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**Moody on  
The Market**

*Pat  
Moody*

**Sculptor Richard Hunt  
A Life Well Lived**

Krasl Art Center and Southwest Michigan have lost a friend. Richard Howard Hunt, the world-renowned sculptor who had formed strong ties to Southwest Michigan through his studio in the Benton Harbor Arts District, passed away last Saturday. He was 88.

According to a statement posted to his website, Hunt died peacefully at his home in Chicago. A celebration of his life will be held in Spring of 2024.

Over his 70-year career, the Chicago native was recognized as one of the most successful metal sculptors in the world, with well over 100 sculptures placed throughout the country.

In 1995, Hunt opened his satellite studio at 258 Territorial Road in Benton Harbor. Indicative of his strong ties to Southwest Michigan, his works are displayed in St. Joseph, including the soaring *And You, Seas* overlooking the St. Joseph River Channel and *Rising Crossing Tides* in front of Krasl.

Earlier this year, the influential artist announced preparations to move operations away from his Benton Harbor satellite studio and he gifted the 20,000 square foot building to the community via the Krasl Art Center.

The Krasl honored Hunt by heading its official statement with a quote from Hunt, expressing his philosophy:

*"I am interested more than anything else in being a free person. To me, that means that I can make what I want to make, regardless of what anyone else thinks I should make."*

~ Richard Hunt

Continued on page 14



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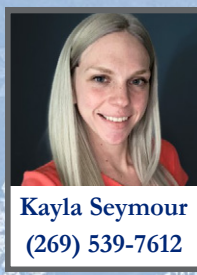
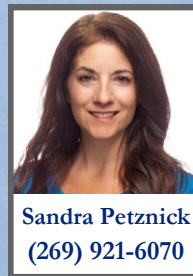
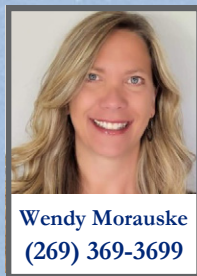
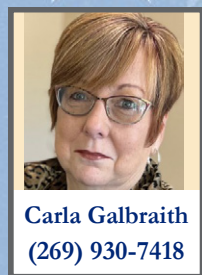
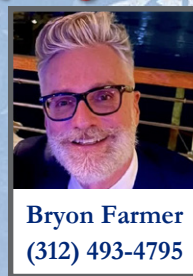
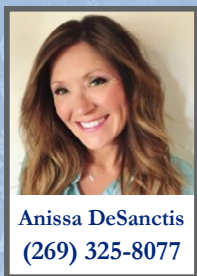
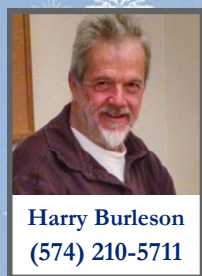
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**Sarah  
Spoonholtz**  
*Regional  
Director,  
SMR Chamber*

**And the Nominees Are....**

Back in October, the Southwest Michigan Regional Chamber requested your help to find outstanding businesses, non-profit organizations, and individuals who have made a mark on the tri-county community. These submissions are now our official nominees for the **2024 Business Recognition Awards Ceremony & Annual Meeting, presented by ABC 57 News, Blue Cross Blue Shield of Michigan, Corewell Health, Honor**

**Credit Union, Mid-West Family of Southwest Michigan, and MoodyontheMarket.com which will be hosted on Friday, February 16<sup>th</sup>.**

I think I can speak for Arthur and Jasmine when I say that we are all excited to finally share the list of nominees with you. We continue to be in awe of the businesses and individuals nominated for our Recognition Awards every

Continued on page 2

**Inserts & Promotions**

- Family Fare
- Hardings Friendly Markets
- Martin's Super Markets
- New Year's Eve Guide

Inserts may vary by zip code

## Spoonholtz *Continued from cover*

year. Their stories of growth, overcoming obstacles, and passion for our community continue to inspire us. We look forward to celebrating these businesses and people and sharing their stories.

Without further ado... **The 2024 Award**

**Nominees are:**

**Business Focused:**

• **Best New Business**

- Base Bowls & Company
- Eclectic Well-Being
- The Little Things Play Cafe
- Mighty Dog Roofing
- Sticky Spoons Jam
- The Swab Agency – Farm Bureau Insurance

• **Economic Impact Award**

- Express Employment Professionals
- Indiana Michigan Power
- Lane Automotive
- Midwest Energy & Communications

• **Small Business of the Year Award**

- B&L Information Systems
- Coloma/St. Joseph KOA Holiday
- Hinman Counseling Services
- Peat's Cider Social

• **Non-Profit of the Year Award**

- Backpacks for Berrien
- Krasl Art Center
- LOGAN Autism Learning Center
- Readiness Center
- Silver Beach Center
- Southwest Michigan Community Action Agency

• **Individual Focused:**

• **Rising Star Award**

- Megan Gopp, The Adventure Agency
- Justin "Juice" Koehneke, Watermark Brewing Company
- Chokwe Pitchford, Berrien County Commissioner
- Samantha Smith, Tranquil Tummy Confections
- Matt Swab, The Swab Agency – Farm Bureau Insurance

• **The Pat Moody Award**

- Burt Pearson, Pearson Construction Company
- Anne Reitz, Caffe Tosi
- Roger Seely, Roger's Foodland
- Jim "Jimbo" Shelton, Shelton's Farm Market

In keeping with tradition, we will also recognize one of our ambassadors as the **2023 Ambassador of the Year.**

Tickets for the **2024 Business Recognition Breakfast Annual Meeting & Awards Ceremony** at the Lake Michigan College Mendel Center's Grand Upton Hall are available online at

[bit.ly/2024BRB](http://bit.ly/2024BRB). Early Bird pricing of \$55 each or \$450 for a table of 10 runs through January 31<sup>st</sup>.

