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Moody on The Market
Pat Moody

Mason Jar Cafe owners investing in major renovation

"We believe in the community. We're staying in this area. We are investing." That's the sentiment from Mason Jar Cafe owners Jayme Cousins and Abel Abarca as they close for two weeks to begin a major renovation of their life's work.

While closing a restaurant for two weeks during the throes of a fickle Southwest Michigan winter might not seem like much of a sacrifice, it can feel like an eternity for people familiar with the popular breakfast and brunch spot in the heart of Benton Harbor's Arts District.

But the pain will only be temporary, and the husband-and-wife owners are excited about the planned improvements.

"We've had the same size kitchen since we opened. It was made to accommodate only about 40 people and since (then) we've expanded to (seat) about 220 people. So, we are doing a full kitchen remodel," said Cousins.

Abarca said the new kitchen will accommodate 10 staff where the current space typically bursts at five to seven people.

In addition to building a brand-new kitchen that will be double the size of the current one, they're creating a formal bar/coffee barista area at the rear of the space and installing four new unisex bathrooms. They're installing a new roof, a new fire suppression system, updated walls and flooring, and adding dining area seating.

Abarca said the budget for the overhaul is \$800,000 and Pantelleria Construction Services is the chosen contractor for the work. Cousins said they've been thinking about a renovation for the better part of the last five years.

"We're going to try and keep it in line with how we are right now. We don't want to change the 'eclectic mess' of the cafe, but we do want to make it more functional. There will be seats at the bar so you can come in and get a drink or have a coffee and sit down."

Restauranteur Collaboration

Starting Monday, February 10, the Mason Jar will be closed for two weeks. When they reopen, they will borrow Grand Mere Inn's Ducks on the Run food truck to use as a tem-

Continued on page 4

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Sarah Spoonholtz
Regional Director, SMR Chamber

Advocacy Update - Governor Whitmer's Proposed Road Budget

While we continue to wait on any changes to the new Minimum Wage, Tip Credit, and the Earned Sick Time Act before they take effect on Friday, February 21st. We did receive a different update from Lansing this week, courtesy of our partners at the Michigan Chamber.

On Tuesday, Governor Whitmer released a proposal to attempt to generate **\$3 BILLION** in new long term road funding revenues. Called

the "MI Road Ahead Plan" one of the more significant parts of the plan includes the attempt of raising **\$1.6 billion via new taxes on Michigan businesses.**

Some of the key wording from the Governor's office on this includes:

The MI Road Ahead Plan is a \$3 billion long-term, sustainable funding solution that is

Continued on page 2

Inserts & Promotions

- Family Fare
- Love Your Pets Guide
- Martins Super Markets
- Renewal By Andersen
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Inserts may vary by zip code

Spoonholtz *Continued from cover*

not funded on the backs of commuters. It will lower vehicle repair costs, invest in local roads and transit, and ask big corporations to pay their fair share to do business in Michigan.

Ensuring every dollar Michigan drivers pay at the pump goes to roads. Under laws set by previous administrations, 25% of the sales tax drivers pay on gas is diverted away from fixing the roads, leaving a gap in funding. The governor's plan will close the gap by ensuring that every penny drivers pay at the pump goes toward Michigan infrastructure. It ensures local governments still get the resources they need through Constitutional Revenue Sharing, with the plan holding the School Aid Fund harmless.

Requiring big tech and corporations to pay their fair share. Governor Whitmer's plan will ask Big Tech industries, led by the nation's wealthiest individuals, and massive corporations pay their fair share to do business in Michigan and use Michigan roadways. Currently, Michigan laws have not been updated to account for the corporations that haul heavy weights on Michigan roadways and bombard Michiganders with nuisance pop ups and ads. This will raise \$1.6 billion in additional revenue to fix the roads without putting the costs on the backs of everyday Michiganders.

One of the rumored parts of the above includes an increase to the state's **Corporate Income Tax (CIT)** from the current **6% rate to 8%**. Specific details on the increase have yet to be made clear, but other sources of revenue listed in the in the plan include:

- A new wholesale tax on marijuana, that would account for \$470 million in new revenue;
- Increased fees or taxes on digital advertising, delivery services and heavy trucks; and
- \$500 million from "cutting red tape and finding savings in government to pay for roads."

Michigan's chronic underfunding of road maintenance and rebuilding has led to our state

having some of the worst transportation infrastructure in the country.

