Turbo Engine, Heated Steering Wheel, Heated Front Seats, Power Seat, 18 Inch Gloss Black Aluminum Wheels, Altitude Package, Navigation, Blind Spot and Cross Path Detection, and Much More! C22211

MSRP.....\$33,875
SIEMANS DISCOUNT.....- 130
NATIONAL RETAIL CONSUMER CASH.....- 750
SALE PRICE FOR EVERYONE \$32,995
RETURNING LESSEE*.....- 500
MILITARY OR FIRST RESPONDER BONUS CASH*.....- 500

AS LOW AS \$31,995

(*MUST QUALIFY)

**OR 1.9% FOR 36 MONTHS OR 2.9% FOR 48 MONTHS
IN LIEU OF NATIONAL RETAIL CONSUMER CASH**

(WITH APPROVED CREDIT)*

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**2022 JEEP CHEROKEE
LATITUDE 4X4**

Granite Crystal Metallic, Remote Start, Heated Steering Wheel, Heated Front Seats, Power Seat, Black Painted Aluminum Wheels, 3.2 V6 Engine, and Much More! C22239

MSRP.....\$37,235
SIEMANS DISCOUNT.....- 240
SALE PRICE FOR EVERYONE \$36,995
MILITARY OR FIRST RESPONDER BONUS CASH*.....- 500

AS LOW AS \$36,495

(*MUST QUALIFY)



**2022 DODGE CHALLENGER
GT ALL WHEEL DRIVE**

Go Mango, Blacktop Package, Navigation, Power Sunroof, Heated Front Seats, Heated Steering Wheel, 20 Inch Black Aluminum Wheels, Alpine Speakers, and Much More! C22176

MSRP.....\$44,170
SIEMANS DISCOUNT.....- 675
NATIONAL RETAIL BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE \$42,495
MILITARY OR FIRST RESPONDER BONUS CASH*.....- 500

AS LOW AS \$41,995

(*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.....- 585
GREAT LAKES BC BONUS CASH.....- 1,500
BIG FINISH BONUS CASH.....- 2,000

SALE PRICE FOR EVERYONE \$52,495

STELLANTIS LEASE LOYALTY BONUS CASH*.....- 2,000
GREAT LAKES BC RETURNING LESSEE BONUS CASH*.....- 750
MILITARY OR FIRST RESPONDER BONUS CASH*.....- 500

AS LOW AS \$49,245

(*MUST QUALIFY)



**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.....- 265
GREAT LAKES BC BONUS CASH.....- 1,000
BIG FINISH BONUS CASH.....- 1,500

SALE PRICE FOR EVERYONE \$50,995
MILITARY OR FIRST RESPONDER BONUS CASH*.....- 500

AS LOW AS \$50,495

(*MUST QUALIFY)



**2022 DODGE DURANGO
GT ALL WHEEL DRIVE**

Destroyer Gray, 2nd Row Captain's Chairs, Power Sunroof, Navigation, Alpine Speakers, Wireless Charging Pad, Blacktop Package, 20 Inch Black Aluminum Wheels, Performance Hood, Adaptive Cruise Control, Heated First and Second Row Seats, Leather Seats, and Much More! C22249

MSRP.....\$56,815
SIEMANS DISCOUNT.....- 270
NATIONAL RETAIL CONSUMER CASH.....- 1,500
2022 CHRYSLER CAPITAL BONUS CASH*.....- 750
NATIONAL RETAIL BONUS CASH.....- 1,000
BIG FINISH BONUS CASH.....- 1,000

SALE PRICE FOR EVERYONE \$52,295
GREAT LAKES BC CONQUEST LEASE BONUS CASH*.....- 500
MILITARY OR FIRST RESPONDER BONUS CASH*.....- 500

AS LOW AS \$51,295

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**2022 RAM 2500
CREW CAB 4X4 LONGBED**

Granite Crystal Metallic, 6.4 V8 HEMI Engine, Trailer Brake Controller, Clearance Lamps, Anti-Spin Rear Axle, Power Trailer Tow Mirrors, Rear Power Sliding Window, Electronic Shift-On-The-Fly Transfer Case, Chrome Appearance Group, and Much More! C22201

