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Moody on The Market

Pat Moody

New Cornerstone President hopes to help grow the Southwest Michigan population

Cornerstone Alliance has announced the appointment of Marla Schneider as its new president and chief executive officer. Schneider takes over for Rob Cleveland, who left earlier this year for a similar role in Louisiana. Schneider is currently the president of Greater Muskegon Economic Development. She tells us she's originally from Fort Wayne, Indiana and she's spent a fair amount of time in Southwest Michigan vacationing, so she knows the area.

Heading to Cornerstone, Schneider says she'll focus on a few major priorities.

"I think there's a huge opportunity with population growth," Schneider said. "There's been a population decline in Berrien County since the 70s, which is different than what we're seeing in the surrounding counties and regions, and especially if you look up along the lakeshore."

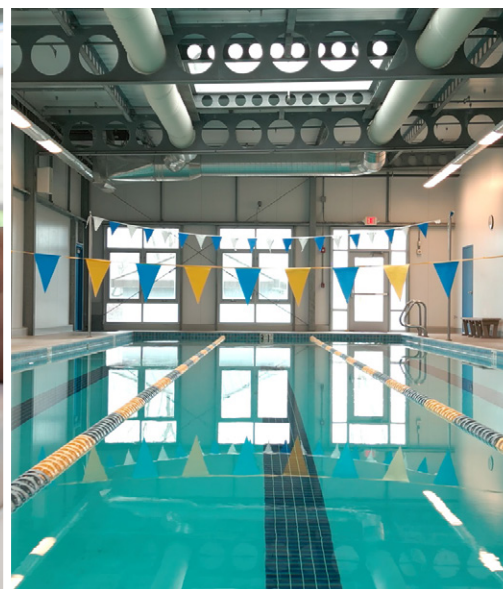
Schneider says growing the population and expanding access to housing will go hand in hand with business attraction and expansion.

"Some of those things are fight readiness, community development projects, all of those things that play a part in the business expansion attraction and quality of a place."

Schneider says she's found success in Muskegon engaging the Muskegon Heights community and bringing it new development. She sees parallels in Benton Harbor.

Schneider was attracted to the Cornerstone Alliance position because she says it's a high-profile organization in an area she already admired. She'll start at Cornerstone Alliance on January 6 and plans to get out and about right away to introduce herself to the community.

Continued on page 17



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Marcy Simpson

Executive Director,
Southwestern Michigan Tourist Council

Fun and interesting things to do in Southwest Michigan

The holiday season is in full swing in Southwest Michigan and Small Business Saturday is November 30. It's the perfect time to stay close to home and shop locally. Many small businesses offer unique products, personalized services, and holiday deals. When you shop locally, you're helping local families and contributing to the overall well-being and vibrancy of our community.

There are many ways to shop locally, starting with the Makers Market. It is a modern-day interpretation of the traditional craft fair. It features one-of-a-kind creative works by more than 40 juried makers, including leather, glass, pottery, metalwork, jewelry, fiberware, soaps, lotions, candles, paintings,

Continued on page 2

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Simpson *Continued from cover*

posters and prints, and gourmet edibles. The Makers Market will be held from 9:00 a.m. to 5:00 p.m. on November 30 on all three floors of the historic Box Factory.

The warmth and spirit of the season will fill the Lake Michigan College Mendel Center Grand Upton Hall when the LMC Visual & Performing Arts Department presents its annual Holiday Collage Concert on Wednesday, December 4 at 7:00 p.m. The College's complete lineup of instrumental and vocal ensembles will come together in song, accompanied by dramatic readings during this festive celebration. The evening features performances by the LMC Concert Choir, LMC Vocal Chamber, and Vox LMC directed by Rebecca Derbas-Selvidge, the LMC Jazz Band directed by Danny Lopez, the Rock/Pop Ensemble directed by Don Savoie, and dramatic readings from theatre students under the instruction of Shalico Sain.

Twin City Players announces the holiday production of its 2024-2025 92nd Mainstage Season, the classic, *It's A Wonderful Life: A Live Radio Play*. Original music and musical arrangements by Kevin Connors. The show runs from Thursday, December 5 to Friday, December 20. See this beloved American holiday classic come to life on stage as a captivating 1940s radio broadcast. With the help of a tight-knit ensemble that embodies a few dozen characters and live foley artistry, the story of idealistic George Bailey unfolds one fateful Christmas Eve. During the holiday season, join in for a story of hope, faith, and the power of community. The entire family will enjoy this unique spin on one of America's favorite films.

Don't miss the annual tree lighting and Light Up the Bluff on Friday, December 6 at 6:00 p.m. The Light Up the Bluff event will magically transform Lake Bluff Park into a stunning winter wonderland filled with holiday cheer. These dazzling lights will remain on display, spreading the holiday spirit and warmth, until Valentine's Day. Bring the whole family for this unforgettable celebration and experience the magic of the season.

The annual Reindog Parade is a great time for all. This event is Saturday, December 7 at 3:00 p.m. and features dressed-up pets and their owners in a variety of holiday garb. Be prepared to see all kinds of costumes from "Santa Bernards" to "Reindeer Rottweilers" – definitely a family favorite. The event also marks the arrival of Santa. After the parade, children can share their wish lists with Santa at Santa's House.

Mark your calendars for a delightful holiday experience. The Citadel Dance & Music Center presents "The Citadel Spectacular," a 90-minute family-friendly production on Friday, December 13 at 6:00 p.m. and Saturday, December 14 at 11:00 a.m. and 6:00 p.m. at the Lake Michigan College Mendel Center. You'll be delighted by a joyous collection of classic holiday tunes and high-energy dance routines by over 40 students and faculty. The performance will transport you to the North Pole on Christmas Eve with appearances by favorite holiday characters and energetic dance numbers.

If you would like more information on these and other events and activities in the area, please visit our website at swmichigan.org.

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Photo by Jim Fisher

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**Don
Stuart**

Humorist

**A Continuous Column of
Discontinuities**

You'd think by now the saga of my Romantic Danube river cruise would've gotten waterborne, but nope, let's wander around Prague just a little bit more.

Just to clarify, I mean Prague, Czechia. Because you might've thought of Prague, Oklahoma, where the citizens put a Sooner-state spin on the name by pronouncing it not "Prahg," but "Prayg." Okay OK.

There's also a Prague, Nebraska, which has a sign boasting it's the home of the world's largest kolach, a flat, sweet fruit pastry, super-popular in Czechia. Prague, NE's kolach, made in 1992, weighed 5,200 pounds. Only 300 people live in Prague; they still haven't finished it.

Or New Prague, Minnesota. Wikipedia says this town's early development was "not spectacular," but revved up in the '90s. The 1890s that is. No word on whether it's currently spectacular.