• While bonding and federal funding have helped in recent years to mitigate a bad problem from getting even worse, those funds are quickly running out and the state faces a significant funding shortfall, or fiscal cliff, for road funding later in 2025.

• Michigan is chronically underfunding road construction and currently has an estimated annual **revenue gap of \$3.9 billion**.

However, an increase in the CIT is not a realistic solution, as it **puts Michigan's economic competitiveness and jobs at risk**, creating a stifling business climate and would not be an appropriate or sustainable source of revenue.

• **87% of businesses that pay the CIT have fewer than 100 employees** and are already facing higher costs and economic headwinds from supply chain disruptions, labor shortages and inflation.

• **Michigan's CIT is already higher than half the country**, including Midwest competitors like Ohio and Indiana. In fact, 16 states have cut their CIT rates since 2018. Moving in the opposite direction will have a chilling effect on future business investment.

Governor Whitmer presented her budget to the Joint Appropriations Committee last week, however, the new taxes proposed Tuesday were *not* included in the \$83.5 billion budget proposal. A proposed \$3.1 billion road funding plan that relies solely on re-prioritizing existing state revenues has been presented in the House but has not gained traction yet.

For more information on what's happening with the Chamber, including our role in advocating for businesses, head to our website www.smrchamber.com or feel free to connect with me directly at 269-932-4040 or sspoonholtz@smrchamber.com. See you around Southwest Michigan!

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Josh Bishop

Pastor

More Love Than You Can Know

And I pray that you, being rooted and established in love, may have power, together with all the Lord's holy people, to grasp how wide and long and high and deep is the love of Christ, and to know this love that surpasses knowledge. Ephesians 3:17-19

Ten-year-old Aiden loved everything about the ocean, as anyone who met him would know.

"Did you know that the earth's oceans are just one huge body of water covering seventy-one percent of our planet?" Aiden would ask out of nowhere. "That's one hundred thirty-nine million square miles!"

"My favorite is the Pacific Ocean. It's massively huge! The biggest thing on the planet—bigger than all the continents put together! And it's incredibly deep. The average is maybe twelve thousand feet, but there's this place called the Mariana Trench, and the guy who made the Titanic movie went down there in a submersible and made videos, and it was seven miles down! It's so cool!"

If you let him, Aiden could talk for hours about his passion. But here's the thing: Aiden's family lived far from the coast, and he had never visited the ocean in person. He never experienced its vastness or heard its waves.

Instead, he soaked up every book and video from the library that would reveal more details about his favorite subject.

The apostle Paul was just as passionate in the way he talked about Jesus Christ. He wanted others to share his love and to discover what a wonderful Savior we have in Jesus. Unlike Aiden and the ocean, though, Paul did personally encounter Jesus. He knew his love firsthand. Previously, Paul had been violently persecuting Christians, dragging them to prison. But Jesus had mercy on him, forgave him, and called him to proclaim his saving grace to the world.

The love that Christ has for you is more than you can ever fully know. You can spend a lifetime exploring its heights and depths and never reach its limits. But it is worth the investment of your time. Join with the rest of God's people who share this passion in learning what it means to be loved by him.

Prayer: Dear Lord Jesus, I have only scratched the surface of learning about your love. Lead me deeper into your word and promises so that I may know you better. Amen.

Submitted by Pastor Josh Bishop
Grace Evangelical Lutheran Church, St. Joseph
Originated by: www.WhatAboutJesus.com

Moody *Continued from cover*

porary kitchen space until the new kitchen is fully finished.

"The Racines are wonderful people. We had been looking for a mobile kitchen for a while and then my husband was like, 'Well, Charlie has a food truck and they're not using it right now.' So, he went over there one night and talked to Charlie, and he said, 'Okay, you can borrow it. That's no big deal.' It's amazing. They're really great people."

While the temporary kitchen is in place, Cousins said the menu will be abbreviated.

"We're probably going to have to shorten the menu down a little bit when we're working out of the food truck, though I don't think the truck is much smaller than what we're working in right now."

Even though the temporary menu will be missing some items, Cousins promised, "The pancakes will not be affected."

New Staff Opportunities

With the updates and expanded areas, Cousins and Abarca said they plan to add more people to the team. As many as 10 in the front and four in the back of the house.

Cousins and Abarca say most of the current kitchen and wait staff have offered to help during the renovation.

