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## Moody on The Market

Pat  
Moody

### At halfway point of vision, Harbor Shores shares plans for new developments

The Harbor Shores Community Redevelopment group announced this week they're ready to move forward on developing additional areas around the Jack Nicklaus Signature Golf Course – including areas west of the Blossomland Bridge, a piece of land further north on M-63, and a project in Benton Township that's already been submitted to township officials for review.

Each of the projects is at a different stage but all of them will make progress toward realizing the vision of the Harbor Shores Resort that has so far turned more 500 acres of dilapidated buildings and toxic waste into a world-class golf course, 250 residential units (and counting), and related commercial opportunities.

Add to that the newly acquired former Modern Plastics site at 489 North Shore Drive in Benton Harbor and developers say there's even more community improvement coming.

#### A lot of irons in the fire

Chris Cook is the president of the Harbor Shores Community Redevelopment group and confirmed they have a lot of "irons in the fire" right now. Cook said what's drawing a lot of interest is the Old Water Tower site on the north side of the river in St. Joseph along Whitwam Drive.

*"We're in the planning stages still, meeting with the city of St. Joseph soon to start the discussions about what we're thinking. But what we're thinking there is condos and/or hotel, a lot of townhome product, some single-family product."*

Cook said they're also considering an apartment building at the site given the recent success of the Emma Jean Hall apartments in Benton Harbor.

*"We'd like to use (Emma Jean Hall Flats) as a catalyst to more apartment living. Some amenities there along the riverfront, a pool and a place to hang out, get some food, dock a boat... pickleball. So, we're looking at those."*

*Continued on page 14*



Joshua Byers, OD



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Jason Spaude, OD

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Sarah  
Spoonholtz

Regional  
Director,  
SMR Chamber

### Counting Down to HYPE!

At the beginning of October, we shared with you a new event for November, HYPE: Highlighting Young Professional Excellence in partnership with Emerge Innovation Hub. This event celebrates young professional entrepreneurs that are stepping forward with fresh ideas that will undoubtedly shape the future of our business communities.

We've had some amazing businesses and young entrepreneurs reach out to us about the event from all over the Tri-County area! Their businesses have included things like health & beauty products, food & beverage companies, martial arts, early childhood education, digital marketing & advertising agen-

*Continued on page 2*

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*Inserts may vary by zip code*



### Spoonholtz *Continued from cover*

cy, a clothing line, sporting goods, and an innovative approach to wheelchair designs!

On Wednesday of this week, we hosted a pre-selection round that consisted of fourteen businesses pitching their entities in round one of this Shark Tank-style competition. During this round, our judges **Andrew Robinson, Dan Buckenmeyer, and Debbie Howe** narrowed the field down to seven that will be making their final pitch on **Wednesday, November 20th at Watermark Solarium**. During the final round, each entrepreneur will be competing for start-up capital, in-kind resources, and community recognition.

We would not be able to do this without our partners and sponsors: **Emerge Innovation Hub, Frederick S. Upton Foundation, Whirlpool Foundation, Sturgis Bank, Chi Ishobak, Berecz & Associates, Silver Beach Pizza, Mid-West Family Southwest Michigan, WAUS 90.7 FM, Watermark Brewing Company, Andrews University Office of Innovation & Entrepreneurship, Michigan SBDC (Small Business Development Corporation), SCORE of Kalamazoo / Southwest Michigan, and Strauss Training.**

Tickets are still available for you to join us for the finals! Doors open at 5:00 p.m. with HYPE kicking off at 5:30 p.m. featuring a panel discussion with some of the region's most successful young entrepreneurs. This year's panelists include **Aiyenede Akhigbe of Sticky Spoons Jam, LLC, Chris Mason of Watermark Brewing Company, Stephanie Ott of Base Bowls & Company, and Dustin Lester, co-owner of Pipestone Indoor Country Club and Pipestone Creek Golf Course.** These entrepreneurs, who have turned their ideas into thriving businesses, will share their journeys and offer advice to the next wave of innova-

tors. Afterward, the panelists will shift roles, serving as judges for the competition and offering feedback to contestants.

The centerpiece of the event is the pitch competition, where our finalist will present their innovative business ideas to the judging panel and a live audience. The stakes are high, as the top three participants will receive a mix of financial awards and in-kind services, such as marketing support, business coaching, and mentorship. These resources are designed to help participants take their start-ups to the next level. Additionally, attendees will have the opportunity to vote for a "crowd favorite," who will receive an additional cash prize.

HYPE is set to be an evening filled with energy, innovation, and collaboration. More than a competition; it's about building connections, gaining insights, and celebrating the entrepreneurial spirit that is driving Southwest Michigan forward. Entrepreneurs interested in pitching their ideas can find more details and sign-up information on the Chamber's website.

For those interested in attending, admission is free, though seating is limited, and RSVPs are required. To learn more about HYPE visit [www.smrchamber.com/HYPE](http://www.smrchamber.com/HYPE). To RSVP, visit [www.ticket signup.io/TicketEvent/HYPE2024](http://www.ticket signup.io/TicketEvent/HYPE2024).

We hope you'll join us on Wednesday to hear from our panel and cheer on each of our seven finalists! This is your opportunity to witness the future of business in Southwest Michigan.

Want to connect more about HYPE or other things happening at the Chamber and in Southwest Michigan? Email me at [sspoonholtz@smrchamber.com](mailto:sspoonholtz@smrchamber.com) or call 269-932-4040.