Anyway, these Pragues might all be more spectacular if they had an array of statues and monuments commemorating famous people, as the original does. Let's start on the less famous end of the spectrum:

• Andrija Mohorovičić. You geologists and geophysicists out there surely idolize this guy! – he discovered that earth has a crust. He also discovered that if you eat the crust, it'll put hair on your chest. (Well, that's what my friend's dad told me when I was about 8 years old. Hmmm, maybe he meant the toast I was eating?)

Andrija also discovered the Mohorovičić Discontinuity, which has to do with the crust, the mantle it "rests" upon and the crazy stuff that can happen when these shift around/over/under each other. By the way, that's a direct quote from a Mohorovičić treatise.

• Franz Kafka, the famous writer who explored many themes in his work, including my favorite, absurdity. Here's an example of how absurd Kafka's own life was: He is said to have BURNED nearly 90% of his writings; and "much of the remaining 10% is either lost or unpublished." And yet he's still pretty much world-renowned! Whereas 100% of my writings have NOT been burned, or lost, or unpublished, and here I am, pretty much NOT world-renowned! Must be some kind of Kafkan Discontinuity.

• We didn't actually see this next one, because it was a temporary work from autumn 2013 that people STILL talk about: a HUGE purple hand that was floated down Prague's River Vitava. This was during a long stretch of political turmoil. The hand carried a message specifically for the Czech president: an upraised middle finger. I'm guessing that means the same thing in Czechia that it does here.

• Next, an attraction that only barely reveals the famous person it's named for – the John Lennon Wall. This sizable concretion has been a canvas for graffiti since the 1960s. In 1980, a depiction of the famous Beatle was painted on it after his death. This spawned a huge ongoing Lennon "memorial" of flowers and candles, and year upon year, more Lennon and Beatle-related messages, and eventually, a free-for-all of graffiti. It's all legal, and fully permitted by the wall's owners.

When we saw it, the only image of Lennon I spotted was a large, somewhat ghostly portrait. It's covered by constantly-changing layers of graffiti and stickers. I suggested to my fellow travelers this be called the Lennon Discontinuity. They replied that my so-called witticisms must discontinue.



**Josh
Bishop**

Pastor

Fly

In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.
2 Corinthians 8:2

In his book *Run with the Horses*, author Eugene Peterson describes what he once saw on the shore of a lake. Three young swallows were sitting on a dead branch that stretched out over the water. As Peterson watched, an adult swallow got alongside the chicks and began shoving each one off the branch. The one on the end of the branch fell first. But before it hit the water, its wings came to life, and away it flew. The same thing happened with the next young swallow. The third chick, however, was stubborn. No matter how hard the adult swallow shoved, the chick hung on for dear life. Even when it fell forward and was hanging upside down, the young swallow refused to let go. Finally, the adult began pecking at the little one's feet until it was too painful to hold on. The chick released its grip and began to fall. And then it started to fly. It finally began to do what it was meant to do.

God calls upon us to be generous givers and lavish in giving to others what he has given to us. But often, you and I can be like that third chick. Whether out of fear, doubt, or stubbornness, it's easy to cling to what is fa-

miliar and hold on to what we think will give us security. But if we are forever clutching the things God intends for us to share—we will always be like a sad, terrified bird clinging for dear life to a dead branch. We will never know the joy of true generosity. We will never fly.

Oh, how vitally important Jesus is for us! He came to this earth and lived a life of unbridled generosity on our behalf. He lives to give us the power to live for him. When necessary, he will shove us off our branch to do so and allow pain and trouble to disrupt our sleepy comfort. And it is often during those unpleasant periods of freefall that Jesus will re-teach us the sweet joy of a generous life. He will refresh us and spread our wings of generosity. And we will fly.

Prayer: Lord Jesus, cleanse me of the many ways I have given in to my selfish impulses. Refresh me with your Spirit. Spread my wings of generosity. Empower me to fly. Amen.

Submitted by Pastor Josh Bishop
Grace Evangelical Lutheran Church, St. Joseph
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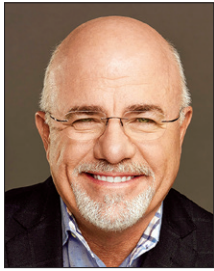
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Dave Ramsey

Financial Expert
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Dave Says
Keep a Boundary in Place

Dear Dave,
I have a money market account that I use as both my checking and savings account. I have a debit card and check writing privileges with the account, and I get a better interest rate on my money. Is what I'm doing a good idea, or is it better for some reason to have separate savings and checking accounts?
Bonnie

Dear Bonnie,
It's always good to have a physical and emotional boundary between your savings and the everyday funds in your checking account. This is especially important when you're talking about savings or an emergency fund.
There's nothing inherently wrong with getting a better interest rate, but when everything is all lumped together it can become easy for the line between savings and checking to become blurred. And if you're not careful, you might find yourself dipping into your savings or emergency fund for things that aren't emergencies without realizing what you're doing.
—Dave

They're Not Inconsistent Concepts

Dear Dave,
My husband and I have been blessed financially in our work and in our lives. We simply love working, money aside, even though we could both easily retire and be very comfortable. These feelings

have made me think a lot lately about what's really important in life. How do you balance ambition with contentment?
Barb
Dear Barb,
I get the feeling you thought ambition was the opposite of contentment. But I don't look at it that way. It's not like a teeter-totter. They don't have to balance out, because they're not on the same spectrum.
I'm content and ambitious. I'm content with what we have and what God has entrusted to us. But I'm not content to sit around and do nothing just because we've been blessed. That kind of attitude isn't contentment. It's apathy. I do what I do because I love helping people. You can have peace and contentment, and still be ambitious. They're not inconsistent concepts.
In my mind, problems are created when ambitious people are driven by a lack of contentment.

Let me ask you something. Do you think Jesus was content? Do you think He was ambitious? I believe the answer to both questions is yes. Just think about how He lived, and how He instructed us to live. Think about His mission and His purpose.
More than anything, I think it has to do with what's driving your ambition. If a desire for "stuff" is the motivating factor, then maybe they are on the same spectrum. But that's a really bad way to live your life. You can buy and pile up tons of stuff, but you're not going to be truly happy until you find contentment.
—Dave
*Dave Ramsey is the founder and CEO of the company Ramsey Solutions, where he's helped people take control of their money and their lives since 1992. He's also an eight-time national bestselling author, personal finance expert and host of The Ramsey Show.