MSRP.....\$55,630
SIEMANS DISCOUNT.....- 1,135
SALE PRICE FOR EVERYONE \$54,495
MILITARY OR FIRST RESPONDER BONUS CASH*.....- 500

AS LOW AS \$53,995

(*MUST QUALIFY)



**2022 JEEP
GRAND CHEROKEE 4XE**

Midnight Sky, Leather Seats, 20 Inch Aluminum Wheels, Dual Pane Panoramic Sunroof, Heated Steering Wheel, Heated First and Second Row Seats, Navigation, Blind Spot and Cross Path Detection, Power Liftgate, Remote Start, Adaptive Cruise Control, and Much More! C22262

MSRP.....\$64,150
SIEMANS DISCOUNT.....- 155
BIG FINISH BONUS CASH.....- 2,000

SALE PRICE FOR EVERYONE \$61,995
MILITARY OR FIRST RESPONDER BONUS CASH*.....- 500

AS LOW AS \$61,495

(*MUST QUALIFY)

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WAS \$54,569



2020 TESLA MODEL 3 LONG RANGE AWD
NOW \$48,899

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 \$35,209



2019 CHEVY BLAZER LT AWD
NOW \$34,582

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 32K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Lane Change Alert, Side Blind Zone Alert, Rear Cross Traffic Alert, Rear Park Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Red Hot, U22160

WAS \$35,835



2020 CHEVY SILVERADO 1500 EXTENDED CAB 4X4
NOW \$34,401

4.3 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 23K Miles, Security Cover, Touchscreen Radio, Back-Up Camera, Work Truck Preferred Equipment Group, Remote Keyless Entry System, Balance of Factory Warranty! Northsky Blue Metallic, F22120B

Manage

WAS \$21,995



2016 AUDI A3 PREMIUM QUATTRO 2.0T AWD SEDAN
NOW \$20,995

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 75K Miles, Power Driver's Seat, Leather Heated Front Seats, Power Moonroof, Front Collision Warning, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Silver, M22012C

WAS \$39,333



2019 LINCOLN NAUTILUS RESERVE AWD
NOW \$36,165

2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Vista Roof, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Hands-Free Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Iced Mocha Premium Colorant, U22148

WAS \$35,448



2022 JEEP COMPASS LIMITED 4X4
NOW \$34,770

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Less Than 4K Miles! Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Panoramic Moonroof, Auto Climate Control, Premium Alpine Speaker System, 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, Remote Keyless Entry System, Jeep Certified! Billet Silver Metallic, C22146A

WAS \$27,500



2020 FORD
NOW \$2

1.5 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheel, Power Driver's Seat, Heated Front Seat, Panoramic Moonroof, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified!

WAS \$57,995



2021 JEEP WRANGLER UNLIMITED RUBICON 4XE
NOW \$54,995

2.0 Hybrid EFI Engine, 8 Speed Automatic, Aluminum Wheels, 23K Miles, Remote Start, Navigation, Leather Heated Front Seats, Heated Steering Wheel, SKY 1-Touch Power Top, Adaptive Cruise Control with Stop, Full Speed Forward Collision Warning, Blind Spot and Cross Path Detection, Rear Park Assist System, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Sting-Gray, M22023A

WAS \$24,339



2020 FORD ECOSPORT SE
NOW \$22,726

1.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 12K Miles, SYNC 3, Power Driver's Seat, Heated Front Seats, Power Moonroof, Reverse Sensing System, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Race Red, U22145

WAS \$33,725



2015 FORD F-250 SRW LARIAT CREW CAB 4X4
NOW \$30,995

6.2 V8 EFI Engine, 6 Speed Automatic, Chrome Clad Aluminum Wheels, 145K Miles, Bedliner, Power Running Boards, Remote Start, Navigation, SYNC, Memory Power Leather Heated/AC Front Seats, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Oxford White, C22087B