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## Photo of the Week



### Peaceful Path

Photo by Vikas Gupta

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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**Lucy Kubash**

*Pet Lover*

**The Pet Corner**

This time of year, we like to think about the things we are grateful for. But as we slide into the darkness of winter, sometimes it's hard to be thankful, especially on days when the world is too much and there's a cold November in your soul. On days like that, I try to remember the kind people who devote so much of their time and efforts to rescuing the least among us. The one who goes out in miserable weather to pick up an abandoned dog or cat. The foster who takes in one more animal, even though they're already feeding a bunch. The ones who care for the sick, injured, and handicapped, the kitten missing a leg, the dog hit by a car, the bunnies and Guinea pigs left by a dumpster, the horses left to fend for themselves in a pasture without food and water. They open their hearts and their wallets to give the animals a second chance in life and for little recognition and certainly no monetary compensation. Shelter workers also give their all and often get their hearts broken. Both of our kids worked at the humane society during high school and college, and we know that it's sometimes a very hard job. But where would the animals be without the rescuers? So, thank you. Thank you for all you do. Thank you for the sacrifices you make, and on behalf of the many animals served, thank you for giving them another chance. Please keep the rescue groups and animal shelters

in mind this holiday season. They deserve all the support we can give them.

Exciting opportunities to do just that are coming up, beginning with a Giveback Dinner at Tavern on the Water on December 1, 4 pm to closing. Fifty percent of all dinner sales that night will benefit Berrien County Animal Services (Berrien County Animal Control). Tavern on the Water is located at the Inn at Harbor Shores.

Animal Aid's Howliday Open House is on Saturday, December 7, from 12 to 3 pm at the Maud Palenske Library, 500 Market Street in downtown St. Joseph. Come shop the many gift and silent auction items, stocking stuffers, and baked goods, and remember a pet who has passed by leaving a memorial on the Memory Tree. Adoptable pets will also attend. Since this precedes the Reindog Parade in St. Joe, pets are welcome.

The parade steps off at 3 pm on State Street. This is always a well-attended event with tons of dogs dressed for the holidays and strutting their stuff for the spectators lining the route. It's a fun time for the entire family, and you just never know what sort of costumes you'll see.

Before and after the parade, Friends of Berrien County Animal Services will sponsor an opportunity to have your portrait taken, furry kids included, for a \$25 donation. All proceeds benefit Berrien County Animal Services Shelter. This will take place at 403 State Street in the former Troost building.

Mason Jar Café in Benton Harbor holds Kittens at the Café on Sundays, 1 to 3 pm. Animal Aid has many beautiful cats and kittens ready to adopt.

Remember, the best way we can help our shelters and rescues is to spay/neuter our pets. With so many animals in need of good homes, it is the responsible thing to do.

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**Don  
Stuart**

*Humorist*

**Seen Poland, on to Prague? – Czech!**

Although our Eastern European adventure is marketed as “Romantic Blue Danube: Budapest to Prague,” we, as you may recall, started in Poland, on what the tour operator calls a “pre-trip extension.” And there are no Danubes, blue or otherwise, connecting Warsaw to our port of embarkation.

Thus, as per our Final Document BOOKLET (their all-caps, not mine), we took a lengthy road trip to depart Poland and get to the starting point of our Danube cruise. No! NOT Budapest, because our trip went the opposite way! I don’t know why we got a backward BOOKLET.

So, we ventured to Prague, Czechia. Where there’s also no Danube. But hey, it must be Romantic or Blue, or both, since it’s part of the tour.

We travelled Prague-tically all day on a motor coach. The highlights of the journey, such as they were, included:

- Our program director Julia talked dirty to us! That is, she said a few phrases in a hybrid of Polish and German, which is known as “dirty Polish.”

- A couple times I spotted some deer in roadside fields. They were a good bit smaller than the white-tailed variety back home, the kind that LOVE to eat my hostas. I googled a bit and learned they are roe deer. The males are called roebucks. I told Yulia that this would be “Sears-ed” into my mind forever. She didn’t get it.

- We stopped for lunch in a Czech city called Olomouc, which is pronounced “Ole-ah-moan.” Though for English speakers this doesn’t exactly “track” with its spelling, I theorize that at some point the last letter of Olomouc was accidentally tipped over on its right side.

(Get it?)

- Ole-ah-moan is centered around a space called Horni Square. This seemed like a good place to talk some dirty Polish to my wife. She was not amused.

Arriving in Prague, we immediately took an evening “orientation walk” with our new program director, Dom, from Croatia. (Yulia’s pre-trip mission as our Polish specialist was complete).

A bit like Julia/Hulia/Yulia, there are multiple ways to pronounce “Dom.” My wife initially called him “Dahm.” But he said it more like “Dome.” She struggled with that a bit until I gave her an easily remembered mnemonic: Dom has a completely shaved head – a bald dome!

In Prague we joined up with nearly 90 more traveling companions who hadn’t taken the pre-trip extension. After a week together, our pre-trip clique was feeling a little mournful that they’d split us up. But no worries! We remained together in one of four tour “sub-groups.” We were the Red Group. Dom decided he would call us his Little Commies. A few capitalists in our group looked unnerved; “It just means little comrades,” Dom said. Not very convincingly though.

While showing us around the immediate environs of our Prague hotel, Dom pointed out important landmarks, such as pharmacies, coffee shops, currency exchanges and bank ATMs. (He did this in every city the rest of the tour.) He cautioned that many of the latter two were sketchy, and shouldn’t be trusted. But of those that are safe and aboveboard he said, and I quote, “Use those and everything will be hanky panky.” I figured that meant the same as “hunky dory.” But wait! - maybe it’s some dirty Croatian?!