Attendees will hear a **special keynote** from internationally acclaimed leadership speaker, Wall Street Journal bestselling author, and creator of the renowned TEDTalk "Everyday Leadership – The Lollipop Moment", **Drew Dudley**.

In October, Drew presented on 'Cultures of Leadership' where he captivated everyone in attendance, and succeeded in changing the way the majority viewed their personal leadership styles. For February's engagement, he's shifting his presentation to 'The Leadership Test' consisting of six questions that are designed to drive engagement and empower employees to be more productive and impactful in all areas of their lives.

Regarded as one of the most dynamic speakers in the world, Drew's presentation will provide attendees of all levels with honest, engaging, and useful information to create a culture that retains, inspires, activates, and engages staff on every level. As the founder and chief catalyst of Day One Leadership, he has helped top organizations around the world increase their leadership capacity. With a mission to help people unlearn some dangerous lessons about leadership, his clients have included McDonald's, American Express, JP Morgan Chase, the United Way, and more than 100 colleges and universities.

In addition to Drew's keynote, attendees will hear a full Chamber update, including recognizing the **Chamber's 70<sup>th</sup> anniversary**, and the presentation of the 2024 Business Recognition Awards. **Awards will be once again determined via live voting by attendees during the first half of the event.**

**A HUGE thank you to our Business Recognition Annual Meeting & Awards Ceremony Sponsors:** ABC 57 News, Blue Cross Blue Shield of Michigan, Corewell Health, Honor Credit Union, Mid-West Family Southwest Michigan, MoodyOnTheMarket.com, Comcast Business, Horizon Bank, Sturgis Bank & Trust St. Joseph Banking Center, 1<sup>st</sup> Source Bank, Combined Insurance Agency / Auto-Owners Insurance, Hungerford Nichols CPAs + Advisors, Jelliefish Productions, JV Studios, Kruggel Lawton CPA, Oldham Production House, Indiana Michigan Power, South Shore Health & Racquet Club, and United Federal Credit Union.

To learn more about this event or the Southwest Michigan Regional Chamber, visit our website at [smrchamber.com](http://smrchamber.com)! Want to chat? Reach out to me directly: [sspoonholtz@smrchamber.com](mailto:sspoonholtz@smrchamber.com) or 269-932-4040.

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## Photo of the Week



### Southwest Chili Dip

Arizona visitors took a swim in Lake Michigan Monday. It was 37°

Photo by Virgil Cimala

Please email your favorite photo with a brief description to [Photos@MailMaxOnline.com](mailto:Photos@MailMaxOnline.com)

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

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**Glenn Rosenbaum**

*Pastor*

**Multitude**

*After this I looked and there before me was a great multitude that no one could count, from every nation, tribe, people and language, standing before the throne and before the Lamb.  
Revelation 7:9*

Author Willow Liana begins a recent article by telling a story about a close friend. Her friend has just graduated from college and has entered the workforce. The transition has been difficult, but not because of the work. Rather, the problem has been her sense of isolation. In college, she had a close circle of friends she saw every day. Now, however, she feels constantly alone. "I keep asking myself, 'Where is everyone? Where are all the people?' I have this persistent feeling there are supposed to be people around, but they are missing."

The article goes on. It describes current cultural factors isolating individuals from larger groups—from the loss of community in neighborhoods to technology that often makes it easy to work and eat and live with no person-to-person contact.

With that, however, let's look at something very different. In the last book of the Bible, the apostle John describes a massive gathering of individuals who are not lonely at all. What he sees is a great multitude . . . from every nation, tribe, people and language. They could not be happier or have a greater sense of belonging. And the reason for their perfect happiness and sense of belonging is right before them—the Lamb, the Son of God, Jesus Christ. On the basis of what he has done on their behalf, on the basis of the blood he has shed at the cross to wash their sins away—they now belong to him, and he belongs to them. They are the multitude of blood-bought souls who will never know loneliness again.

This present world is broken, broken by sin—your sin and mine. As you and I walk

www.MailMaxOnline.com through this broken world, we will taste many bitter things. We'll taste grief. We'll taste cruelty. We'll taste frustration, anxiety, and fear. And we will taste loneliness.

Enter Jesus. He carries us through each lonely moment. And remember what's coming. The multitude awaits.

*Prayer: Lord Jesus, carry me through each lonely moment. And remind me that, one day, the lonely moments will be gone forever. Amen.*

Submitted by Pastor Glenn T. Rosenbaum  
Administrative Pastor  
Grace Evangelical Lutheran Church, St. Joseph  
Originated by: [www.WhatAboutJesus.com](http://www.WhatAboutJesus.com)

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**NEW YEAR'S EVE CELEBRATIONS**

**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 2024... arrive alive, don't drink and drive.

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**NEW YEAR'S EVE DINNER**

**SUNDAY, DEC 31 | 3:00 - 9:00 PM**

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**PLUS 0.9% FOR 36 MONTHS, 1.9% FOR 48 MONTHS, or 2.9% FOR 60 MONTHS**

(WITH APPROVED CREDIT)

(\*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



**2024 FORD E-450 16 FOOT BOX TRUCK**

Oxford White, Limited Slip Rear Axle, Power Windows and Locks, Cruise Control, Power Mirrors, Bay Bridge 16 Foot Box, and Much More! F24009