WAS \$33,467



2019 FORD EXPLORER XLT 4X4
NOW \$31,717

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

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WAS \$24,943



2021 FORD ECOSPORT SE 4X4
NOW \$21,764

2.0 EFI Engine, 6 Speed Automate, Aluminum Wheels, 55K Miles, SYNC 3, Heated Front Seats, Power Moonroof, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, F22238A

WAS \$30,806



2021 HONDA HR-V EX-L AWD
NOW \$27,402

1.8 EFI Engine, 1 Speed CVT Automatic, Shyld 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

WAS \$34,302



2017 CHEVY SILVERADO 1500 LT Z71 DOUBLE CAB 4X4
NOW \$30,649

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 73K Miles, Bedliner, Remote Start, Power Driver's Seat, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Red Hot, U22112

WAS \$28,829



2019 FORD MUSTANG
NOW \$2

2.3 EcoBoost EFI Engine, 10 Speed Automatic, 50K Miles, Remote Start, SYNC 3, Reverse Sensing System, Back-Up Camera, Ford Certified! Need



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WAS \$17,950



2012 CHRYSLER 300 S
NOW \$16,359

5.7 V8 HEMI EFI Engine, 5 Speed Automatic, Aluminum Wheels, 92K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Auto Climate Control, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Gloss Black, C22187A

WAS \$27,574



2020 FORD ESCAPE SE AWD
NOW \$26,663

1.5 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, SYNC 3, Power Driver's Seat, Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U22158

WAS \$46,892



2021 JEEP WRANGLER UNLIMITED WILLYS 4X4
NOW \$46,383

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



ESCAPE SE
NOW \$24,329

1.5 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 17K Miles, Remote Start, Navigation, SYNC 3, Power Driver's Seat, Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Sedona Orange Metallic, F22176A

WAS \$36,987



2019 FORD FLEX SEL AWD
NOW \$31,738

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 29K Miles, Remote Start, SYNC 3, Memory Power Leather Heated Front Seats, Power Adjust Pedals, CD-Player, Blind Spot Monitoring System, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Burgundy Velvet, U22133

WAS \$28,994



2020 GMC TERRAIN SLE AWD
NOW \$27,294

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 \$24,900



2017 JEEP GRAND CHEROKEE LAREDO 4X4
NOW \$20,389

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 111K Miles, Power Driver's Seat, Touchscreen Display, Rear Parking Aid, Rear Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Walnut Brown Metallic, U22122A

WAS \$41,995



2019 FORD F-150 XL STX SUPERCREW 4X4
NOW \$38,683

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 26K Miles, Bedliner, Running Boards, SYNC 3, Front Collision Mitigation, Reverse Sensing System Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, F22224A

WAS \$76,295



2021 CHEVY SILVERADO 2500 HD HIGH COUNTRY CREW CAB 4X4
NOW \$71,950

6.6 V8 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated Front Seats, 2nd Row Heated Seats, Auto Climate Control, Forward Collision Alert, Lane Departure Warning, Cross-Traffic Alert, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Cherry Red, M23001B

WAS \$40,995



2022 HONDA ACCORD EX-L HYBRID
NOW \$37,917

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 \$54,995



2021 JEEP WRANGLER UNLIMITED WILLYS 4X4
NOW \$47,257

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 9K Miles! Remote Start, Navigation, Sky One-Touch Power Top, Heated Front Seats, Heated Steering Wheel, Alpine Premium Audio System, Touchscreen Display, Back-Up Camera, LED Headlamp and Fog Lamp Group, Remote Keyless Entry System, Balance of Factory Warranty, Sling-Gray Clearcoat, U22140

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FORD MUSTANG COUPE
NOW \$24,707

Automatic, Machined Aluminum Wheels, Power Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Race Green, F22156A

WAS \$51,775



2021 LINCOLN NAUTILUS RESERVE AWD
NOW \$46,184

2.0 Turbo EFI Engine, 8 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moonroof, Climate Control, Rear Parking Aid, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Cross-Traffic Alert, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Burgundy Velvet, C22188A

WAS \$21,488



2016 FORD FLEX SEL AWD
NOW \$20,943

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 90K Miles, Remote Start, Memory Power Leather Heated Front Seats, Power Adjust Pedals, Multi-Panel Vista Roof, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Kona Blue Metallic, F22226A