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MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH\* - 500

**AS LOW AS \$59,495**

**PLUS 1.9% FOR 36 MONTHS, 2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS, OR 4.9% FOR 72 MONTHS**

(\*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT) (\*\*RESIDENCY RESTRICTIONS MAY APPLY/MUST TRADE-IN QUALIFYING FORD VEHICLE) (\*\*\*)QUALIFYING TRUCKS: RAM, SILVERADO, SIERRA, TUNDRA, TITAN) (Based on Rebates Thru 11/13/2024)



**2024 FORD EXPEDITION XLT 4X4**

Agate Black, Panoramic Vista Roof, Rear Seat Entertainment, Black Accent Package, 2<sup>nd</sup> Row Captain's Chairs, 12 Inch Touchscreen, 20 Inch 6 Spoke Gloss Painted Wheels, and Much More! F24137

MSRP.....\$73,745

SIEMANS DISCOUNT.....- 3,000

TRADE-IN ASSISTANCE BONUS CASH\*\* - 5,750

**SALE PRICE FOR EVERYONE \$64,995**

MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH\* - 500

**AS LOW AS \$64,495**

**PLUS 1.9% FOR 36 MONTHS, 2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS, OR 4.9% FOR 72 MONTHS**

(\*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT) (\*\*RESIDENCY RESTRICTIONS MAY APPLY/MUST TRADE-IN QUALIFYING FORD VEHICLE)



**2024 FORD BRONCO RAPTOR 4 DOOR 4X4**

Oxford White, Onyx/Blue Leather with Suede Seats, Interior Carbon Fiber Package, Hardtop, Navigation, 360 Degree Camera, 12 Inch Touchscreen, Too Many Off Road Items to List! Sharp! F24105

MSRP.....\$96,650

SIEMANS DISCOUNT.....- 6,655

TRADE-IN ASSISTANCE BONUS CASH\*\* - 2,000

**AS LOW AS \$87,995**

(\*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT) (\*\*RESIDENCY RESTRICTIONS MAY APPLY/MUST TRADE-IN QUALIFYING FORD VEHICLE) (Based on Rebates Thru 11/13/2024)



**2024 FORD E-350 SERVICE BODY CSV**

Oxford White, 7.3 V8 Engine, Limited Slip Rear Axle, Power Windows and Locks, Rear View Camera, Trailer Tow Package, Power Mirrors, Remote Entry, READING Aluminum Service Body, and Much More! F24001

MSRP.....\$41,220

ADD FOR READING SERVICE BODY +41,141

SUBTOTAL.....\$82,361

SIEMANS DISCOUNT.....- 7,366

**SALE PRICE FOR EVERYONE \$74,995**

MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH\* - 500

**AS LOW AS \$74,495**

(\*MUST QUALIFY)



**2024 FORD F-650 24 FOOT BOX TRUCK**

Oxford White, 7.3 V8 Engine, Wabash Aluminum Box, 60 Gallon Fuel Tank, Power Windows and Locks, Remote Keyless Entry, and Much More! F24021

MSRP.....\$74,950

ADD FOR WABASH ALUMINUM BOX +28,567

SUBTOTAL.....\$103,517

SIEMANS DISCOUNT.....- 5,522

**SALE PRICE FOR EVERYONE**

**\$97,995**

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# BLACK FRIDAY

SALES EVENT



### 2024 JEEP GRAND CHEROKEE ALTITUDE 4X4

Bright White, 20 Inch Gloss Black Painted Aluminum Wheels, Heated Steering Wheel, Heated Front Seats, Remote Start, Power Liftgate, Wireless Charging Pad, Adaptive Cruise Control, Active Lane Management, Blind Spot and Cross Path Detection, and Much More! C24087

MSRP.....\$48,080  
 SIEMANS DISCOUNT.....- 1,085  
 GREAT LAKES BC REGIONAL BONUS CASH\*\* - 500  
 RETAIL BONUS CASH.....- 2,500  
**SALE PRICE FOR EVERYONE \$43,995**  
 NATIONAL FORD CONQUEST BONUS CASH\* - 2,000  
 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$41,495**  
 (\*MUST QUALIFY/\*\*RESIDENCY RESTRICTIONS MAY APPLY)



### 2024 CHRYSLER PACIFICA TOURING L

Bright White, S Appearance Package, Dual Panel Sunroof, 20 Inch Wheels, Power Liftgate, Power Sliding Doors, Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Lane Departure Warning, Parksense Rear Park Assist, Remote Start, 10 Inch Touchscreen, and Much More! C24122

MSRP.....\$48,485  
 SIEMANS DISCOUNT.....- 800  
 RETAIL BONUS CASH.....- 2,000  
 BONUS CASH.....- 1,500  
 NATIONAL SELECT INVENTORY BONUS CASH - 1,190  
**SALE PRICE FOR EVERYONE \$42,995**  
 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$42,495**  
 (\*MUST QUALIFY)



### 2023 RAM PROMASTER BOX TRUCK

Bright White, Cloth Seats, Speed Control, Power Windows and Locks, Wide Power Heated Mirrors, Midway American Cargo Liberty II 15 Foot Box, Ramp, Bulkhead Door, Rear Camera, and Much More! C23158

MSRP.....\$45,295  
 ADD FOR LIBERTY II 15 FOOT BOX ±12,925  
 SUBTOTAL.....\$58,220  
 SIEMANS DISCOUNT.....- 6,225  
 RAM COMMERCIAL PRODUCT BONUS COUPONS - 2,000  
 ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT\*\* - 1,000  
 BONUS CASH.....- 5,000  
**SALE PRICE FOR EVERYONE \$43,995**  
 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$43,495**  
 (\*MUST QUALIFY/\*\*BUSINESS OWNERS ONLY)