"We're going to do a lot of the demolition ourselves so a lot of (the staff) are going to help and then we have a lot of cleaning, paint-

ing, reorganizing, and that kind of stuff that they'll all be able to come in and help with and get paid for."

Abarca said the team's willingness to help outside of their typical roles is something he never expected.

"I thought the staff would be like, 'Well, you guys are closing so we'll be on vacation.' No. They all want to do something. They want to come and help. I don't know what we'd do without them. Everyone is so excited and wants to be part of the demolition. They want to be part of doing something. I don't know how to say it. We have a hell of a team."

Suicide Prevention Coalition receives support from Southwestern Michigan Association of Realtors

The Berrien County Suicide Prevention Coalition has received a boost from the Southwestern Michigan Association of Realtors.

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Mary Couitcher is a volunteer with the Berrien County Suicide Prevention Coalition and also an associate of the Southwestern Michigan Association of Realtors. She tells us when the realtors held their annual holiday luncheon and fundraising auction this year, they opted to support the coalition with the proceeds.

Couitcher says as suicides rise in Berrien County, it's more important than ever to offer people help. That's what the Berrien County Suicide Prevention Coalition is all about.

"They promote the 988 yard sign, which is a national suicide crisis lifeline for anybody considering taking their lives or anyone who's dealing, how to help somebody that they fear for," Couitcher said. "So the coalition pours a lot of money into that, I think the Realtor Association really saw that and thought, 'Yeah, we definitely want to support this because mental health really is getting more and more important to have a focus on it.'"

Couitcher says the Southwestern Michigan Association of Realtors auction raised a total of \$15,647. Half went to the Berrien County Suicide Prevention Coalition, and half went to the Will Help Foundation. She says the coalition will use the donation to continue spreading the word about mental health support services and promoting the 988 suicide crisis line.

In 2023, suicides were up 33% in Berrien County. If you or anyone you know is struggling with suicidal thoughts, call 988 to be connected with help.

Round Barn unveils 'Bourbon Barn' at Saturday Grand Opening

The Round Barn family is growing. The largest winery group in Berrien County has been expanding into the 'sprints space' for several years and takes the next step Saturday with the Grand Opening of 'The Bourbon Barn'. It's located on the Round Barn Winery & Estate, 10983 Hills Road, Baroda 49101.

According to the Round Barn folks, guests at the Grand Opening will "savor expertly curated bourbon flights, featured cocktails, and a selection of unique offerings while they experience the warmth and charm of Round Barn with every pour, and discover the heart of Round Barn in every sip."

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Pat Moody

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2024 DODGE HORNET R/T EAWD

Acapulco Gold, R/T Blacktop Package, 18 Inch Abyss Finish Wheels, Heated Steering Wheel, Heated Front Seats, Power Seat, Adaptive Speed Control, Parksense Rear Park Assist, Lane Keep Assist, Full Speed Forward Collision Warning, and Much More! C24094
 MSRP.....\$45,185
 SIEMANS DISCOUNT.....- 1,190
 NATIONAL RETAIL CONSUMER CASH - 7,500
 NATIONAL PRESIDENTS DAY BONUS CASH - 500
SALE PRICE FOR EVERYONE \$35,995
 SFS LEASE LOYALTY BONUS CASH* - 2,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$33,495
*MUST QUALIFY/ MUST FINANCE THRU CHRYSLER CAPITAL



NEW 2023 DODGE CHARGER GT ALL WHEEL DRIVE

Sublime, Blacktop Package, Power Sunroof, Navigation, Heated Steering Wheel, Heated Front Seats, 20 Inch Black Wheels, and Much More! C23225
 MSRP.....\$46,500
 SIEMANS DISCOUNT..- 9,505

AS LOW AS \$36,995



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.....- 1,585
 RETAIL BONUS CASH.....- 2,500
 NATIONAL PRESIDENTS DAY RETAIL BONUS CASH - 1,500
SALE PRICE FOR EVERYONE \$42,495
 SFS LEASE LOYALTY BONUS CASH* - 2,000
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$39,995
*MUST QUALIFY