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*** NEW PRICE ***

#24042411

- REMODELED 4 BR/ 3 bath ranch
- PLUS BONUS separate large 2-car garage/workshop
- Great location in the Village of Stevensville
- 2,100 SF open concept living space
- 0.4-acre lot with private backyard
- NOW \$299,999
- Call Julie Moneta 269-325-3015

*** COMMERCIAL ***

#24054589

- PRIME LOCATION IN CITY OF BRIDGMAN
- 1368 SF commercial building
- Currently long-established dog grooming business
- New roof, windows & furnace
- Lots of off-road parking
- Many possibilities!!
- \$352,000
- Call Connie Shearer 269-208-0001

*** JUST LISTED ***

#24059133

- OFFICE SPACE FOR LEASE
- Two newly renovated suites now available
- 900 & 1600 SF
- Prime location in city of St. Joe
- 3900 SF office space
- \$12/SF
- Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023

*** FOR LEASE ***

#24045718

- VERY CLEAN office & warehouse space
- 10,000 SF with heavy-duty cranes
- Pristine office space
- 2-story office space
- Just off M-139, close to I-94 & bypass
- Available immediately
- FOR LEASE \$5.00/SF
- Call Joe Giannola 269-208-3989

*** JUST LISTED ***

#24058605

- 10,750 SF FOR LEASE
- City of Benton Harbor near Arts District
- Neat & clean; ready for occupancy
- 7,000 SF newer building
- 3,750 SF warehouse
- \$4.15/SF
- Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023

*** SALE OR LEASE ***

#24011601

- RETAIL CONDO SPACE
- 11,400 SF unit – many possible uses!
- Includes 3 offices & large plush display area
- Plus storage, utility, & upstairs bonus area
- Highly visible location just off I-94 exit 28
- \$582,500 or \$5.95/SF
- Call Loren Gerber 269-921-0754

*** COMMERCIAL LAND ***

#24044760

- NEARLY 10 ACRES on Fairplain Drive
- Highly visible location with many possibilities
- Maximum exposure for any venture
- Owner also open to lot splits, or lease
- \$699,999
- Call Joe Giannola 269-208-3989

*** INDUSTRIAL ***

#24006900

- 23,236 SF INDUSTRIAL BLDG
- 4.35 ACRES in Hagar Twp
- 8 cranes up to 5-ton
- 2000 amp/3-phase, 240/120 electric
- 3900 SF office space
- \$884,900
- Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023

*** INVESTMENT OPPORTUNITY ***

#24024790

- RETAIL, commercial, & storage space
- Separate commercial lot also included
- 2-story retail bldg
- Large storage unit/warehouse space
- 2.2 ACRES in Lincoln Twp
- \$369,000
- Call Phil Medo 269-449-7325

*** MEDICAL OFFICE ***

#24031863

- PROFESSIONAL SPACE FOR LEASE
- Large suite in Stonegate Park
- Over 2000 SF in medical office complex
- \$20.97 SF
- Ready for occupancy
- Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023



Glen Head

Publisher

Newspapers Prove Their Trustworthiness Once Again, Research Shows

It's a familiar refrain, but it bears repeating: newspapers are among the most trusted sources of information in today's media landscape. A new report from Kantar, the global data and analytics company, underscores this point with fresh findings that place newspapers at the top of the trust rankings. According to Kantar's *US Media Reactions Report*, consumers rated newspapers No. 1 for trust, relevance, and even for their effectiveness in consumer advertising.

The last point is especially noteworthy, considering the growing trend of "over-targeting" in digital advertising. Kantar's report highlights how this practice is pushing consumers to seek out more "natural" and less invasive advertising experiences, particularly in offline channels like retail media networks and, yes, newspapers. In fact, newspapers ranked third globally in advertising equity—just behind point-of-sale and cinema, and ahead of most other media. This metric reflects overall consumer receptivity to media channels, with newspapers scoring particularly well among men, and placing in the top five for category influencers across most industries (alcohol being a notable exception).

This shift away from digital advertising is, in part, a reaction to the growing sense of discomfort many consumers feel about online marketing tactics. The proliferation of data-driven, highly targeted ads—often eerily aligned with recent searches or online activity—has left many people feeling "creeped out" by how much advertisers seem to know about them. Rather than feeling like a helpful service, these ads can come across as invasive or even intrusive, prompting many to tune out or flee to more traditional, less personalized media options. This is where newspapers, with their reputation for offering relevant content in a more straightforward, transparent manner, are seeing a renewed appeal.

In addition to Kantar's findings, a separate study from **America's Newspapers** emphasizes the unique role local newspapers play in fostering trust within their communities. The research found that local newspapers—along with local TV stations—are the most trusted media sources, with 25% of respondents citing newspapers as particularly trustworthy. The study attributes this to local papers' emphasis on transparency, ethical reporting, and community engagement.

As the study points out, "local newspapers lead in trustworthiness by prioritizing transparency, ethical standards, and dedication to community issues." These attributes clearly set local newspapers apart in an era where consumers are increasingly skeptical of digital media and its sometimes questionable practices.

With such a significant trust advantage, it's crucial that advertisers optimize opportunities—whether in print, online, or through a combination of both. The consumer appetite for trustworthy news and relevant, less intrusive advertising is clear, and newspapers are uniquely positioned to deliver on both fronts.

• THE GARAGE ON FERRY ST •
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Formerly AJ's Uptown Bar & Grill

Free giveaways
New food and drink menu debut
DJ Professor Decks
Open until 2am

102 E Ferry St, Berrien Springs

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Jambalaya, Red Beans & Rice
Seafood Gumbo, Po'Boys
Etouffee, Shrimp Boils

HOLIDAY CATERING SPECIALS

25 Person \$249

**3 Cajun Entrée's
& Choice of 2 Sides
Full Garden Salad
25 pcs Cornbread or
French Bread Exp. 12-31-24**

50 Person \$449

**4 Cajun Entrée's
& Choice of 3 Sides
2 Full Garden Salads
50 pcs Cornbread or
French Bread Exp. 12-31-24**



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2024 FORD ESCAPE ST PLUS 4X4

Agate Black, 2.0 EcoBoost Engine, 19 Inch Machined Ebony Aluminum Wheels, Panoramic Vista Roof, 10 Way Power Driver's Seat, Wireless Charging, 360 Degree Camera with Split View, Trailer Tow Package, Reverse Park Assist, B&O 10 Speaker Sound System, Navigation, Intelligent Adaptive Cruise Control, Lane Centering Assist, Power Passenger Seat, and Much More! F24065

MSRP.....\$41,220
 SIEMANS DISCOUNT.....- 1,725
 TRADE-IN ASSISTANCE BONUS CASH** - 3,500
SALE PRICE FOR EVERYONE \$35,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$35,495
PLUS 0.0% FOR 36 MONTHS,
0.9% FOR 48 MONTHS, 1.9% FOR 60 MONTHS,
OR 2.9% FOR 72 MONTHS