### 2024 JEEP WRANGLER RUBICON 4X4

Hydro Blue Pearl, 3.6 V6 Engine, Black 3 Piece Hardtop, Automatic Transmission, Heated Front Seats, Heated Steering Wheel, Remote Start, and Much More! C24089

MSRP.....\$56,475  
 SIEMANS DISCOUNT.....- 2,980  
 BONUS CASH.....- 3,000  
**SALE PRICE FOR EVERYONE \$50,495**  
 NATIONAL FORD CONQUEST BONUS CASH - 2,000  
 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$47,995**  
 (\*MUST QUALIFY)



### 2024 RAM 1500 LONGHORN CREW CAB 4X4 DEMO

Ivory White Tri-Coat, 5.7 HEMI V8 Engine, Dual Panel Panoramic Roof, 20 Inch Premium Painted Wheels, Heated Front and Rear Seats, Heated Steering Wheel, Rear Power Sliding Window, 12 Inch Touchscreen, Navigation, 9 Amplified Speakers with Subwoofers, Power Tailgate Release, and Much More! C24047

MSRP.....\$72,320  
 SIEMANS DISCOUNT.....- 5,477  
 NATIONAL STANDALONE 15% BELOW MSRP - 10,848  
**SALE PRICE FOR EVERYONE \$55,995**  
 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$55,495**  
 (\*MUST QUALIFY)



### 2023 DODGE CHARGER SCAT PACK WIDE BODY

White Knuckle, Wide Body Package, Brembo Brakes, Ventilated Front Seats, HEMI Orange Package, Power Sunroof, Harman Kardon Audio Group, Navigation, 20 Inch Wheels, TOO MUCH MORE TO LIST! ON OUR SHOWROOM FLOOR! C23243

MSRP.....\$68,980  
 SIEMANS DISCOUNT.....- 5,485  
 DODGE BONUS CASH COUPONS.- 6,000  
**SALE PRICE FOR EVERYONE \$57,495**  
 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$56,995**  
 (\*MUST QUALIFY)



### 2024 RAM 2500 MEGA CAB LARAMIE 4X4

Granite Crystal, Leather Heated Seats, Night Edition, 6.7 Cummins Turbo DIESEL Engine, Power Sunroof, Wheel-to-Wheel Sidesteps, 20 Inch Black Wheels, Navigation with 12 Inch Screen, Sport Performance Hood, Anti Spin Rear Axle, Heated Seats, 17 Harman Kardon Speakers, Wireless Charging Pad, and Much More! C24004

MSRP.....\$86,875  
 SIEMANS DISCOUNT.....- 7,880  
 RAM COMMERCIAL PRODUCT BONUS CASH - 2,000  
 BONUS CASH.....- 1,000  
**SALE PRICE FOR EVERYONE \$75,995**  
 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$75,495**  
 (\*MUST QUALIFY)



### 2024 RAM 5500 4X4 DUMP TRUCK

Flame Red, 6.7 Cummins DIESEL Engine, Heavy Duty Snow Plow Prep Package, Chrome Tubular Side Steps, MAX Tow Package, Chrome Appearance Group, Power Windows and Locks, VOTH Drop Side Dump Body, and Much More! C24081

MSRP.....\$78,020  
 ADD FOR VOTH DUMP BODY.....+30,846  
 SUBTOTAL.....\$108,866  
 SIEMANS DISCOUNT.....- 7,871  
 RAM COMMERCIAL PRODUCT BONUS CASH COUPONS - 2,000  
 ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT\*\* - 1,000  
 BONUS CASH.....- 1,000  
**SALE PRICE FOR EVERYONE \$96,995**  
 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500  
**AS LOW AS \$96,495**  
 (\*MUST QUALIFY/\*\* BUSINESS OWNERS ONLY)

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**WAS \$30,750**



**2022 FORD  
EDGE S-LINE AWD**

**NOW \$29,995**

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Navigation, Power Leather and Suede Heated Front Seats, Panoramic Vista Roof, Auto Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U24125

**WAS \$32,995**



**2018 FORD F-150  
XLT SUPERCREW 4X4**

**NOW \$31,995**

3.5 V6 EcoBoost Engine, 10 Speed Automatic, 83K Miles, Chrome Step Bars, XLT Chrome Appearance Package, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Power Slide Rear Window, CD-Player, Back-Up Camera, Max Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ruby Red Metallic, S24002A

**WAS \$22,964**



**2020 HONDA  
CIVIC EX HATCHBACK**

**NOW \$22,490**

1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 50K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Sonic Gray Pearl, C23132A

**WAS \$42,995**



**2024 MAZDA CX-90 TURBO  
PREFERRED PLUS AWD**

**NOW \$41,995**

3.3 Engine, 8 Speed Automatic, Alloy Wheels, Less Than 6K Miles! Power Leather Heated Front Seats, 2<sup>nd</sup> Row Captain's Chairs, 3<sup>rd</sup> Row Seating, Auto Climate Control, Power Sunroof, Wireless Phone Charger, Blind Spot Monitor, Cross Traffic Alert, Lane Keep Assist, Lane Departure Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Mazda Certified! Phodium White Premium, S24005

**WAS \$35,567**



**2020 TOYOTA  
HIGHLANDER**

**NOW \$31,995**

3.5 V-6 Engine, 8 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Power Sunroof, Climate Control, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Bal...