NEW 2023 RAM PROMASTER 14 FOOT BOX TRUCK

Bright White, Bay Bridge 14 Foot Box Truck, Roll-Out Ramp, E-Track, Sliding Bulkhead Door, Chrome Front Grille, Wide Power Heated Mirrors, Front Fog Lamps, and Much More! C23244
 MSRP.....\$47,245
 ADD FOR BAY BRIDGE 14 FOOT PROMASTER SHEET/POST BOX +14,376
 SUBTOTAL.....\$61,621
 SIEMANS DISCOUNT.....- 17,626
AS LOW AS \$43,995



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.....- 1,952
 NATIONAL STANDALONE 10% BELOW MSRP - 5,648
SALE PRICE FOR EVERYONE \$48,875
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$48,375
*MUST QUALIFY



2024 JEEP WRANGLER 4XE HIGH ALTITUDE

Silver Zynith, Nappa Leather Seats, Navigation, Sky One Touch Power Top, 12 Inch Touchscreen, Heated Front Seats, Power Driver and Passenger Seats, Alpine Premium Audio System, Remote Start, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Trailer Tow and Auxiliary Switch Group, 20 Inch Wheels, Heated Steering Wheel, Off-Road Camera, and Much More! C24106
 MSRP.....\$71,480
 SIEMANS DISCOUNT.....- 2,985
 NATIONAL RETAIL CONSUMER CASH - 7,500
 NATIONAL PRESIDENTS DAY BONUS CASH - 500
SALE PRICE FOR EVERYONE \$60,495
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$59,995
*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.....- 10,371
 RAM COMMERCIAL PRODUCT BONUS CASH COUPONS - 5,000
 ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT** - 1,000
 NATIONAL TRUCK MONTH BONUS CASH - 2,500
SALE PRICE FOR EVERYONE \$89,995
 MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$89,495
*MUST QUALIFY/**BUSINESS OWNERS ONLY

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WAS \$77,995



**2023 FORD F-150
RAPTOR SUPERCREW 4X4**

NOW \$74,415

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

WAS \$10,816



**2010 AUDI A5
PREMIUM CABRIOLET**

NOW \$9,995

2.0 Engine, CVT Automatic, Aluminum Wheels, Only 83K Miles! Power Front Seats, CD-Player, Power Convertible, Power Windows and Locks, Remote Keyless Entry System, Ice Silver Metallic, U24143

WAS \$59,995



**2022 CHEVY
SUBURBAN RST 4X4**

NOW \$55,995

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, M24125A

WAS \$41,980



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

NOW \$37,977

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 IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Velocity Blue Metallic, U24133

MANAGER'S

WAS \$74,995



**2022 FORD F-150
RAPTOR SUPERCREW 4X4**

NOW \$73,422

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, U2407B

WAS \$34,526



**2022 FORD
EXPLORER XLT 4X4**

NOW \$32,928

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

WAS \$56,994



**2022 GMC 2500
AT4 CREW CAB 4X4**

NOW \$52,740

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

WAS \$49,995



**2023
GLADIATOR**

NOW \$4

3.6 V6 Engine, 8 Speed Automatic, Aluminum Bedliner, 3-Piece Hardtop, Remote Start, Navigation, Power Windows, Power Steering Wheel, Climate Control, Back-Up Camera, Remote Keyless Entry System, Jeep Certified!

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**2016 CHEVY
MALIBU LIMITED LT**

NOW \$11,634

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 89K Miles, Remote Start, Power Driver's Seat, Power Moonroof, CD-Player, Remote Keyless Entry System, Iridescent Pearl Tri Coat, C25025A



**2018 FORD F-150 LARIAT
SPORT SUPERCREW 4X4**

NOW \$32,888

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Tarnished Dark Painted Wheels, 76K Miles, Security Cover Bedliner, FX4 Off-Road Package, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Moonroof, Adaptive Cruise Control, Back-Up Camera, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Lead Foot, U24148A



**2021 JEEP GRAND CHEROKEE
80TH ANNIVERSARY EDITION 4X4**

NOW \$32,232

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 35K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Moonroof, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, U25001



**2022 RAM 1500 BIG HORN
QUAD CAB 4X4**

NOW \$36,981

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Night Edition, Security Cover, Remote Start, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Granite Crystal Metallic, C25007A