MSRP.....\$43,325  
 ADD FOR BAY BRIDGE BOX.....+16,014  
 SUBTOTAL.....\$59,339

SIEMANS DISCOUNT.....- 1,344

**SALE PRICE FOR EVERYONE \$57,995**

MILITARY RECOGNITION EXCLUSIVE CASH\* - 500

**AS LOW AS \$57,495**

(\*MUST QUALIFY)



**2023 FORD MUSTANG MACH 1 COUPE**

Fighter Jet Gray, Leather Seats, 19 Inch Tarnished Dark Low Gloss Wheels, B&O 12 Speaker System, Navigation, Mach 1 Appearance Package, 10 Speed Automatic Transmission, Security Package, and Much More! F23058

MSRP.....\$64,030

SIEMANS DISCOUNT..- 3,035

**AS LOW AS \$60,995**



**2024 FORD E-450 SERVICE BODY**

Oxford White, 7.3 V8 Engine, Limited Slip Rear Axle, Power Windows and Locks, Rear View Camera, Cruise Control, Trailer Tow Package, Remote Keyless Entry, Knapheide KUV Body, Receiver Hitch Knap Locks, and Much More! F24008

MSRP.....\$43,060  
 ADD FOR KNAPHEIDE KUV BODY +32,057  
 SUBTOTAL.....\$75,117

SIEMANS DISCOUNT.....- 2,122

**SALE PRICE FOR EVERYONE \$72,995**

MILITARY RECOGNITION EXCLUSIVE CASH\* - 500

**AS LOW AS \$72,495**

(\*MUST QUALIFY)

**SIEMANS**



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**2023 JEEP RENEGADE  
LATITUDE 4X4**

Solar Yellow, Navigation, Touchscreen Radio, Dual Zone Auto Temp Control, Lane Departure Warning Plus, Blind Spot and Cross Path Detection, Forward Collision Warning, 1.3 Turbo Engine, and Much More! C23210

**JEEP RENEGADE HAS THE LARGEST TOUCHSCREEN WITH A STANDARD NAVIGATION SYSTEM**

(Disclaimer: Based on FCA US LLC Compact SUV segment, excluding other FCA US LLC models. Competitor information based upon current available manufacturer specifications.)

MSRP.....\$30,040  
SIEMANS DISCOUNT.....- 141  
STANDALONE 10% OFF MSRP RETAIL BONUS CASH - 3,004  
**SALE PRICE FOR EVERYONE \$26,895**  
MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$26,395**  
(\*MUST QUALIFY)



**2023 RAM 1500  
CREW CAB 4X4**

Bright White, Vinyl Seats, Anti-Spin Rear Axle, 3.6 V6 Engine, Trailer Hitch, Back-Up Camera, Touchscreen Radio, and Much More! C23110

**RAM 1500 IS AMERICA'S BEST LIGHT DUTY PICKUP FOR NEW VEHICLE QUALITY**

(Disclaimer: For J.D. Power 2023 U.S. Initial Quality Study award information, visit [jdpower.com/awards](http://jdpower.com/awards).)

MSRP.....\$46,390  
SIEMANS DISCOUNT.....- 756  
STANDALONE 15% OFF MSRP RETAIL BONUS CASH - 6,958  
**SALE PRICE FOR EVERYONE \$38,676**  
MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$38,176**  
(\*MUST QUALIFY)



**2023 JEEP GLADIATOR  
SPORT 4X4 DEMO**

Black, Freedom Edition, Trailer Tow Package, Remote Start, Heated Front Seats, Heated Steering Wheel, Alpine Premium Audio System, Navigation, Black 3-Piece Hardtop, and Much More! C23019

**#1 FOR NEW VEHICLE QUALITY AMONG MIDSIZE TRUCKS - JD POWER**

(Disclaimer: Tied in 2023. For J.D. Power 2023 U.S. Initial Quality Study award information. Visit [jdpower.com/awards](http://jdpower.com/awards).)

MSRP.....\$57,060  
SIEMANS DEMO DISCOUNT.....- 3,006  
NATIONAL STANDALONE 15% OFF MSRP - 8,559  
**SALE PRICE FOR EVERYONE \$45,495**  
MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$44,995**  
(\*MUST QUALIFY)



**2023 RAM  
PROMASTER 1500**

Bright White, Cloth Seats, Convenience Group, Speed Control, Rear Door Windows, and Much More! C23203

**RAM PROMASTER HAS THE TALLEST AND WIDEST STANDARD CARGO AREA IN ITS CLASS**

(Disclaimer: Class is based on large commercial van segment (Class 2). Based upon the latest available current competitive information.)

MSRP.....\$47,170  
SIEMANS DISCOUNT.....- 175  
**SALE PRICE FOR EVERYONE \$46,995**  
ON-THE-JOB COMMERCIAL EQUIPMENT UPFIT/GRAPHICS\*\*\* - 1,000  
MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$45,495**  
(\*MUST QUALIFY/\*\* BUSINESS OWNERS ONLY)



**2023 JEEP  
GRAND CHEROKEE  
LIMITED 4X4 DEMO**

Diamond Black, 20 Inch Gloss Black Aluminum Wheels, Black Appearance Package, Heated Front and Rear Seats, Heated Steering Wheel, Navigation, Touchscreen Radio, Remote Start, Power Liftgate, Adaptive Cruise Control, Blind Spot and Cross Path Detection, and Much More! C23031