WAS \$36,552



2018 GMC CANYON SLE CREW CAB 4X4
NOW \$32,850

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 48K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Onyx Black, C22145B

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**2017 LINCOLN
NAVIGATOR L SELECT
NOW \$31,980**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 94K Miles, Remote Start, Navigation, Power Running Boards, Memory Power Leather Heated/AC Front Seats, Auto Climate Control, 2nd Row Heated Seats, 3rd Row Seats, Power Moon Roof, Auto Climate Control, Blind Spot and Cross-Traffic Alert, Forward and Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, White Platinum Tri-Coat, F22217B

**2017 FORD F-250 LARIAT
SRW CREW CAB 4X4
NOW \$55,255**

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

**2020 RAM 2500
TRADESMAN CREW/CAB 4X4
NOW \$49,940**

6.4 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 13K Miles! Running Boards, Chrome Appearance Group, Touchscreen Display, Rear Power-Slide Window, Anti-Spin Rear Axle, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Delmonico Red Pearlcoat, U22123A

**2020 JEEP WRANGLER
SPORT WILLYS 4X4
NOW \$35,512**

2.0 EFI Turbo Engine, 8 Speed Automatic, Aluminum Wheels, Only 27K Miles, Convertible Soft Top, Power Windows, Touchscreen Display, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Billet Silver Metallic, C23022H

**2019 JEEP CHEROKEE
LATITUDE 4X4
NOW \$26,886**

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

**2018-LINCOLN MKX
NOW \$29,614**

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, F22255H

**2019 FORD EDGE SEL AWD
NOW \$28,732**

2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Panoramic Vista Roof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Baltic Sea Green Metallic, F22308A

**2017 RAM 1500 EXPRESS
CREW CAB 4X4
NOW \$26,738**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 72K Miles, Bedliner, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Blue Streak Pearlcoat, F22210B

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**2020 FORD ESCAPE SE AWD
NOW \$27,998**

1.5 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 11K Miles, Navigation, Ford Co-Pilot360 Assist, Power Driver's Seat, Heated Front Seats, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Dark Persian Green Metallic, C22136A

**2016 FORD FUSION SE
NOW \$18,554**

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 38K Miles, Remote Start, Power Front Seats, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Shadow Black, C22225A

**2018 JEEP WRANGLER
GOLDEN EAGLE 4X4
NOW \$31,310**

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 22K Miles, Dual Top Group, Remote Keyless Entry System, Jeep Certified! Granite Crystal Metallic, F22225A

**2017 JEEP GRAND
CHEROKEE ALTITUDE 4X4
NOW \$25,865**

3.6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 81K Miles, Remote Start, Power Driver's Seat, Suede Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Rear Parking Aid, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Billet Silver Metallic, C23014A

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**2019 JEEP WRANGLER
SPORT 4X4**
NOW \$34,814

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Black 3-Piece Hardtop, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Black Clearcoat, C23016A



**2019 FORD
ESCAPE SEL 4X4**
NOW \$27,817

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 15K Miles, Remote Start, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Oxford White, U22174



**2019 JEEP COMPASS
ALTITUDE SPECIAL EDITION 4X4**
NOW \$26,807

2.4 EFI Engine, 9 Speed Automatic, Black Aluminum Wheels, 28K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! White Clearcoat, C22199A



**2020 JEEP GLADIATOR
SPORT S 4X4**
NOW \$41,795

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 27K Miles, Mopar Spray-In Bedliner, Running Boards, Black 3-Piece Hard Top, Rear Sliding Window, Touchscreen Display, Back-Up Camera, Max Tow Package, Remote Keyless Entry System, Jeep Certified! Bright White Clearcoat, C23015A

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**2018 JEEP
COMPASS LATITUDE 4X4**
NOW \$22,886

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 64K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Jazz Blue Pearlcoat, F22212B