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WAS \$36,995



2022 FORD F-150 XLT SUPERCREW 4X4

NOW \$34,877

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

WAS \$36,443



2021 RAM 1500 BIG HORN QUAD CAB 4X4

NOW \$31,962

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 \$24,995



2021 HONDA CIVIC SPORT HATCHBACK

NOW \$21,995

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 \$38,995



2021 RAM 1500 BIG HORN CREW CAB 4X4

NOW \$37,495

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

SPECIALS



2018 JEEP MOJAVE 4X4

NOW \$46,500

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 800 Miles! Running Boards, Navigation, Leather Heated Front Seats, Heated Steering Wheel, Trailer Tow Package, Remote Keyless Entry System, Firecracker Red, C24183A

WAS \$34,832



2018 JEEP WRANGLER RUBICON 4X4

NOW \$32,223

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 \$30,766



2021 HONDA ACCORD SPORT SEDAN

NOW \$26,705

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 \$49,598



2021 FORD F-150 TREMOR SUPERCREW 4X4

NOW \$48,541

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

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2022 FORD ESCAPE SE AWD

NOW \$23,500

1.5 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 32K Miles, Remote Start, SYNC 3, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Air Bag, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U24179



2022 FORD EDGE TITANIUM AWD

NOW \$30,361

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Vista Roof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Power Liftgate, Remote Keyless Entry System, Ford Certified! Star White, U24174



2022 JEEP COMPASS LIMITED 4X4

NOW \$25,926

2.4 Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Navigation, High Altitude Package, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Sunroof Full Fixed Rear, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Foot Activated Liftgate, Remote Keyless Entry System, Jeep Certified, Billet Silver Metallic, U24172











2019 CADILLAC XT4 LUXURY AWD

NOW \$21,866

2.0 Engine, 9 Speed Automatic, Aluminum Wheels, 62K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Vista Roof, Climate Control, Back-Up Camera, Remote Keyless Entry System, Radiant Silver Metallic, C25013A

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2022 RAM 1500 BIG HORN SPORT CREW CAB 4X4
NOW \$39,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 5K Miles! Remote Start, Security Cover, Bedliner, Running Boards, Power Driver's Seat, Power Adjust Pedals, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Patriot Blue Pearlcoat, U25005



2022 FORD EDGE SEL AWD
NOW \$28,766

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 28K Miles, Remote Start, SYNC 4, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Dual Zone Auto Climate Control, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Trailer Tow Package, Ford Certified! Stone Blue Metallic, U25004



2022 FORD ESCAPE SE AWD
NOW \$23,500

1.5 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 29K Miles, Remote Start, SYNC 3, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Auto Climate 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! Stone Blue Metallic, M25017B



2014 FORD MUSTANG GT COUPE
NOW \$20,801

5.0 V8 Engine, Automatic Transmission, Aluminum Wheels, Only 70K Miles! Power Windows and Locks, CD Player, Remote Keyless Entry System, Black, U24075B



2016 FORD ESCAPE SE 4WD
NOW \$10,929

1.6 EcoBoost, 6 Speed Automatic, Alloy Wheels, 90K Miles, Navigation, SYNC 3, Power Driver's Seat, Heated Front Seats, CD-Player, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Shadow Black, U24170A



2021 CHEVY BLAZER 2LT AWD
NOW \$23,500

2.0 Engine, 9 Speed Automatic, Aluminum Wheels, 64K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Climate Control, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Cherry Red, S24002B



2022 FORD ESCAPE SEL
NOW \$23,900

1.5 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Navigation, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, 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, Ford Certified! Stone Blue Metallic, F24065A



2016 FORD EDGE SEL AWD
NOW \$12,995

3.5 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 108K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Panoramic Vista Roof, Climate Control, CD-Player, Reverse Sensing System, Back-Up Camera, Hands-Free Liftgate, Remote Keyless Entry System, Magnetic Metallic, M25051A

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2013 TOYOTA TACOMA TRD SPORT DOUBLE CAB 4X4
NOW \$20,912

4.0 V6 Engine, 5 Speed Automatic, Aluminum Wheels, 121K Miles, Security Cover, Bedliner, Running Boards, Bedliner, CD-Player, Heated Front Seats, Power Windows and Locks, In-Mirror Back-Up Camera, Remote Keyless Entry System, Black, F24266A



2021 JEEP GRAND CHEROKEE L OVERLAND 4X4
NOW \$38,184

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats with Back Massage, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Sunroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Baltic Gray Metallic, Jeep Certified! F24137A



2021 MAZDA CX-5 SIGNATURE AWD
NOW \$24,875

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 61K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Snowflake White Pearl, M25000A