**OFFICIAL VEHICLE OF WINTER**

MSRP.....\$54,385  
SIEMANS DEMO DISCOUNT.....- 2,952  
STANDALONE 10% OFF MSRP RETAIL BONUS CASH - 5,438  
**SALE PRICE FOR EVERYONE \$45,995**  
MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$45,495**  
(\*MUST QUALIFY)



**2022 RAM 2500 4X4  
WESTERN V-PLOW**

Bright White, Cloth Bench Seat, Protection Group, Snow Chief Group, Trailer Brake Controller, 6.4 V8 Engine, Touchscreen Radio, Power Windows and Locks, Rear Sliding Window, Anti-Spin Rear Axle, Clearance Lamps, Keyless Entry, Western 8.5 MVP3 Steel V-Plow, and Much More! C22271

**RAM HD'S BEST IN CLASS AVAILABLE 50-GALLON FUEL TANK KEEPS YOU ON THE ROAD LONGER**

(Disclaimer: Class based on 250/2500 and 350/3500 Pickups and the latest available competitive information.)

MSRP.....\$54,150  
ADD FOR WESTERN V-PLOW.....+ 9,834  
SUBTOTAL.....\$63,984  
SIEMANS DISCOUNT.....- 10,989  
**SALE PRICE FOR EVERYONE \$52,995**  
ON-THE-JOB \$1000 SNOW PLOW UPFIT\*\*\* - 1,000  
**AS LOW AS \$51,995**  
(\*\*\*BUSINESS OWNERS ONLY)



**2022 RAM 1500 REBEL  
CREW CAB 4X4**

Bright White, Leather Bucket Seats, Dual Pane Panoramic Sunroof, 9 Amplified Speakers with Subwoofer, 5.7 HEMI V8 Engine, Heated Front and Rear Seats, Heated Steering Wheel, Parksense Front and Rear Park Assist, Power Adjustable Pedals, Remote Start, Night Edition, Off Road Group, Trailer Tow Group, Wireless Charging Pad, and Much More! C22251

**RAM 1500 IS AMERICA'S BEST LIGHT DUTY PICKUP FOR NEW VEHICLE QUALITY**

(Disclaimer: For J.D. Power 2023 U.S. Initial Quality Study award information, visit [jdpower.com/awards](http://jdpower.com/awards).)

MSRP.....\$74,150  
SIEMANS DISCOUNT.....- 11,150  
**AS LOW AS \$63,000**



**2023 JEEP WRANGLER  
RUBICON 4XE**

Sting Gray, Leather Seats, 20th Anniversary Edition, Red Seat Belts, Anniversary Decals, Plaque, Grille, Medallion, and Took Kit, Integrated Off Road Camera, Black 3-Piece Hardtop, Mesh Sunbonnet Top, Cargo Tub Liner, Steel Bumpers, Trailer Tow Group, and Much More! C23181

**JEEP WRANGLER 4XE IS THE BEST-SELLING PLUG-IN HYBRID (PHEV) IN AMERICA.**

(Disclaimer: Based on 2022CY Q4 Sales, JD Power Retail Sales Data (4xe trim claim only).)

MSRP.....\$75,085  
SIEMANS DISCOUNT.....- 3,090  
**SALE PRICE FOR EVERYONE \$71,995**  
CCAP LEASE LOYALTY BONUS CASH\* - 1,500  
MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$69,995**  
(\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

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December 23, 2023

**WAS \$29,862**



**2019 AUDI Q7 PREMIUM PLUS QUATTRO**

**NOW \$26,995**

2.0 TFSI Engine, 8 Speed Automatic, Aluminum Wheels, 77K Miles, Navigation, Memory Power Leather Heated Front Seats, Power 3<sup>rd</sup> Row Seats, Panoramic Sunroof, Climate Control, CD-Player, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Orca Black Metallic, F23224A

**WAS \$31,285**



**2019 SUBARU FORESTER TOURING AWD**

**NOW \$28,261**

2.5i EFI Engine, 7 Speed CVT Automatic, Aluminum Wheels, 29K Miles, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Power Moonroof, CD-Player, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black Silica, U23117A

**WAS \$38,995**



**2020 RAM 1500 BIG HORN CREW CAB 4X4**

**NOW \$35,611**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 16K Miles, Security Cover, Bedliner, Remote Start, Power Driver's Seat, Power Adjust Pedals, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Bright White Clearcoat, C23065A

www.TaxOnline.com

**WAS \$37,995**



**2020 FORD SPORT SUPER**

**NOW \$35,611**

2.7 V6 EcoBoost, 10 Speed Automatic, Aluminum Wheels, 16K Miles, Security Cover, Bedliner, Remote Start, Navigation, Power Heated Front Seats, Power Driver's Seat, Power Adjust Pedals, Rear Window, Front Collision Mitigation, Reverse Cross-Traffic Alert, Remote Keyless Entry System, Ford Certified! Oxford White, F23138A

**WAS \$33,627**



**2020 FORD RANGER XLT SUPERCREW 4X4**

**NOW \$29,777**

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 44K Miles, 5 Foot Box, Sport Appearance Package, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U23118

**WAS \$45,301**



**2023 KIA SORENTO X-LINE PRESTIGE AWD**

**NOW \$44,406**

2.5i EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 5K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, 2<sup>nd</sup> Row Heated Seats, Panoramic Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Gravity Gray, C23232A

**WAS \$69,995**



**2022 FORD F-350 XLT SUPER DUTY SRW CREW CAB 4X4**

**NOW \$68,474**

6.7 V8 Power Stroke DIESEL Engine, 10 Speed Automatic, Aluminum Wheels, 19K Miles, Running Boards, Remote Start, Power Driver's Seat, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, F23138A