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



2023 FORD TRANSIT 350 BATTERY ELECTRIC VEHICLE

Oxford White, Cloth Seats, Power Heated Mirrors, Front Overhead Shelf, Cruise Control, and Much More! F23134

MSRP.....\$58,320
 SIEMANS DISCOUNT.....- 3,825
 FORD POWER PROMISE ALTERNATIVE BONUS CASH - 2,000
 EV RETAIL BONUS CASH.....- 7,500
SALE PRICE FOR EVERYONE \$44,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$44,495
PLUS 1.9% FOR 60 MONTHS
OR 3.9% FOR 72 MONTHS

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
 BASED ON REBATES THRU 12/02/2024



2024 FORD F-250 REGULAR CAB 4X4 XL

Antimatter Blue, Medium Dark Slate Cloth Seats, 3.73 Electronic Locking Axle, Platform Running Boards, Snow Plow Preg Package, Roof Clearance Lights, 410 Amp Alternator, Dual Battery, 40/20/40 Cloth Seat, XL Chrome Package, and Much More! F24143

MSRP.....\$51,500
 SIEMANS DISCOUNT.....- 2,000
 RETAIL CUSTOMER CASH**.....- 2,000
 COMMERCIAL VEHICLE SEASON RETAIL CUSTOMER CASH - 1,000
SALE PRICE FOR EVERYONE \$46,500
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$46,000
REBATES OR 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)



2024 FORD F-250 CREW CAB 4X4

Darkened Bronze, 7.3 V8 Engine, Black Appearance Package, Power Sliding Rear Window, Heated Front Seats, 360 Degree Camera Package, Remote Start, Reverse Sensing System, B&O Sound System, PowerScope Trailer Tow Mirrors, 20 Inch High Gloss Black Aluminum Wheels, Locking Rear Axle, and Much More! F24053

MSRP.....\$67,585
 SIEMANS DISCOUNT.....- 3,090
 RETAIL CUSTOMER CASH**.....- 2,000
 COMMERCIAL VEHICLE SEASON RETAIL CUSTOMER CASH - 1,000
SALE PRICE FOR EVERYONE \$61,495
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$60,995
REBATES OR 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)



2024 FORD BRONCO WILDTRAK 2-DOOR 4X4

Oxford White, 2.7 V6 Engine, 360 Degree Camera, Adaptive Cruise Control, Heated Steering Wheel, Wireless Charging Pad, Navigation, LED Signature Lighting, Hardtop, Tube Step, Brush Guard, Roof Rails with Cross Bars, and Much More! F24181

MSRP.....\$67,330
 SIEMANS DISCOUNT.....- 1,335
 RETAIL CUSTOMER CASH**.....- 2,000
SALE PRICE FOR EVERYONE \$63,995
 JEEP COMPETITIVE CONQUEST BONUS CASH** - 2,000
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$61,495
REBATE OR 3.9% FOR 36 MONTHS,
4.9% FOR 48 MONTHS, 5.9% FOR 60 MONTHS,
OR 7.9% FOR 72 MONTHS

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
 (**RESIDENCY RESTRICTIONS MAY APPLY)



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 EXPEDITION MAX KING RANCH 4X4

Star White Metallic Tri-Coat, Java Del Rio Leather Seats, 3.5 EcoBoost V6 Engine, 10 Speed Automatic Transmission, Heavy Duty Trailer Tow Package, ControlTrac with 3.73 ELSD, Rear Seat Entertainment System, and Much More! F24129

MSRP.....\$93,640
 SIEMANS DISCOUNT.....- 2,000
 TRADE-IN ASSISTANCE BONUS CASH** - 5,750
SALE PRICE FOR EVERYONE \$85,890
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$85,390
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)



2025 FORD F-650

Oxford White, 7.3 GAS V8 Engine, Remote Keyless Entry System, Power Windows and Locks, 60 Gallon Tank, 22 Foot Platform Flatbed, and Much More! F25001

MSRP.....\$77,570
 ADD FOR PLATFORM FLATBED.....+14,002
 SUBTOTAL.....\$91,572
 SIEMANS DISCOUNT.....- 3,577

AS LOW AS \$87,995

SIEMANS
 8961 RED ARROW HWY, BRIDGMAN, MI SALES DEPT. HOURS: MON & THURS 9-8
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BLACK FRIDAY

SALES EVENT



2023 DODGE CHARGER R/T DAYTONA

Destroyer Gray, 5.7 HEMI V8 Engine, Power Sunroof, Daytona Edition, 19 Harman Kardon Speakers, Power Sunroof, Navigation, Adaptive Cruise Control, Lane Departure Warning, Heated Steering Wheel, Blind Spot and Cross Path Detection, Heated Front Seats, and Much More! C23136

MSRP.....\$55,085
 SIEMANS DISCOUNT.....- 5,890
 DODGE BONUS CASH COUPONS...- 2,000
 NATIONAL POWER DOLLARS RETAIL BONUS CASH - 3,700
SALE PRICE FOR EVERYONE \$43,495
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$42,995
 (* MUST QUALIFY)



2024 RAM 1500 QUAD CAB BIG HORN 4X4

Diamond Black Crystal, Cloth Bucket Seats, Night Edition, 20 Inch Black Aluminum Wheels, Anti-Spin Rear Axle, Remote Start, Rear Power Sliding Window, Power Seat, Heated Steering Wheel, Heated Front Seats, Navigation, 12 Inch Touchscreen, ParkSense Front and Rear Park Assist, and Much More! C24005

MSRP.....\$55,615
 SIEMANS DISCOUNT.....- 3,278
 NATIONAL 15% OFF CONSUMER CASH - 8,342
SALE PRICE FOR EVERYONE \$43,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$43,495
 (*MUST QUALIFY) BASED ON REBATES THROUGH 12/02/2024



2023 RAM PROMASTER BOXTRUCK

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)
 BASED ON REBATES THROUGH 12/02/2024



2023 RAM 3500 PROMASTER HIGH ROOF EXTENDED VAN DEMO

Bright White, Cloth Seats, Power Windows and Locks, Speed Control, Convenience Group, Heated Power Folding Mirrors, Partition with Window, Shelving Units, Dual Drop Down Ladder Rack, and Much More! C23151

MSRP.....\$56,810
 ADD FOR KNAPHEIDE HIGH ROOF CARGO ±10,773
 SUBTOTAL.....\$67,583
 SIEMANS DISCOUNT.....- 8,587
 RAM COMMERCIAL PRODUCT BONUS CASH COUPONS - 2,000
 BONUS CASH.....- 5,000
 ON-THE-JOB \$1,000 COMMERCIAL EQUIPMENT/UPFIT - 1,000
SALE PRICE FOR EVERYONE \$50,996
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$50,496
 (*MUST QUALIFY/** BUSINESS OWNERS ONLY)
 BASED ON REBATES THROUGH 12/02/2024