# MANAGER'S

**JUST A SHORT DRIVE TO BRIDGMAN FOR GREAT DEALS & SEE OUR E**

**WAS \$30,766**



**2021 HONDA  
ACCORD SPORT SEDAN**

**NOW \$28,559**

2.0 Engine, 10 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Platinum White Pearl, U24096

**WAS \$27,923**



**2021 SUBARU  
OUTBACK LIMITED AWD**

**NOW \$27,253**

2.5 Engine, CVT 8 Speed Automatic, Aluminum Wheels, 44K Miles, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Crystal Black Silica, C23064A

**WAS \$13,853**



**2017 FORD  
EXPLORER XLT 4X4**

**NOW \$13,361**

3.5 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 160K Miles, SYNC 3, Power Front Seats, CD-Player, Remote Keyless Entry System, Blue Jeans Metallic, C24107A

**WAS \$36,379**



**2021 FORD  
EXPLORER LIMITED 4X4**

**NOW \$33,918**

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, Only 35K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U24082

**WAS \$35,995**



**2021 LINCOLN NAUTILUS  
RESERVE AWD**

**NOW \$33,736**

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Panoramic Vista Roof, Climate Control, Wireless Charging Pad, Blind Spot and Cross Traffic Monitor, Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Hands-Free Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Ceramic Pearl, U24101

**WAS \$36,595**



**2021 FORD F-150  
XL SUPERCREW 4X4**

**NOW \$33,884**

2.7 V6 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 51K Miles, Bedliner, Running Boards, Navigation, STX Appearance Package, SYNC 4, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, U24098

**WAS \$23,353**



**2021 FORD  
SPORT BIG**

**NOW \$21,995**

1.5 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Power Sunroof, Climate Control, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Carbonized Gray Metallic, U24082



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 <p><b>WAS \$36,443</b></p> <p><b>2021 TOYOTA RAV4 HYBRID XLE AWD</b></p> <p><b>NOW \$34,980</b></p> <p>Only 24K Miles! Remote Start, Navigation, Memory Power Windows, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Back-Up Camera, Power Windows, Balance of Factory Warranty! Blueprint, U24119</p>	 <p><b>WAS \$49,598</b></p> <p><b>2021 RAM 1500 BIG HORN QUAD CAB 4X4</b></p> <p><b>NOW \$35,980</b></p> <p>5.7 V8 HEMI Engine, 8 Speed Automatic, 20X9.0 Premium Paint/Polish Wheels, 35K Miles, Bedliner, Night Edition, Power Driver's Seat, Heated Deluxe Cloth Bucket Front Seats, Heated Steering Wheel, Touchscreen Display, Front and Rear Park Assist, Back-Up Camera, Anti-Spin Differential Rear Axle, Remote Keyless Entry System, Balance of Factory Warranty! Bright White, C24173A</p>	 <p><b>WAS \$55,879</b></p> <p><b>2021 FORD F-150 TREMOR SUPERCREW 4X4</b></p> <p><b>NOW \$48,950</b></p> <p>3.5 V6 EcoBoost Engine, 10 Speed Automatic, Alloy Wheels, 31K Miles, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Auto Climate Control, B&amp;O 8 Speaker Sound System, Lane Keeping System, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F24219A</p>	 <p><b>WAS \$38,938</b></p> <p><b>2021 FORD EXPEDITION MAX PLATINUM 4X4</b></p> <p><b>NOW \$54,980</b></p> <p>3.5 EcoBoost V6 Engine, 10 Speed Automatic, Aluminum Wheels, 38K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Captain's Chairs, Panoramic Vista Roof, 360 Degree Camera System, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Reverse Sensing System, Hands-Free Luggage, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F230104</p>	 <p><b>WAS \$38,938</b></p> <p><b>2021 FORD MUSTANG GT COUPE</b></p> <p><b>NOW \$37,995</b></p> <p>5.0 V8 Engine, 10 Speed Automatic, Ebony Black Painted Aluminum Wheels, Less Than 10K Miles! Remote Start, Black Accent Package, Power Front Seats, Blind Spot Monitor, Lane Keeping Assist, Front Collision Mitigation, Reverse Park Assist, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, U24075A</p>
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# SPECIALS

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 <p><b>WAS \$24,995</b></p> <p><b>2021 HONDA CIVIC SPORT HATCHBACK</b></p> <p><b>NOW \$23,500</b></p> <p>1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 35K Miles, Power Windows and Locks, Climate Control, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Powertrain Warranty! Platinum White Pearl, M24040A</p>	 <p><b>WAS \$37,865</b></p> <p><b>2022 FORD EXPLORER XLT 4X4</b></p> <p><b>NOW \$34,763</b></p> <p>2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Seats, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Evasive Steering Assist, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U24094</p>	 <p><b>WAS \$53,124</b></p> <p><b>2023 JEEP WRANGLER UNLIMITED RUBICON 4X4</b></p> <p><b>NOW \$47,443</b></p> <p>3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 7K Miles! Remote Start, Navigation, Black 3-Piece Hard Top, Power Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Jeep Certified! Sting-Gray, C24132A</p>
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 <p><b>WAS \$51,963</b></p> <p><b>FORD BRONCO SPORT BEND 4X4</b></p> <p><b>NOW \$20,903</b></p> <p>1.5 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 90K Miles, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U24061B</p>	 <p><b>WAS \$36,759</b></p> <p><b>2022 FORD F-150 LARIAT SUPERCREW 4X4</b></p> <p><b>NOW \$49,998</b></p> <p>5.0 V8 Engine, 10 Speed Automatic, 20" Chrome-Like PVD Wheels, 30K Miles, Security Cover, Running Boards, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Moonroof, Dual Climate Control, B&amp;O Sound System, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Ford Certified! Iconic Silver Metallic, U24111</p>	 <p><b>WAS \$34,832</b></p> <p><b>2021 RAM 1500 LARAMIE CREW CAB 4X4</b></p> <p><b>NOW \$33,747</b></p> <p>5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 110K Miles, Security Cover, Bedliner, Running Boards, Sport Performance Hood, Remote Start, Navigation, Night Edition, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Dual Panel Sunroof, Heads-Up Touchscreen Display, Wireless Charging Pad, 19 Speaker Harman/Kardon Sound, Adaptive Cruise Control, Surround-View Camera, Ram Box Cargo Management, Remote Tailgate Release, Remote Keyless Entry System, Granite Crystal Metallic, C24037A</p>	 <p><b>WAS \$34,832</b></p> <p><b>2018 JEEP WRANGLER RUBICON 4X4</b></p> <p><b>NOW \$32,746</b></p> <p>3.6 V6 Engine, 6 Speed Manual Transmission, Less Than 8K Miles! Convertible Soft Top, Climate Control, Power Windows and Locks, Cruise Control, Back-Up Camera, Black Clearcoat, F24183A</p>
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**2022 CHEVY  
SUBURBAN RST 4X4**  
**NOW \$59,995**