*Manage*

**JUST A SHORT DRIVE TO BRIDGMAN FOR GREAT DEALS SEE OUR ENTIRE INVENTORY**

**WAS \$26,928**



**2021 FORD POLICE INTERCEPTOR UTILITY AWD**

**NOW \$25,843**

3.3 HYBRID Engine, 10 Speed Automatic, Heavy Duty Steel Wheels, 71K Miles, Ready for the Road Package, Console Mounting Plate, Spot Lamp, Power Driver's Seat, Interior Liftgate Release, Back-Up Camera, Keyless Entry System, Agate Black Metallic, C23217A

**WAS \$50,824**



**2022 FORD BRONCO ADVANCED OUTER BANKS 4X4**

**NOW \$45,727**

Aluminum Wheels, Less Than 7K Miles! High Package, Running Board, Cargo Area Protector, Remote Start, Navigation, SYNC 4, 2-Door, Heated Front Seats, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Cyber Orange Metallic, F23231A

**WAS \$28,707**



**2020 FORD EXPLORER XLT 4X4**

**NOW \$22,500**

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels 129K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Twin Panel Moonroof, Climate Control, Adaptive Cruise Control, Evasive Steering Assist, 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, Agate Black Metallic, F23161A

**WAS \$26,682**



**2020 FORD ESCAPE**

**NOW \$22,500**

1.5 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 129K Miles, SYNC 3, Power Driver's Seat, Power Windows and Locks, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Front Collision Mitigation, Reverse Cross-Traffic Alert, Remote Keyless Entry System, Ford Certified!

**WAS \$25,901**



**2020 FORD EXPLORER XLT 4X4**

**NOW \$22,796**

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 111K Miles, Power Heated Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Rapid Red Metallic, F23230A

**WAS \$36,899**



**2020 JEEP GRAND CHEROKEE LAREDO 4X4**

**NOW \$28,500**

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

**WAS \$28,793**



**2015 FORD F-450 SUPER DUTY DRW REGULAR CAB BOX TRUCK**

**NOW \$25,995**

6.7 V8 Power Stroke DIESEL Engine, 6 Speed Automatic, 166K Miles, Power Windows and Locks, Trailer Brake Controller, Limited Slip Axle, Remote Keyless Entry System, Oxford White, F22271A

**WAS \$54,764**



**2019 FORD SUPER DUTY SRW CREW CAB**

**NOW \$45,727**

6.7 V8 DIESEL Power Stroke Engine, 166K Miles, Security Cover, Bedliner, Power Driver's Seat, Power Adjust Pedals, Reverse Cross-Traffic Alert, Remote Keyless Entry System, Ford Certified!



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**FORD F-150 XLT  
SUPERCREW 4X4**  
**NOW \$34,536**

Aluminum Wheels, 60K Miles, Running Boards, Power Windows, Power Adjust Pedals, Power Sliding Door, Reverse Sensing System, Back-Up Camera, Remote Start, Certified! Iconic Silver, U23142

**WAS \$39,999**



**2020 RAM 1500 BIG HORN NIGHT  
EDITION CREW CAB 4X4**  
**NOW \$37,240**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 43K Miles, Bedliner, Remote Start, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Heated Steering Wheel, Power Sliding Rear Window, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal Pearlcoat, U23152

**WAS \$27,995**



**2020 CHEVY  
EQUINOX LT AWD**  
**NOW \$22,996**

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 20K Miles! Power Driver's Seat, Auto Climate Control, Touchscreen Stereo, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Pacific Blue Metallic, U23115

**WAS \$42,259**



**2020 GMC SIERRA  
ELEVATION CREW CAB 4X4**  
**NOW \$38,332**

3.0 EFI DIESEL Engine, 10 Speed Automatic, Aluminum Wheels, 72K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Onyx Black, C23221A



**WAS \$42,887**



**2020 FORD F-150 XLT  
SPORT SUPERCREW 4X4**  
**NOW \$40,500**

3.6 V6 EcoBoost, 10 Speed Automatic, Aluminum Wheels, 48K 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, Max Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, F23218A

**WAS \$28,484**



**2015 GMC  
YUKON DENALI 4X4**  
**NOW \$27,762**

6.2 V8 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 112K Miles, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, Power Moonroof, DVD Entertainment System, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Front Collision Warning, Power Liftgate, Remote Keyless Entry System, Midnight Amethyst Metallic, U23147A

**WAS \$44,995**



**2023 JEEP  
GRAND CHEROKEE LAREDO 4X4**  
**NOW \$36,980**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 8K Miles! Remote Start, Power Driver's Seat, Heated Steering Wheel, Heated Front Seats, Climate Control, Touchscreen Display, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, C23157A

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**FORD  
SE AWD**  
**NOW \$23,795**

Automatic, Aluminum Wheels, 17K Miles, Heated Front Seats, Auto Temp, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Remote Start, Certified! Dark Persian Green Metallic, U23131

**WAS \$29,704**



**2017 MERCEDES  
GLE350 4MATIC AWD**  
**NOW \$23,475**

3.5 EFI Engine, 7 Speed Automatic, Aluminum Wheels, 81K Miles, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Power Sunroof, CD-Player, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Black, F23163A

**WAS \$62,795**



**2019 FORD F-150 RAPTOR  
SUPERCREW 4X4**  
**NOW \$57,834**

3.5 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 37K Miles, Security Cover, Bedliner, Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Panoramic Moonroof, Auto Climate Control, Power Slide Rear Window, 360 Degree Camera, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! Magnetic, F23209A