2017 INFINITI QX60 AWD
NOW \$22,629

3.5 V6 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 90K Miles, Remote Start, Memory Power Leather Climate-Controlled Front Seats, Power Moonroof, DVD Entertainment System, Lane Departure Warning, Back-Up Collision Intervention, Blind Spot Intervention System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Hermosa Blue, C23007A



2019 FORD ESCAPE SE 4X4
NOW \$25,792

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 22K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Ruby Red Metallic, C22203A



**2019 BUICK
ENVISION ESSENCE AWD**
NOW \$28,432

2.5 EFI Engine, 6 Speed Automatic, Chrome Wheels, 42K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Chili Red Metallic, U22178



2016 FORD FLEX SEL AWD
NOW \$21,881

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Celebrate Safely this New Year's Eve

Fun might be the top priority on New Year's Eve, but safety must be in the mix as well. As you make plans for a night out this New Year's Eve, it can help to keep these safety tips in mind.

- **Utilize a car service.** Whether it's a ride-sharing service like Uber, a friend, or even a private limousine for large parties, leave the New Year's Eve driving to the professionals. This ensures that no one will drive after having too much to drink.

- **Go out for dinner first.** (See ads on these pages) Experts at the University of Notre Dame's McDonald Center for Student Well-Being note that having food, especially foods that are high in protein, in your stomach prior to consuming alcohol will help slow the processing of that alcohol.

- **Make a plan.** Overconsumption of alcohol is not the only potential danger lurking on New Year's Eve. Large crowds can make it easier for friends to become separated, especially if they plan to visit more than one establishment before or after the clock strikes 12. When going out with a group on New Year's Eve, create an itinerary, complete with meet-up spots, for the entire night.

The average cost of a DUI is more than \$10,000 and there is no price that can be placed on a life that is lost. So for 2023... arrive alive, don't drink and drive.



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Alan Jeffries

The frenzy of the Southwest Michigan local housing market has slowed for ten consecutive months in 2022. Potential homebuyers have faced significant increases in selling prices for the limited availability of homes for sale. If successful in contracting a home, they will find mortgage rates nearly double what they were at the first of 2022.

The housing inventory available for sale across Allegan, Berrien, Cass, and the westerly two-thirds of Van Buren Counties reached 873 at the end of October. Last year the inventory was at 818 houses, so the gain was 7 percent. This small

gain raised the availability level to 4.1-months supply from 3.2-months supply in October 2021. For comparison, in October 2010, there were 3385 houses for sale and a 16.6-months supply of inventory.

The Freddie Mac mortgage rate climbed to 7.08 from 6.70 in September for a 30-year conventional mortgage. A year ago, the rate was 3.14.

In October, the number of houses sold fell to 294 from 367 in October 2021, for a 20 percent drop in sales. Year-to-date sales were down 14 percent from 2021 (2818 vs. 3259).

The average and median selling prices in October and the year-to-date selling prices set records in the year-over-year comparison, which dates back to 2006.

The average selling price rose 15 percent from that in October 2021 (\$386,894 vs. \$337,096). The year-to-date average selling price of \$341,454 was 6 percent higher than the \$321,711 price in October 2021.

The median selling price increased 11 percent to \$260,000 from \$235,000 in October 2021. Year-to-date, the median selling price rose 11 percent (\$249,250 vs. \$225,000).

The median price is the price at which 50% of the homes sold were above that price, and 50% were below.

The total dollar volume fell 8 percent in October 2022 (\$113,747,087 vs. \$123,714,421). Year-to-date total dollar volume at the end of October 2022 dropped 8 percent (\$962,220,066 vs. \$1,048,456,410).

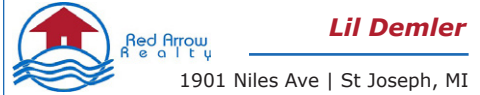
Nine houses that were bank-owned or foreclosed were included as a percentage of all transactions. This increase raised the percentage to 3 percent of all transactions. For six months the percentage was at 1 percent. In January, the rate was 0 percent. The previous lowest percentage in October was 1 percent in 2021. The highest percentage in October was 34 percent in 2009.

This data reflects home sales across Allegan, Berrien, Cass, and the westerly two-thirds of Van Buren Counties and should not be used to determine the market value of any individual property. If you want to know the market value of your property, please contact your local REALTOR®.