5.3 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 68K Miles, Running Boards, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Dual Pane Moonroof, Wireless Charging Pad, Lane Change Alert with Side Blind Zone Alert, Rear Cross Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Summit White, M24125A



**2019 FORD F-150 KING  
RANCH SUPERCREW 4X4**  
**NOW \$36,949**

3.5 V6 Ecoboost, 10 Speed Automatic, Aluminum Wheels, 70K Miles, Security Cover, Bedliner, Power Running Boards, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Front Collision Mitigation, Reverse Sensing System, 360 Degree Camera, Remote Keyless Entry System, Blue Jeans, U24138



**2022 CHEVY  
EQUINOX LT AWD**  
**NOW \$25,799**

1.5 Engine, 6 Speed Automatic, Aluminum Wheels, Only 23K Miles! Remote Start, Navigation, Power Driver's Seat, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Cherry Red Balance of Factory Warranty!, U24149



**2023 JEEP  
GLADIATOR MOJAVE 4X4**  
**NOW \$49,995**

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 800 Miles! Running Boards, Bedliner, 3-Piece Hardtop, Remote Start, Navigation, Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Jeep Certified! Firecracker Red, C24183A

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**2016 MAZDA  
CX-5 TOURING AWD**  
**NOW \$12,995**

2.5 Skyactiv G Engine, 6 Speed Automatic, Aluminum Wheels, 109K Miles, Power Driver's Seat, CD-Player, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Remote Keyless Entry System, Crystal White Pearl Mica, M25019A



**2021 JEEP  
RENEGADE LIMITED 4X4**  
**NOW \$23,500**

1.3 Engine, 9 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Bikini Metallic, U24139



**2022 FORD F-150  
XLT SUPERCREW 4X4**  
**NOW \$36,995**

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 90K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC 4, Power Heated Front Seats, Power Adjust Pedals, Blind Spot and Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, MAX Trailer Tow Package, Remote Keyless Entry System, Agate Black Metallic, C24012A



**2017 FORD FUSION  
TITANIUM HYBRID**  
**NOW \$17,995**

2.0 Engine, 1 Speed CVT Automatic, Aluminum Wheels, Only 66K Miles, Remote Start, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, CD Player, Back-Up Camera, Remote Keyless Entry System, Burgundy Velvet Metallic, M25001B



**2023 FORD F-150 RAPTOR  
SUPERCREW 4X4**  
**NOW \$77,995**

3.5 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 21K Miles, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Front Collision Mitigation, Driver Monitoring, Rear Collision Mitigation, Blind Spot Monitor, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Avalanche, F23342A



**2017 CHEVY  
TRAVERSE LT AWD**  
**NOW \$13,995**

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**2021 FORD F-150  
XLT SUPERCREW 4X4**

**NOW \$36,930**

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 72K Miles, Security Cover, Running Boards, Remote Start, Navigation, SYNC 4, Power Heated Front Seats, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, MAX Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F24165A



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CHEROKEE LIMITED 4X4**

**NOW \$24,749**

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Power Sunroof, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Walnut Brown Metallic, C24131A



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**2020 FORD F-150 XLT  
SPORT SUPERCREW 4X4**

**NOW \$31,995**

5.0 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 74K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Power Sliding Rear Window, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Oxford White, U24146



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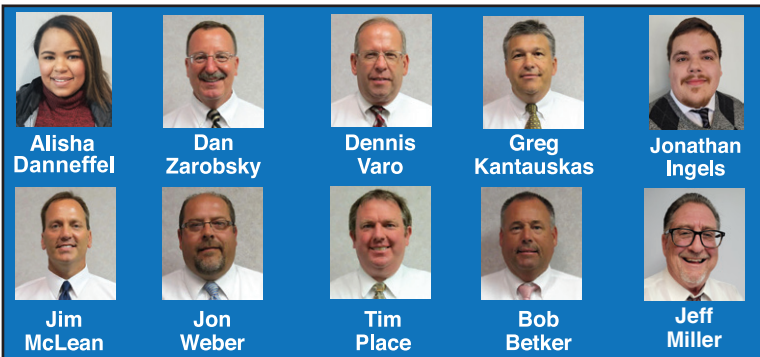
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**Josh Bishop**  
Pastor

**Love Your Neighbor**

*Love your neighbor as yourself.*  
Romans 13:9

Do you like your neighbors? Are they easy to live with, or is it easy to find something to complain about? Maybe one neighbor is just too loud. He plays his music louder than necessary when outside, and he always seems to use power tools early in the morning. Perhaps a different neighbor doesn't keep their lawn very nice. The lot stands out from the rest because it is too unkempt. Frankly, most neighbors think the house is a bit of an eyesore. Maybe another neighbor is too nosy. They are always sticking their nose in everyone else's business and making you feel like you have little privacy.