2023 JEEP WRANGLER UNLIMITED RUBICON 4XE

20th Anniversary Edition! Sting Gray, Nappa Leather Seats, Black 3 Piece Hardtop, Integrated Off Road Camera, Tru-Lok Front and Rear Axle, Navigation, Trailer Tow and Heavy-Duty Electrical Group, Mesh Sunbonnet Top, Cargo Tub Liner, and Much More! C23181

MSRP.....\$75,085
 SIEMANS DISCOUNT..- 14,090
AS LOW AS \$60,995



2024 RAM 3500 PLATFORM BODY FLATBED

Bright White, 6.7 Cummins Turbo DIESEL Engine, AISIN 6 Speed Automatic Transmission, Anti-Spin Rear Axle, Knapheide 12 Foot Pine Platform Body, and Much More! C24002

MSRP.....\$59,790
 ADD FOR KNAPHEIDE FLATBED...+12,529
 SUBTOTAL.....\$72,319
 SIEMANS DISCOUNT.....- 5,824
 RAM COMMERCIAL PRODUCT BONUS CASH COUPONS - 2,000
 BONUS CASH.....- 1,000
 ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT** - 1,000
SALE PRICE FOR EVERYONE \$62,495
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$61,995
 (*MUST QUALIFY/**BUSINESS OWNERS ONLY)
 BASED ON REBATES THROUGH 12/02/2024



2024 RAM 3500 FLATBED WITH STAKE RACKS DEMO

Bright White, 6.7 Cummins DIESEL, Black Tubular Side Steps, Power Windows and Locks, 12 Foot Flatbed with Stake Racks, and Much More! C24052

MSRP.....\$63,885
 ADD FOR KNAPHEIDE FLATBED WITH STAKE RACKS +13,953
 SUBTOTAL.....\$77,838
 SIEMANS DISCOUNT.....- 8,843
 RAM COMMERCIAL PRODUCT BONUS CASH COUPONS - 2,000
 BONUS CASH.....- 1,000
 ON-THE-JOB \$1,000 COMMERCIAL EQUIPMENT/UPFIT - 1,000
SALE PRICE FOR EVERYONE \$64,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$64,995
 (*MUST QUALIFY/**BUSINESS OWNERS ONLY)
 BASED ON REBATES THROUGH 12/02/2024



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) BASED ON REBATES THROUGH 12/02/2024

SIEMANS

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 TUE, WED & FRI 9-6 · SAT 9-4
 269-465-5344 OR 269-925-3673 · WWW.SIEMANS.NET

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, 2nd Row Captain's Chairs, 3rd 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! Rhodium White Premium, S24005

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 \$24,995



**2021 HONDA CIVIC
SPORT HATCHBACK**

NOW \$23,500

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

WAS \$38,938



**2021 FORD
MUSTANG GT COUPE**

NOW \$37,995

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

WAS \$30,750



**2022 FORD
EDGE ST 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 \$55,879



**2021 FORD EXPEDITION
MAX PLATINUM 4X4**

NOW \$54,980

3.5 EcoBoost V6 Engine, 10 Speed Automatic, Aluminum Wheels, 36K 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 Liftgate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F25010A

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



SIEMANS IN BRIDGMAN

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WWW.SIEMAN
SALE DEPT. HOURS: MON &

WAS \$35,567



2020 TOYOTA HIGHLANDER XLE AWD

NOW \$34,980

3.5 V-6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 24K Miles! Remote Start, Navigation, Memory Power Leather Heated Front Seats, Power Sunroof, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Blueprint, U24119

WAS \$36,443



2021 RAM 1500 BIG HORN QUAD CAB 4X4

NOW \$35,980

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

WAS \$49,598



2021 FORD F-150 TREMOR SUPERCREW 4X4

NOW \$48,950

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&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

SPECIALS

ENTIRE INVENTORY OF PRE-OWNED VEHICLES AT WWW.SIEMANS.NET

WAS \$37,865



2022 FORD EXPLORER XLT 4X4

NOW \$34,763

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

WAS \$53,124



2023 JEEP WRANGLER UNLIMITED RUBICON 4X4

NOW \$47,443

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

WAS \$34,832



2018 JEEP WRANGLER RUBICON 4X4

NOW \$32,746

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

WAS \$23,353



2021 FORD BRONCO SPORT BIG BEND 4X4

NOW \$20,903

1.5 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 90K Miles, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Carbonized Gray Metallic, U24061B

WAS \$51,963



2022 FORD F-150 LARIAT SUPERCREW 4X4

NOW \$49,998

5.0 V-8 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&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

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2021 RAM 1500 LARAMIE CREW CAB 4X4

NOW \$33,747

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

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NOW \$49,995

3.5L V6 EcoBoost, 10 Speed Automatic Transmission, Chrome Like PVD Wheels. Only 5,800 Miles! Ford Certified! Hot Pepper Red Metallic, F25015A



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2.0L Turbocharged I-4 Engine, 8 Speed Automatic Transmission, 30,932 Miles, Voice-Activated Navigation, Heated Steering Wheel, Heated Seats, Power Liftgate, Balance of Factory Warranty! Pristine White, U24155



**2020 CHEVY SILVERADO
1500 LT 4X4**
NOW \$40,995

Trail Boss, 5.3L V8, Automatic, 61,000 Miles, Power Drivers Seat, Heated Seat, Remote Start, Black, U24148



**2021 LINCOLN
CORSAIR AWD**
NOW \$30,995

2.0L Turbocharged I-4 Engine, 8 Speed Automatic Transmission, Only 11,416 Miles! Voice-Activated Navigation, Heated Steering Wheel, Heated Seats, Power Liftgate, Balance of Factory Warranty! Silver Radiance, U24158

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CREW CAB 4X4**
NOW \$38,995

5.7L Hemi, Automatic, 31,232 Miles, Big Horn Level 2 Equipment Group, Aluminum Chrome Clad Wheels, Heated Seats, Heated Steering Wheel, Plus Much More, Balance of Factory Warranty! Diamond Black Crystal Pearl, M25007B



**2022 FORD
EDGE TITANIUM AWD**
NOW \$30,995

2.0L EcoBoost, 8 Speed Automatic Transmission, Aluminum Wheels, 31,628 Miles, Leather Seats, Panoramic Vista Roof, Heated Seats, Heated Steering Wheel, Class II Trailer Tow Package, Ford Certified! Forged Green, U24157



2022 FORD ESCAPE SE AWD
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1.5L EcoBoost, 8 Speed Automatic Transmission, 24,372 Miles, Cold Weather Package, Aluminum Wheels, Ford Certified! Atlas Blue Metallic, U24142