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Dave



Ramsey

I'll Be Nice, But I'll Tell the Truth

Dear Dave,
I'm 32 and a teacher. My house is my only debt, and there's \$55,000 left on my mortgage. My parents always taught my brother and I about saving and being smart with money. The other day, mom and dad offered to pay off the rest of my mortgage by loaning me the money with a very small interest rate. I know you don't like the idea of mixing money and family, but considering I have a great relationship with my parents, what do you think about this offer?

Lacy

Dear Lacy,

I'm going to make a suggestion before saying don't do this. See what I did there?

But seriously, I'd recommend they just make the money a gift and reduce your portion of any later inheritance by that amount. By doing this, you could help reduce the possibility of your brother feeling slighted in any way.

I would never loan my kids money. And here's why: One hundred percent of the time, the Bible says the borrower is slave to the lender. That doesn't exempt parents and their kids. No matter how nice your masters are, you're still a slave in this kind of situation—and you'll feel it. Family dinners and get-togethers are different when you're sitting down to eat with your masters—your creditors—instead of just good ol' Mom and Dad.

Dave Says

Don't get me wrong, I'm not suggesting you should act ungrateful that they offered a loan instead of a gift. It's a generous thing either way. But if they don't want to go the gift route, that's fine. You have a good job, a nice home, and you'll be okay. The thing is, I just wouldn't want to take a chance on straining a great relationship—or even ruining it—because of money.

Lacy, you're 32, a teacher and a homeowner. In my mind that says a lot about you, your maturity and your work ethic. That being the case, I get how this could be a weird thing for you to do. So, I'm going to give you an out: Blame me. Just tell them you talked to me, and I said don't do the loan idea. Tell them I gave you the make-it-a-gifted-to-the-inheritance idea.

If your mom or dad wants to talk to me about things, that's fine. I'll be kind to them. But I'll tell the truth like I always do.

— Dave

* Dave Ramsey is an eight-time national best-selling author, personal finance expert and host of "The Ramsey Show," heard by more than 18 million listeners. 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 regain control of their money, build wealth, and enhance their lives. He also serves as CEO of Ramsey Solutions.

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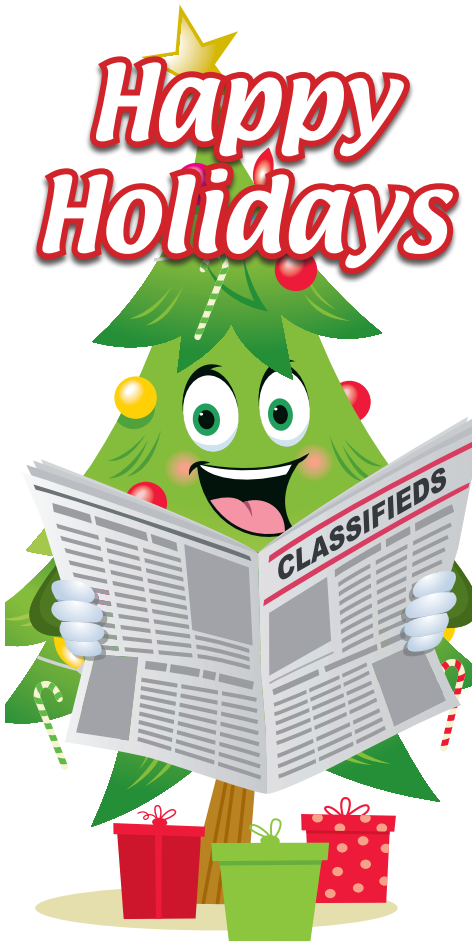
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 2020 HONDA CRV AWD Just in! Miles in the forties, saving in the thousands! \$29,900	 2022 CHEVY TRAILBLAZER ACTIV Off lease, low low miles! \$29,900	 2017 FORD EXPEDITION LIMITED 4X4 Every option, fully serviced, fully dealt! \$29,900	 2016 DODGE DURANGO CITADEL Just in! Every option, super sharp! \$29,900	 2016 JEEP WRANGLER UNLIMITED 4X4 Hardtop Full power options, super clean widda price thats lean! \$29,900	 2019 HYUNDAI SANTA FE LIMITED AWD Just in! \$33,900	 2018 FORD F-150 RAPTOR SUPER CAB Bad Boy ride! \$49,900