What about the people you meet throughout your day? There was the gas station clerk who was rude to you in the checkout line. There was the other driver who cut you off in traffic and just happened to have a political bumper sticker you don't agree with. And then there was

the co-worker who did less work than you but took more of the credit when the project was done.

It isn't easy to be kind in situations like these. But kindness isn't enough. God commands us to "love your neighbor as yourself." That is not our natural reaction to our neighbors. We are more inclined to love ourselves first and do what makes us happy at the expense of others. We figure that if someone isn't nice to us, we shouldn't waste our time with them.

Thankfully, Jesus did not take that approach. He saw us in desperate need and decided to help. He didn't look to his own needs first. He didn't let our unkindness to him or others stop him from loving us. Even though he knew we would not have done the same for him, Jesus offered his life on the cross as a sacrifice for our sins. Because Jesus loved his neighbors as himself, we are saved. Our sins have been forgiven and heaven is ours. The next time you meet with a neighbor, remember the love of Jesus and share it with them.

*Prayer: Dear Lord Jesus, thank you for loving me even though I would not have done the same for you. Keep me focused on your love and lead me to love my neighbors. Amen.*

Submitted by Pastor Josh Bishop  
Grace Evangelical Lutheran Church, St. Joseph  
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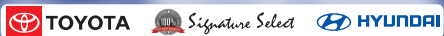
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**Moody** *Continued from cover*

Cook said the next step is to move through the planning stages and if all goes well, they're perhaps a year or two off from seeing significant residential development there. He said until then, planning and infrastructure assessments will be done in 2025.

**Upton Road and M-63, Hill District, and North Shore Drive**

The site north of there is at the corner of Upton Road and M63, next to the Edgewater development and near the entrance to Jean Klock Park.

"There's a lot of wetlands there from the old interchange, but we're getting those studied and trying to see where we can build and we're hopeful that we can -- somewhat concurrent with parcels one and two -- establish another 50 units there."

Cook said development there will depend on the environmental findings.

Another project currently in review with Benton Township planning officials is a site in what is now called the Hill District along the 13<sup>th</sup> hole at Harbor Shores.

"We have plans for nine golf villas up there. Those have been submitted to Benton Township for approval through their planning commission and so there's some infrastructure issues to deal with there that might delay that a bit by a year or so, but that process is beginning."

"We also have another site north on North Shore Drive out by the 11th and 12th holes of Harbor Shores, kind of the far north reaches of the development where we'd like to get another 25 to 30 (residential units). There we see a nice market for... senior housing."

**Pricing and market demand**

As far as pricing for each of the residential options under consideration, Cook said housing construction is expensive and even the small golf villas are in the \$300,000 to \$400,000 range and up.

Asked about how the housing will be filled, Cook is confident the market is ready for what they're planning.

"Harbor Village is the development right next to the Inn (at Harbor Shores). We have a six-unit townhome underway. Those are selling before we get them done. We have 16 lots available along the marina right next to the Inn. We haven't broken ground yet... and we have reservations for those units. The demand is there."

Asked about potential challenges, Cook said any unexpected results of their environmental evaluations and the economy.

"So as long as the economy stays strong and our local industries are hiring, that's great. On top of that, though, I think we still have the tourism component of people that want to visit here and want to come and live here. They come visit. They play the golf course. We have a top 100 golf course. We have beautiful beaches. We have so much to offer here in Southwest Michigan. And people come, visit, and say, I like this. I'd like to live here. So, we have that component as well."

**Modern Plastics Site Update**

Speaking on WSJM's *The Morning Show with Ken & Friends*, Cook gave an update on the former Modern Plastics site at 489 North Shore Drive in Benton Harbor. Cook said he drives by Modern Plastics on a regular basis and sees both the eyesore and the opportunity.

"It's been left neglected for about 10 years or so and it's a real eyesore in the community. There are (environmental) issues to be resolved there. There's a demolition order for the build-

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ing. It was overgrown. It's been gutted. People have taken anything of value out of there. Some folks are living in there. It's not good."

Cook added there's asbestos that will have to be removed and there's an open pit of standing water that likely has chemical contamination. Even so, Cook said the investment is going to pay off.

"(We) just felt like it was important to make sure that we acquired it and that we could make it a better thing for the community."

Cook said since the acquisition, they've cut down some of the encroaching vegetation, secured the site, and started the process of gathering environmental reviews to see how much remediation the property requires.

**Building Demolition next spring**

Cook confirmed the existing Modern Plastics building will be demolished, likely by the spring of 2025. Cook said at least part of the money to pay for demolition will come from the State of Michigan thanks to assistance from local government officials.

The former Modern Plastics site is approximately 10 acres and Cook said once everything is cleaned and ready for development, he hopes homes can be built on the site. He added that more housing is needed throughout Berrien County, especially in Benton Harbor. But the cleanup is the largest variable. Cook said if demolition happens on schedule, the pursuant environmental work will run into 2026 – just to see how much contamination must be remediated.

"We're still several years off from any construction there, but we've got to start now, otherwise it will never happen."