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4X2 SUPERCAB XLT**
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3.7L V6 FFV Engine, 6 Speed Automatic Transmission, Only 62,620 Miles! XLT Convenience Package, Power Drivers Seat, XLT Chrome Package, Power Windows, Power Locks, Cruise/Tilt, Air, Ingot Silver Metallic, C25006A



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NOW \$31,995

2.5 Engine, 7 Speed CVT Automatic, Aluminum Wheels, 28K Miles, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty, Cascade Green Silica, S24006



**2022 FORD F-150 RAPTOR
SUPERCREW 4X4**
NOW \$74,995

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, Only 11K Miles! Bedliner, Running Boards, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Iconic Silver Metallic, U24078



**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, 2nd 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, U24125A

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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



**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 Ped Balance of Factory Warranty!, U24149



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NOW \$49,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 800 Miles! Running Boards, Bedliner, 9-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



**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



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

3.6 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 115K Miles, Power Driver's Seat, Heated Steering Wheel, Heated Front Seats, 3rd Row Seating, CD-Player, Back-Up Camera, Remote Keyless Entry System, Summit White, C24184A



**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, Over-Driving, Rear Collision Mitigation, Blind Spot Monitor, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Arancita, F20342A

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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 GMC 2500
AT4 CREW CAB 4X4**
NOW \$56,994

6.6 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 77K Miles, Running Boards, Bedliner, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Climate Control, Back-Up Camera, Remote Keyless Entry System, Very Nice! Ebony Twilight Metallic, C25003A



**2021 FORD
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NOW \$32,826

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Climate Control, Panoramic Vista Roof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Lithium Gray, U24134



**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



**2020 JEEP GRAND
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



**2021 JEEP CHEROKEE
LATITUDE PLUS 4X4**
NOW \$23,997

2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Spiffire Orange, F24288A



**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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NOW \$29,809

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, Only 13K Miles! Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Dual Plane Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Redline Pearlcoat, U24131



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NOW \$35,999

3.6 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Vista Roof, Uconnect Family Theater Group, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, 360 Degree Surround View Camera, Power Liftgate, Remote Keyless Entry System, Chrysler Certified! Bright White, U24133



**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



**2021 JEEP
RENEGADE LATITUDE 4X4**
NOW \$22,995

2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 45K Miles, Jeep 80th Anniversary Edition, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Alpine White, F24165H



**2022 FORD
EXPLORER XLT 4X4**
NOW \$34,526

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, Remote Start, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Iconic Silver, U24127



**2021 FORD F-150 XLT
SPORT SUPERCREW 4X4**
NOW \$41,980

2.7 V6 EcoBoost Engine, 10 Speed Automatic, 6 Spoke Gloss Black Wheels, 26K Miles, Bedliner, Running Boards, Remote Start, SYNC 4, Power Heated Front Seats, Twin Panel Moonroof, Power Sliding Rear Window, Lane Keeping System, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Class V Trailer Hitch, Remote Keyless Entry System, Ford Certified! Velocity Blue Metallic, U24133



**2019 RAM 1500
REBEL CREW CAB 4X4**
NOW \$32,682

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 96K Miles, Bedliner, Remote Start, Navigation, Power Driver's Seat, Power Adjust Wheels, Heated Steering Wheel, Heated Front Seats, Touchscreen Display, CD-Player, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Diamond Black Crystal, C23219B



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Dr. Grady Hilge

Audiologist

The Difference Between Hearing Aid Satisfaction and Hearing Aids Sitting in a Drawer

Treating hearing loss used to be simple. The only option for treating hearing loss was to go see an audiologist or a licensed care professional. Today, things have gotten more complicated. There are online retailers, big box stores, and over the counter (OTC) hearing aids you can buy at places like Walgreens or Costco. Seeing a hearing care professional is still the best way to treat hearing loss or get hearing aids and here are a couple reasons why.

Every person has a unique hearing loss just like everyone has their own sense of taste. This means that there should be unique hearing solutions. Hearing aids should be fit, programmed, and supported by experienced hearing professionals. An audiologist is the only person that has the skills to fit and program a hearing aid to your specific hearing and lifestyle needs.

An experienced audiologist can also specifically test and measure your hearing loss. They can answer all questions. What are your hearing thresholds? What frequencies do you struggle with? Is the loss the same in both ears? What do you want to hear better? What are your style concerns or specific feature requests? The list of important questions goes on. When you purchase your OTC aids at Costco, you can be confident that the cashier is not going to ask you a single one of those questions. Only after all your questions are answered- will your hearing professional tailor a solution just for you. After the hearing solution is tailored to you, you can feel confident it will work when you need it, the way you need it, and provide benefits and reliability you demand.

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Moody *Continued from cover*

SJ Fashion

Designer/Entrepreneur Angela Wolf featured in new TV series

As you drive along State Street in South St. Joseph, you may have noticed a small former bank branch with an attractive stylish sign that says 'Angela Wolf.' However, you probably haven't realized that it is the headquarters of a nationally recognized fashion designer and host of a rapidly growing 'Do it Yourself' series of programs on connected TV (YouTube, Roku, FireTV).

Meet Angela Wolf!

November marks the premiere of Angela Wolf's 'Fabric to Fashion' on 'Made It Myself TV,' a highly popular channel for craft-

ers of many varieties across the country. Producers of the TV series summarize it this way:

Angela is the producer and founder of Fabric to Fashion – a fashion design challenge reality show premiering on Made it Myself TV. Each challenge includes three to four designers. The designers are all given the same challenge, which may include anything from a specific fabric to worn garments for refashioning. Along with the challenge, the designers are also given a surprise fashion element that they need to incorporate into their garment.

The entire show is filmed virtually, allowing the viewer to see each designer / sewist working in their own studios following along from concept to finished garment. The

Continued on page 18

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Moody Continued from page 17

designers come from a wide range of skill levels, along with their own unique stories as to how they have come to love sewing. Fabric to Fashion offers entertainment, along with an educational aspect.

In addition to her role as the host of *Fabric to Fashion*, Angela Wolf is also the host of the popular PBS series *It's Sew Easy*.

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 She produces and hosts weekly live shows, 'Behind the Scenes' on Facebook and YouTube, as well as 'At Your Side Virtually!' for *Brother*, featured on *Brother Sews* Facebook and YouTube channels.

Angela's passion for sewing extends beyond television. She is the founder of *Angela Wolf Patterns* and *Angela Wolf Academy*, where she offers online classes to over 650,000 students. Angela is also an accomplished author, blogger, vlogger, and contributor to various sewing magazines. Most of it from right here in St. Joseph in her offices and studios on South State Street.

Angela is the Author of *How to Start a Home-based Fashion Design Business*, and has been featured in *Threads Magazine*, *Sew Stylish*, *Sew News*, and *Schmetz* magazines.