**WAS \$25,500**



**2022 FORD  
ECOSPORT SES 4X4**  
**NOW \$23,935**

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 8K Miles! Navigation, SYNC 3, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Moonroof, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Diamond White, F23207A



**FORD F-350 XLT  
CREW CAB 4X4**  
**NOW \$50,587**

6.75 Speed Automatic, Aluminum Wheels, Running Boards, Remote Start, Power Windows, Reverse Sensing System, Back-Up Camera, Ford Certified! Agate Black, C23155B

**WAS \$48,995**



**2021 HYUNDAI PALISADE  
CALLIGRAPHY AWD**  
**NOW \$43,500**

3.8 EFI Engine, 8 Speed Auto, Alum Wheels, 32K Miles, Remote Start, Nav, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated/Cooled Seats, 3RD Row Seats, Auto Climate Control, Power Sunroof, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front & Rear Collision Mitigation, Blind Spot Monitor, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Moonlight Cloud, M24002A

**WAS \$25,995**



**2022 HONDA CIVIC  
SPORT 4 DOOR SEDAN**  
**NOW \$21,995**

2.0 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 26K Miles, Remote Start, Climate Control, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Lunar Silver Metallic, M24006A









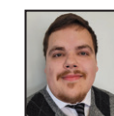
**WAS \$46,995**



**2022 JEEP  
GLADIATOR OVERLAND 4X4**  
**NOW \$45,728**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 7K Miles! Security Cover, Running Boards, Remote Start, Navigation, High Altitude Package, MOPAR Hardtop Headliner, Heated Leather Seats, Heated Steering Wheel, Climate Control, Alpine Premium Audio System, Adaptive Cruise Control, Blind Spot & Cross Path Detection, Rear Park Assist, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Jeep Certified! Black Clearcoat, F23192A

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- |  |   |   |  |   |   |  |  |   |   |
|--|---|---|--|---|---|--|--|---|---|
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**2018 FORD F-150  
XLT SUPERCREW/4X4**  
**NOW \$30,836**

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 78K Miles, Pickup Bed Cap, Bedliner, Remote Start, Navigation, Power Heated Front Seats, Power Adjust Pedals, Power Slide Rear Window, Back-Up Camera, Remote Keyless Entry System, Ingot Silver, F23202A



**2014 FORD ESCAPE SE**  
**NOW \$9,995**

1.6 EcoBoost Engine, 6 Speed Automatic, Aluminum Wheels, 135K Miles, Power Driver's Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, White Platinum Tri-Coat, U23159



**2022 FORD BRONCO  
SPORT BIG BEND/4X4**  
**NOW \$32,500**

1.5 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, Less than 15K Miles! Power Driver's Seat, Heated Front Seats, Power Moonroof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Carbonized Gray Metallic, F23252B



**2020 FORD  
EXPLORER ST 4X4**  
**NOW \$39,629**

3.0 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 47K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Twin Panel Moonroof, PowerFold 3<sup>rd</sup> Row Seats, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Hands Free Liftgate, Remote Keyless Entry System, Ford Certified! Star White Metallic, U23167



**2021 FORD  
EXPLORER XLT/4X4**  
**NOW \$32,562**

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 41K Miles, Power Heated Front Seats, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F23301A



**2021 MAZDA  
CX-9 TOURING AWD**  
**NOW \$29,995**

2.5 Engine, 6 Speed Automatic, Alloy Wheels, 32K Miles, Navigation, Power Leather Heated Front Seats, 2<sup>nd</sup> Row Captain's Chairs, 3<sup>rd</sup> Row Seating, Power Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Mazda Certified! Deep Crystal Blue Mica, Z23014



**2017 FORD FUSION SE**  
**NOW \$13,997**

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 103K Miles, Remote Start, Power Seats, CD-Player, Back-Up Camera, Remote Keyless Entry System, Oxford White, U23066B



**2019 CHEVY SILVERADO  
1500 Z71 LT DOUBLE CAB 4X4**  
**NOW \$31,455**

5.3 V8 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 79K Miles, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Silver Ice Metallic, U23083A

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**2020 FORD F-150 XLT  
SPORT SUPERCREW/4X4**  
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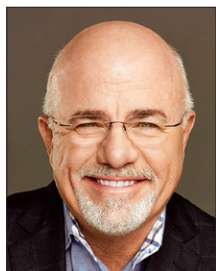
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**Financial Expert**  
The Ramsey Show

**Dave Says**

**“Stuff” Just Doesn’t Do It**

Most families have money problems at some point. When I was a little kid, our family went through tough financial times just like everyone else. A job layoff can take your breath away. An illness can leave you completely broke. Little kids in the house may not know exactly what’s going on, but there’s stress in the air. They’re told, “Times are tough, so we can’t go on vacation this year,” or “We have to move,” or “Christmas is going to be slim.”

My parents were in the real estate business and were building homes. Then, the economy went sideways and left them in a mess. They worked hard, but it didn’t matter. Outside forces brought trouble to our house. We never went without food, shelter, or anything else, but the air changed in our home. I always thought money would solve the problem, so I vowed that one day I would become a millionaire. I doubt I even knew what that meant, but in my head, I thought it meant money would never be a problem.

Believe it or not, I’m a spender by nature. I’ve always enjoyed spending money. Of course, when I was young and immature, that idea of spending for fun led me into the trap of thinking if I got enough Stuff, I would be happy. I would’ve never admitted it out loud,

but there was also the stupid idea deep down that if I got enough Stuff, I would be happy and safe, or if I got the right Stuff, people would be impressed.