Pat Moody

Publisher, [MoodyOnTheMarket.com](http://MoodyOnTheMarket.com)  
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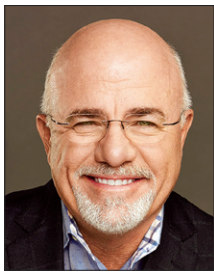
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**Dave Ramsey**  
Financial Expert  
The Ramsey Show

**Dave Says**

**Imitate Successful Behavior**

Dear Dave,  
My wife and I have paid off all our consumer debt, and we're in Baby Step 3 building up our emergency fund to six months of expenses. When do you recommend buying a new car in the process? Do we have to wait until we've finished all the Baby Steps?  
Aaron  
Dear Aaron,  
Congratulations! You two are taking really positive steps forward in gaining control of your finances. I'm proud of you!  
Ok, I'm not sure if you're talking about buying a newer car—like a great two- or three-year-old model—or an actual new car. I don't advise buying a brand new car, unless you have a net worth of at least \$1 million. Why? Because at that point, you've got enough assets that you won't get rocked by the crazy depreciation that comes with buying a brand new vehicle.  
Don't get all down after hearing this. I'm not saying you should drive a junker until you pay off your house. I recommend that people drive the minimum they can in terms of a car until they complete the first three Baby Steps. As you already know, Baby Step 1 is a beginner emergency fund of \$1,000. Baby Step 2 is paying off all debt except for your home, and Baby Step 3 is fully funding your emergency fund with three to six months of expenses.  
After you've accomplished the first three steps, then you can move up to a nicer car. Notice I didn't say move up to a new car. I want you to save up

cash, and get a really nice, slightly used car—one that someone else has taken the big hit in depreciation on. That's what the typical millionaire does.  
And I want you to model your financial behavior after people who are in the position you want to be in one day!  
—Dave  
**This Isn't Just a Dispute**

Dear Dave,  
Recently, my husband and I discovered that his ex-wife used his Social Security number to open three or four credit card accounts. We've called the credit card companies, and we've disputed the charges and explained the situation. Is there anything else we can do?  
Kendra  
Dear Kendra,  
File a police report immediately, and if possible, have this woman arrested. That may sound harsh, but the fact is she has committed criminal fraud. That's not something you, or anyone else, should take lightly. If you haven't already, make sure you both also put fraud victim alerts on your credit reports immediately.  
I'm very serious about this, Kendra. Don't stop with just alerting the credit card companies. You should be speaking with, and communicating via email—plus snail mail—directly with the fraud victim division at every credit card company involved. And here's the really important part. Make sure they understand that this is a denial of responsibility on your part—not simply a dispute.  
Try to be nice, and let them know you're sorry this happened. But clearly explain that all these charges are the result of a criminal act perpetrated against you. You may have to stand your ground with some of the credit card companies, because they might try to lay a guilt trip on you—or outright lie—to get you to pay the bills. Don't do it. These charges are not your responsibility.  
I'm really sorry this happened to you folks.  
—Dave  
\* Dave Ramsey is a national best-selling author, personal finance expert and host of The Ramsey Show, heard by more than 20 million listeners each week. He has appeared on Good Morning America, CBS Mornings, Today Show, Fox News, CNN, Fox Business, and many more.

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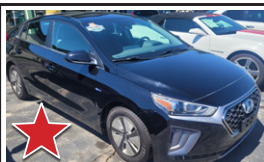
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1. Tundra - Full-size Pickup Class. Vehicle's projected resale value is specific to the 2024 model year. For more information, visit Kelley Blue Book's KBB.com. Kelley Blue Book is a registered trademark of Kelley Blue Book Co., Inc. 2. New 2025 Tundra SR CrewMax 4x4 Gas Model 8348. Lease based on net cap cost of \$42,851. Lease end purchase option \$33,819. 3. Toyota vehicles and components are built using U.S. and globally sourced parts. 4. Remaining new 2024 and new 2025 Tundra Gas and Hybrid models (Excludes TRD Pro). 1.99% APR for 48 Months with \$21.69 per \$1,000 borrowed OR 2.99% APR for 60 Months with \$17.96 per \$1,000 borrowed OR 2.99% APR for 72 Months with \$15.19 per \$1,000 borrowed. 5. Remaining new 2024 and new 2025 Tundra Gas and Hybrid models (Excludes TRD Pro). Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. May not be combined with APR or lease offers. 6. 2024 RAV4. Based on manufacturers' sales data for CY 2023. 7. New 2024 RAV4 LE Front Wheel Drive Gas Model 4430. Lease based on net cap cost of \$26,725. Lease end purchase option \$18,835. 8. Remaining new 2024 and new 2025 RAV4 Gas and Hybrid models (Excludes Prime). 4.99% APR for 60 Months with \$18.87 per \$1,000 borrowed OR 5.99% APR for 72 Months with \$16.57 per \$1,000 borrowed. 9. Based on manufacturers' sales date from 2005-2023. 10. New 2024 Tacoma SR5 Double Cab 4x4 Gas Model 7540. Lease based on net cap cost of \$37,825. Lease end purchase option \$32,872. 11. New 2024 Tacoma Gas and Hybrid models (Excludes TRD Pro and Trailhunter). 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 4.99% APR for 72 Months with \$16.10 per \$1,000 borrowed. 12. Qualified current, active-duty U.S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U.S. Military veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U.S. military personnel (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales, U.S.A., 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 toyota.com for complete details. 13. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. 14. 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 fleet sale vehicles. See your Toyota dealer for additional restrictions and exclusions. Valid only in the continental U.S. \* NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier 1 PLUS customers ONLY. Excludes state and local taxes, license, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 32,800 miles at the rate of \$0.15 per mile (10K low mileage leases). \$350 Disposition Fee is due at lease termination. \*\* Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. 2, 4, 5, 7, 8, 10, 11, 12, & 13: Must take retail delivery from remaining new and new 2025 models in dealer stock while supply lasts between 11/5/24 and 12/2/24. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. Supply limited. See participating dealer for complete details. Individual dealer prices and document fees may vary. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 12/2/24.

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