Angela was awarded the American Sewing Expo's teacher of year in 2012 and in 2016 Industry Contributor of the year. When Angela is not working in the sewing world, you will find her professionally sportfishing out of the port of St. Joseph on the 'Win-n-Angel' with her husband, Winn.

You can find Angela's many video presentations via her website www.AngelaWolf.com or your favorite connected TV platform.

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Holly Jolly Celebration toy drive

A 'Holly Jolly Celebration' is coming to the Silver Beach Carousel at the Silver Beach Center in St. Joseph on December 4. The effort is gathering holiday toy donations for children hospitalized locally.

The event, organized by Holt Bosse, a St. Joseph marketing firm, invites the public to attend the Holly Jolly Celebration on Wednesday, Dec. 4, from 5 to 8 p.m. at the Silver Beach Carousel, 333 Broad St., St. Joseph.

Guests are asked to bring a new, unwrapped toy donation for the Corewell Health Lakeland Pediatric Unit as their admission.

In return for the donation, attendees are offered free rides on the carousel, fun-for-all-ages reindeer games and crafts, and treats from Santa's workshop.

"We are collecting new toys and games for the children staying at the Pediatric Unit," said Patrick Bosse, president and strategic director at Holt Bosse. "Together, we can make the season a little merrier for every child spending the holidays away from home."

Free admission tickets are limited and available on a first-requested basis. To reserve tickets or learn more about contributing to the toy drive for the pediatric unit, visit <https://holtbosse.com/christmas>.

Pat Moody

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Sarah Spoonholtz

Regional Director,
SMR Chamber

And The Winners Are...

Last Wednesday, Southwest Michigan's brightest entrepreneurial talent gathered at the Watermark Solarium for the debut of HYPE – Highlighting Young Professional Excellence. Hosted by the **Southwest Michigan Regional Chamber** in partnership with the **Emerge Innovation Hub**, this dynamic event provided a unique platform for aspiring entrepreneurs to present their ideas and compete for meaningful cash prizes and in-kind support to launch or grow their businesses.

The evening began with an engaging panel discussion featuring successful young entrepreneurs, including **Aiyenede Akhigbe** (*Sticky Spoons Jam, LLC*), **Chris Mason** (*Watermark Brewing Company*), **Stephanie Ott** (*Base Bowls & Company*), and **Dustin Lester** (*Pipestone Indoor Country Club and Pipestone Creek Golf Course*). These panelists shared their entrepreneurial journeys, offered valuable insights, and later served as judges for the pitch competition.

The competition itself featured seven contestants, with awards going to the top three, plus a special Crowd Favorite Award chosen by live audience voting. The winners were:

1st Place (\$15,000): Zo's Mini Donuts, Zoey and Lydia Heyn, Sawyer. Together they make a dynamic duo with a shared goal: to share the magic that is Zo's Mini Donuts with the world. Zo's Mini Donuts is your go-to donut shop- dedicated to serving fresh delicious donuts at an affordable price. To keep it sweet & simple (just like their menu), it's all about good treats & good times for everyone. #meetme@zos [zos-mini-donuts.square.site](https://www.zos-mini-donuts.square.site)

2nd Place (\$10,000): Willowbrook Farms, Vanessa Frias, Cassopolis. With her husband Juan, these first-generation farmers and owners of Willowbrook Farms in Cassopolis, Michigan, are pioneering a new vision for agriculture. At this small, family-run farm, sus-

tainable practices and community engagement are at the heart of everything they do. Committed to nurturing the land and promoting animal welfare, Willowbrook Farms raises meat chickens, laying hens, pork, goats, and lamb in a humane and natural environment, using non-GMO and antibiotic-free methods. willowbrookmi.com

3rd Place (\$5,000): Muddy Puddles Preschool, Angela and Ricky Rhodes, Stevensville. Angela & Ricky come from backgrounds in public education. With degrees in school social work and special education, they are passionate about getting their students outside, developing social emotional skills, and promoting engaging, messy, hands-on play. They founded Muddy Puddles Preschool in 2020 as a small, family run program in Stevensville, MI. No matter the weather, they spend at least 50% of our day outside and focus on child-led free play and you will often find their teachers and students collaborating to create mud pies, building forts, and having dance parties. muddypuddlespreschool.com

Crowd Favorite (\$2,500): Hyde's Lifestyle Taekwondo, James Hyde, St. Joseph. James is a 4th Degree Taekwondo Master and the founder of Hyde's Lifestyle Taekwondo, based in Benton Harbor, Michigan. He is passionate about teaching Taekwondo to those eager to learn, focusing on student excellence and helping students realize their fullest potential. At Hyde's Lifestyle Taekwondo, students are encouraged to live by the martial artist's oath each day, embracing values such as courtesy, integrity, perseverance, self-control, and an indomitable spirit. James takes pride in guiding the community's youth toward positive development through martial arts training. facebook.com/p/Hydes-Lifestyle-Taekwondo-100063966347603/

Additional contestants included Ezekiel-Wheels of Berrien Springs, Bare Naked Salts and Soaps of Niles, and Paige Solutions, LLC of St. Joseph.

All told, the event awarded over \$65,000 in combined cash prizes and additional opportunities, made possible by the generous support of title sponsors Frederick S. Upton Foundation and Whirlpool Foundation, along with Horizon Bank, Chi Ishobak, Sturgis Bank, 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, SCORE of

Kalamazoo / Southwest Michigan, and Strauss Training.

In a surprise announcement, Chi Ishobak revealed that all winners would also be eligible for additional funding through their Community Development Financial Institution (CDFI), effectively increasing their award amounts and providing even greater resources for their entrepreneurial endeavors.

By bringing together aspiring entrepreneurs, seasoned business leaders, and supportive community partners, HYPE highlighted the importance of collaboration in driving economic progress. This inaugural event sets a strong foundation for future efforts to champion entrepreneurship and sustain growth across Southwest Michigan.

For more information about HYPE or the Chamber's initiatives, visit www.smrchamber.com. Or email me at sspoonholtz@smrchamber.com or call 269-932-4040.