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new 2022/2023 HIGHLANDER & HIGHLANDER HYBRID

3.49% for 48
APR Financing Mos.²

36 MPG COMBINED
616-Mile Driving Range

2022 HIGHLANDER HYBRID FWD

SAVE THOUSANDS IN FUEL COSTS
OVER 5 YEARS VS. THE AVERAGE NEW VEHICLE



TUNDRA new 2022/2023 TUNDRA & TUNDRA HYBRID

4.29% for 60
APR Financing Mos.⁵

DESIGNED, ENGINEERED & BUILT IN THE USA!

437 HP iFORCE MAX ARRIVING DAILY!



TACOMA new 2022/2023 TACOMA 4x4
excludes TRD Pro

3.49% for 48
APR Financing Mos.²

BEST SELLING MID-SIZE TRUCK 17 YEARS IN A ROW⁶



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excludes TRD

3.49% for 48
APR Financing Mos.²

52 MPG COMBINED
686-Mile Driving Range

2022 CAMRY HYBRID LE

SAVE THOUSANDS IN FUEL COSTS
OVER 5 YEARS VS. THE AVERAGE NEW VEHICLE



COROLLA FAMILY

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BUILT IN THE USA!
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includes Hatchback & '23 Corolla Cross, excludes '22 Corolla Cross

3.49% for 48
APR Financing Mos.²

52 MPG COMBINED
593-Mile Driving Range

2022 COROLLA HYBRID LE

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OVER 5 YEARS VS. THE AVERAGE NEW VEHICLE



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1. Toyota vehicles and components are built using U.S. and globally sourced parts. 2. New 2022-2023 Highlander & Highlander Hybrid, new 2022-2023 Tacoma (excludes TRD Pro), new 2022-2023 Camry & Camry Hybrid (includes AWD & excludes TRD) and new 2022-2023 Corolla & Corolla Hybrid (includes Corolla Hatchback & 2023 Corolla Cross / excludes 2022 Corolla Cross). 3.49% APR for 36 Months with \$29.30 per \$1,000 borrowed OR 3.49% APR for 48 Months with \$22.35 per \$1,000 borrowed. 3. 2022 Highlander Hybrid FWD EPA-estimated 36 city/35 hwy/36 combined mpg. 4. Savings based on Highlander Hybrid FWD 36 mpg/Camry Hybrid LE 52 mpg/Corolla Hybrid LE 52 mpg vs. average 2022 vehicle 27 mpg, 45% highway, 55% city driving 15,000 miles/year and current fuel prices (AAA gas price \$3.67 national avg. as of 11/21/22). See www.fueleconomy.gov. 5. New 2022-2023 Tundra (includes hybrid), 4.29% APR for 36 Months with \$29.65 per \$1,000 borrowed OR 4.29% APR for 48 Months with \$22.71 per \$1,000 borrowed OR 4.29% APR for 60 Months with \$18.55 per \$1,000 borrowed. 6. Based on manufacturers' sales data from CY 2005-2021. 7. 2022 Camry Hybrid LE EPA-estimated 51 city/53 hwy/52 combined mpg. 8. 2022 Corolla Hybrid LE EPA-estimated 53 city/52 hwy/52 combined mpg. 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 through Toyota Financial Services Tier 1 & 1 only. Not all customers will qualify for lowest rate; see dealer for terms and conditions. ** Use for comparison purposes only. Your mileage and driving range will vary for many reasons, including your vehicle's condition and how/where you drive. See www.fueleconomy.gov. For 2, 5, 9 & 10 - Must take retail delivery from new 2022 and 2023 dealer stock while supply lasts between 12/01/22 and 01/03/22. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. Supply limited. APR, Customer Cash & Lease offers may not be combined. 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 01/03/23.



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