With that driving force, I went about the business of earning piles of money so I could spend piles of money. But a funny thing happened. The Stuff became ... unsatisfying. There was never completion or peace after a purchase, only the need to buy more.

Stuff just doesn’t do it.

By the time I was 26, I was a millionaire making \$250,000 a year. Not long after that, due to some really dumb business decisions, I went broke and lost everything. That was 30 years ago.

I also met God during this time, who did bring me peace and completion. I finally realized I was pouring Stuff down a spiritual hole, and Stuff is not designed to fill that hole. No matter how many cars I bought, or fancy dinners I ate, or cool places I traveled to, there was always something still missing.

During the following decades, we slowly began re-building wealth ... this time while always giving. In the process, we discovered there’s much more joy in giving than in Stuff. If you haven’t experienced the joy of giving, there’s no better time to start than during the holiday season. Who knows? It might just be the encouragement you need to become a giver all year long.

Merry Christmas, everyone!

\* *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 Ramsey Solutions.*

**Moody** *Continued from cover*

The statement from Krasl leadership continued:

“Richard Hunt has been a part of the Benton Harbor - St. Joseph community since 1995 when the internationally renowned sculptor opened a satellite studio at 258 Territorial Road. Hunt was invited to establish the space as part of the Community Renewal Through the Arts program. He had friends in our community, but more importantly, he believed in the arts as a critical component of civic life. Hunt made the decision to be part of a nascent arts district and to help foster a sense of place and belonging. After 28 years of creating in the space, Hunt gifted his studio to Krasl

Art Center this past spring with the request that it remain rooted in the arts and be an active, vibrant resource to Benton Harbor. This is but one thread in the singular story of Richard Hunt’s life.”

**Richard Hunt’s career was put in perspective on his website:**

*In the pantheon of 20th-century sculptors, Richard stood as one of the preeminent masters.*

*At the core of his artistic and philosophical approach was a fundamental concern with freedom; of political and artistic freedom, as well as personal and universal freedom.*

*Employing an alchemist’s touch Richard created sculptures whose fluid, biomorphic forms emerged as if shaped directly from nature.*

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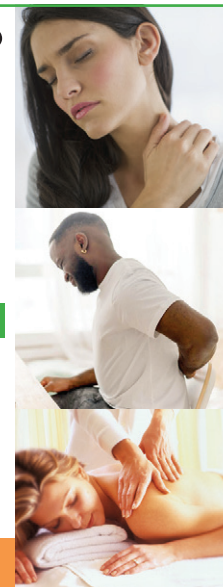
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White Cube will work closely with the Richard Hunt Estate, led by Ken Merlau (Trustee of the Richard Hunt Trust), to promote and protect his art and legacy for future generations.

A celebration of Richard's life, open to the public, will be held in Chicago in Spring 2024, with dates to be announced.

The gallery's solo exhibition of the artist's sculpture will continue as planned at White Cube New York in March 2024.

**Sheriff Bailey to be honored at Open House December 27**

A retirement open house is planned for Berrien County Sheriff Paul Bailey next week.

Speaking to colleagues at a recent County meeting, Berrien County Commissioner Jim Curran said as Bailey's retirement nears, friends and coworkers are gathering to honor him and wish him well. Curran welcomes the opportunity to do so.

"He's just such an honorable guy," Curran said. "You want to do things for him, you want to help him out because he does the right things, and he's just a good man."

The retirement open house will be Wednesday, December 27 from 1 p.m. to 4 p.m. at the Fraternal Order of Police lodge on Niles Road in St. Joseph. There will be guest speakers starting at 2:30. The event is open to the public.

Bailey retires at the end of the month after 23 years as Berrien County Sheriff. His law enforcement career goes back to 1979.

Bailey is stepping down a year before his term ends, and Undersheriff Chuck Heit is moving into the position of interim sheriff during that year. The new undersheriff will be Greg Sanders, the current chief deputy.

Pat Moody  
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**Don  
Stuart**

*Humorist*

### The Holsten (Well, Most-en) Story of Lubeck

By now it may seem to you that my Baltic Sea cruise lasted 113 days. Hahaha! Of course it wasn't that long! But I will spend 113 columns blabbing about it!

Not really. But yes really, there ARE cruises that last 113 days – or much longer! On one of our "at sea" days, we attended a presentation about future Holland America cruises, and lawsy, there were some loooooong voyages. One lasts 133 days, going from "pole to pole." And 17 seconds of intensive web-searching unearthed a 274-day cruise on Royal Caribbean, which would take me – let's see, 52 x 274, carry the three – about 7 years' worth of columns!

Anyway, back to my piddly 14-day cruise, today I revisit our visit to Lubeck, Germany.

After a bus ride from the port city of Kiel, we entered Lubeck through the Holstentor, or Holsten Gate, which was built in the 1470s. But of course, this is 2023, so there are also modern touches, such as the sticker someone slapped on an historical placard: It shows a stick figure woman, holding a giant tankard of beer and the caption "Zack... blamiert!" Which apparently means "Smack (as in "a verbal forehead slap")... disgrace!" Or maybe it's meant to dis a guy named Zack. Or Smack. I asked our guide, Ulf, what he thought. He looked blank for a nanosecond then immediately shouted, "Ja! Let's move along now!"