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SUDOKU ANSWERS FROM PAGE 7

SUDOKU ANSWERS:

9	1	8	5	3	4	6	2	7
3	6	4	2	1	7	5	9	8
5	7	2	8	6	9	1	4	3
8	5	1	7	4	6	2	3	9
7	2	3	9	5	8	4	1	6
6	4	9	1	2	3	7	8	5
2	3	6	4	8	5	9	7	1
4	9	5	3	7	1	8	6	2
1	8	7	6	9	2	3	5	4

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X N E W Y E A R S D A Y C U U V
F B C P S Z V H R R X M H O L I D A Y M T S
U D B I W U Z E U A D I N T A C A V D D F
D F E S T I V E O K N O I T A C A V D D F
W Z X S N O P V C L X R N R E Y C S G D D F
A G O T S N A X N C L T C I M D O K M B X H
I P T A E C K R E P P E N N R E Y C S G D D F
T W G U E E T L E V D F L I E N D S C F E M Y T L
S H T B N G S V G A Z M C G F W X C Y T L
V E P F Z T E A A Z N A W K A O E X U G
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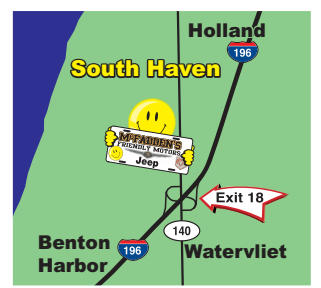


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<p>2020 JEEP WRANGLER SAHARA Mint condition, hard to find, matching white top, extra low miles!</p> <p>\$39,900</p>	<p>2020 GMC SIERRA DENALI Just in! Dominion Deals on Denali's</p> <p>\$47,900</p>	<p>2021 RAM 3500 CHASSIS 4X4 Cumming H.O. Diesel, alisin transmission, dually</p> <p>\$48,900</p>	<p>2021 GMC SIERRA SLE CREW Duramax with only 9,000 miles!</p> <p>\$49,900</p>	<p>2020 FORD EXPEDITION LIMITED L 4X4 Pano moonroof, power boards plus every option available!</p> <p>\$49,900</p>	<p>2021 CHEVY SILVERADO HIGH COUNTRY 4X4 White pearl paint, every option, save thousands!</p> <p>\$59,900</p>	<p>2023 CHEVY TAHOE PREMIER 4X4 Over \$80k new! Save a butt load of \$\$\$</p>

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2025 Elantra

- 2.99% / 60
- \$1,000 Bonus
- \$169/36/\$3,999(SE)



 HYUNDAI

2025 Tucson

- 0% / 48
- \$1,250 Bonus Cash
- \$209/36/\$3,999(SEL)



 HYUNDAI

2025 Sonata

- 3.99% / 60
- \$1,000 Bonus
- \$239/36/\$3,999(SEL)



 HYUNDAI

2025 Santa Cruz

- 2.99% / 60
- Up to \$1,250 Bonus Cash (SEL/XRT/Limited)
- \$339/36/\$3,999(SEL)



 HYUNDAI

2025 Venue

- 5.49% / 60
- \$239/36/\$3,499(SE)



 HYUNDAI

2025 Santa Fe

- 0% / 48
- Up to \$3,000 Bonus Cash (Calligraphy)
- \$299/36/\$3,999(SE)



 HYUNDAI

2025 Kona

- 2.99% / 48 + \$500 HMF Bonus Cash (N-Line/Limited)
- Up to \$1,000 Bonus Cash (N-Line/Limited)
- \$199/36/\$3,999(SEL)



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2025 Palisade

- 3.49% / 48
- Up to \$1,250 Bonus Cash (Limited/Calligraphy)
- \$359/36/\$3,999(SEL)



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*Lease payments are 36mon, 10k miles per year, excludes tax, title, plate & doc fees, Must be Tier 1 thru HMFC. Offers good thru 12/2/24. See sales person for details.

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\$500 OVER & ABOVE
ALL OTHER
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★ INCLUDES ALL RETIRED MILITARY ★
(Regardless of Time Since Retirement)

★ ACTIVE-DUTY & INACTIVE RESERVE ★
MILITARY PERSONNEL

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Within 2 Years of Service
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ALL OTHER INCENTIVES!



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Every New Toyota
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2-Year No Cost Maintenance Plan.

TUNDRA

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IN ITS CLASS**¹

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\$389/Mo. 39-Month Low Mileage
10,000 Mile/Year Lease

new **2025 TUNDRA SR
CREWMAX 4X4**

Gas Model #8348

\$389 Per Mo.²

39 | **\$3999**
Mo. Lease | Due At Signing

Excludes applicable taxes & fees.
No security deposit required.

-or-



Remaining new '24 & new '25 **TUNDRA**

Includes Hybrids! Excludes TRD PRO

2.99% for **72**
APR Financing | Mos.⁴

-or- **1.99% APR for 48 Mos.**

-or- new **2024/2025 TUNDRA**⁵

\$2000 CUSTOMER CASH
Excludes TRD PRO

RAV4

**AMERICA'S
BEST SELLING SUV!**⁶



\$309/Mo. 39-Month Low Mileage
10,000 Mile/Year Lease

new **2024 RAV4 LE GAS**

FWD Model #4430

\$309 Per Mo.⁷

39 | **\$3299**
Mo. Lease | Due At Signing

Excludes applicable taxes & fees.
No security deposit required.

-or-



Remaining new '24 & new '25

RAV4 & RAV4 HYBRID

excludes RAV4 Prime

4.99% for **60**
APR Financing | Mos.⁸

-or- **5.99% APR for 72 Mos.**

TACOMA

**AMERICA'S BEST SELLING
MID-SIZE TRUCK!**⁹



\$279/Mo. 39-Month Low Mileage
10,000 Mile/Year Lease

new **2024 TACOMA SR5
DOUBLE CAB 4X4**

Gas Model #7540

\$279 Per Mo.¹⁰

39 | **\$3299**
Mo. Lease | Due At Signing

Excludes applicable taxes & fees.
No security deposit required.

-or-



new **2024 TACOMA**

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APR Financing | Mos.¹¹

-or- **3.99% APR for 48 Mos.**

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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. 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 data 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 personal (including Gold Star Family Members) 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 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 32,500 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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2017 CHRYSLER PACIFICA TOURING L \$16,470	2019 JEEP RENEGADE LATITUDE \$18,950	2018 GMC TERRAIN SLE \$18,990	2021 CHEVY EQUINOX LT \$19,490	2018 HONDA CRV TOURING \$19,950	2016 TOYOTA PRIUS 4 TOURING \$20,490
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2023 HYUNDAI ELANTRA SEL \$20,990	2023 HYUNDAI KONA SEL \$21,590	<p>Purchase a Vehicle Now thru December 14 and you'll be eligible to win a HOLIDAY PRIZE PACKAGE! (Worth \$1,700)</p>		2022 HYUNDAI SONATA SEL PLUS \$22,490	2023 NISSAN ROGUE SV \$24,990
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2022 SUBARU WRX PREMIUM \$28,690	2017 RAM 1500 LARAMIE QUAD CAB \$26,980	2020 VOLVO XC90 MOMENTUM \$33,990	2024 TOYOTA RAV4 XLE \$34,540	2023 AUDI Q5 PREMIUM \$33,790	2023 TOYOTA COROLLA CROSS XLE \$30,490
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