I discovered an interesting factoid about the Holsten Gate when I returned home: In 2018, a guy named Richard Mietz ran the annual Berlin marathon. Many people who have no intention of running this race quickly will dress in amusing costumes. Mietz was costumed as the Holstentor. And though he ran slowly, he still was fast enough to establish the current Guinness World Record for the Fastest Marathon Run While Dressed as a Landmark Building! Isn't that jaw-dropping?! I mean, that there ACTUALLY IS a Guinness World Record for the Fastest Marathon Run While Dressed as a Landmark Building!

Our tour group was too large for Ulf to take us inside Lubeck's medieval St. Mary's Church, but we explored it a bit during some free time. Ulf had said that the church's organ – with 12,678 pipes – was once the largest organ on Earth. Hmmmmm, Ulf's a good guide, but I don't know about this; I counted only 8,512 pipes. Which is the exact number mentioned in Wikipedia's description of the organ! So if you ever have Ulf as your Lubeck guide, you might want to quiz him about this. Before he moves you along.

Incidentally, the largest pipe in the organ is 36 meters long, which is about the furthest I could run wearing a Holstentor costume. The smallest is the size of a cigarette. Rumor has it this is where the organist stashes her joints, to smoke during long homilies.

Strolling through a park, I got my first ever look at a Rook. Not a chess piece – a species of large black bird. I saw a parliament of Rooks (that's the term for a flock of them) and immediately wondered why I've never seen a Rook-shaped chess rook. I started to ask Ulf what he thought, but without a nanosecond's pause he shouted, "Ja! Let's move along now!"

TakeFiveT5@yahoo.com



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# Gotcha Doin' Good

## Renee Borah

The Children's Advocacy Center of Southwest Michigan holds a special place in Renee's heart. For many years now, she's done a stuffed animal and toy drive for the nonprofit. She's also given of her time to help with schools, queen pageants, sports boosters, Lions and Elks clubs, and oh so many more!

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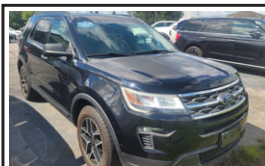
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**2020 KIA OPTIMA LE**

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- 0% for 60mo + 0 Payment for 90 days
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**\$1,000 TFS APR CASH**<sup>3</sup>  
 When financed through Toyota Financial Services

-or- **\$500 TFS APR CASH**<sup>4</sup>  
 on new '24 RAV4 HYBRID  
excludes RAV4 Prime



-or- remaining new 2023 RAV4 and RAV4 HYBRID  
excludes RAV4 Prime

**LOW APR FINANCING**<sup>5</sup>  
 UP TO 72 MOS.



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**BEST SELLING MID-SIZE TRUCK 18 YEARS IN A ROW!**<sup>6</sup>

**BEST RESALE VALUE IN ITS CLASS**<sup>7</sup>  
 - KBB.com



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**3.99% for 48**  
 APR Financing Mos.<sup>8</sup>

- or- 4.99% APR for 60 Mos.
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**TOWING CAPACITY UP TO 12,000 lbs.**<sup>9</sup>

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 When financed through Toyota Financial Services

-or- **\$500 TFS APR CASH**<sup>4</sup>  
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1. Toyota vehicles and components are built using U.S. and globally sourced parts. 2. Based on manufacturers' sales data CY 2022. 3. New 2024 RAV4 (excludes Hybrid & Prime), and remaining new 2023 & new 2024 Tundra Gas models. \$1,000 TFS Standard APR Finance 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. 4. New 2024 RAV4 Hybrid (Excludes Prime), and remaining new 2023 & new 2024 Tundra Hybrid models (Excludes Model 8424 Tundra 4WD Hybrid CrewMax TRD Pro 5.5'). \$500 TFS Standard APR Finance 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. 5. Remaining new 2023 RAV4 (excludes Hybrid & Prime), and remaining new 2023 Tacoma (includes TRD). 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. Remaining new 2023 RAV4 Hybrid. 4.99% APR for 48 Months with \$23.02 per \$1,000 borrowed OR 5.99% APR for 60 Months with \$19.33 per \$1,000 borrowed OR 6.49% APR for 72 Months with \$16.81 per \$1,000 borrowed. Subject to approved credit thru TFS. Tier 1-8.1 only. See participating dealer for details. 6. Based on manufacturers' sales data from CY 2005-2022. 7. Tacoma Mid-size Pickup Class and Tundra Full-Size Pickup Class. Vehicle's projected resale value is specific to the 2023 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. 8. Depending on model. Before towing confirm your vehicle and trailer are compatible, hooked up and loaded properly and that you have any necessary additional equipment. Do not exceed any Weight Ratings and follow all instructions in your Owner's Manual. The maximum you can tow depends on base curb weight plus the total weight of any cargo, occupants, and added additional equipment. "Added vehicle equipment" includes additional standard/optional equipment and accessories added by the manufacturer, dealers and/or vehicle owners. The only way to be certain of your vehicle's exact curb weight is to weigh your vehicle without passengers or cargo. 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 or Lease-End Refinancing 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, and 24-hour Roadside Assistance is included for two years, unlimited mileage (NOTE: b24X, Mirai, Prius and Prius Prime include enhanced ToyotaCare and/or Roadside Assistance). Roadside assistance limits towing distances and locations and does not include parts and fluids, except emergency fuel delivery for certain vehicles. Excludes rental company fleets sale vehicles. See your Toyota dealer for additional restrictions and exclusions. Valid only in the continental U.S. 3, 4, 5, 9 & 10: Must take retail delivery from new remaining new 2023 and new 2024 dealer stock while supply lasts between 12/06/23 and 01/02/24. Delay 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 01/02/24.



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