2020 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$18,741

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 134K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Vista Roof, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Bright White, C24046A

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2024 SUBARU FORESTER SPORT AWD
NOW \$32,562

2.5 Engine, 7 Speed CVT Automatic, Aluminum Wheels, 15K Miles, Power Driver's Seat, Heated Front Seats, Power Moonroof, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Blind Spot Monitor, Cross-Traffic Alert, Evasion Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black Silica, F24322A



2021 JEEP WRANGLER UNLIMITED WILLYS 4X4
NOW \$31,564

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, 56K Miles, Black 3-Panel Hard Top, Heated Front Seats, Heated Steering Wheel, Touchscreen Radio Display, Customer Preferred Package, Trailer Tow Group, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Bright White, C24139A



2022 FORD EDGE SEL AWD
NOW \$27,529

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, SYNC 4, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Auto Climate Control, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Ford Certified! Iconic Silver, U24169



2024 MAZDA CX-5 PREMIUM PLUS AWD
NOW \$32,995

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, Only 10K Miles! Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 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! Soul Red Crystal Metallic, F23122A

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2023 FORD E-TRANSIT T-350 MR CARGO VAN BEV
NOW \$34,995

Electric Engine, 1 Speed Automatic, Steel Wheels, ONLY 84 MILES! Navigation, SYNC4, Preferred Equipment Package, Climate Control, Lane Keeping System, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Oxford White, U24173



2021 JEEP GLADIATOR OVERLAND CREW CAB 4X4
NOW \$34,916

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 25K Miles! Security Cover, MOPAR Spray-In Bedliner, Running Boards, Remote Start, Navigation, Premium McKinley Leather Heated Front Seats, Heated Steering Wheel, Alpine Premium Audio System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Jeep Certified! Snazzberry Pearlcoat, F24333A



2021 RAM 1500 LONG HORN CREW CAB 4X4
NOW \$44,799

5.7 V8 HEMI E-Torque Engine, 8 Speed Automatic, Polished Painted Wheels with Inserts, 30K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Bright White, F24282A



2021 JEEP GRAND CHEROKEE L LIMITED 4X4
NOW \$34,709

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 31K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 7-Passenger Seating, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Baltic Gray Metallic, U25000



2024 FORD BRONCO WILDTRAK 2 DOOR ADVANCED 4X4
NOW \$58,384

2.7 V6 Engine, 10 Speed Automatic, Aluminum Wheels, Less Than 3K Miles! Remote Start, Navigation, Convertible Hardtop, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Cactus Gray, U24166



2021 FORD RANGER XLT SUPERCREW 4X4
NOW \$32,995

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 47K Miles, FX4 Off-Road Package, Bedliner, Running Boards, Trailer Tow Package, Sport Appearance Package, Auto Climate Control, Front Collision Mitigation and Warning, Back-Up Camera, Remote Keyless Entry System, Ford Certified! U24082A



2022 TOYOTA TACOMA TRD OFF ROAD DOUBLE CAB 4X4
NOW \$32,341

3.5 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 49K Miles, Power Windows and Locks, CD-Player, Adaptive Cruise Control, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Midnight Black, U24098A



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**Don
Stuart**

Humorist

**A Slightly Butchered
Valentine's Day Column**

The other day, on a nationally televised program, someone saluted Valentine's Day with a comment along the lines of "Here's to VDI!" If you don't find that super-amusing, I hope you'll like today's column topic better – it also relates to a nationally televised program. (If you do think that line's funny, then look for it in one of my future columns!)

It all started when I checked out a lengthy list of notable people born on February 14, Valentine's Day. The first name was someone I'd never heard of – Leone Battista Alberti, born in 1404. A much more recent name on the list was Paul Butcher, born in 1994, and also someone I'd never heard of.

You're probably wondering, "Geez, Stuart never heard of these guys; what could possibly be notable about them?" Well, Alberti was an Italian author, artist, architect, poet, linguist, philosopher, and cryptographer, and general Renaissance polymath. (While "polymath" might at first blush sound vaguely illegal or unsavory, it's actually a complimentary term defined as "really REALLY knowledgeable, much like your local weekly humor columnist.")

Here's Paul Butcher's resume: Child actor, best-known as "Dustin Brooks" on the Nickelodeon TV show "Zoey 101."

I almost allowed this enormous discrepancy between the significance of Alberti's life accomplishments versus those of Butcher to distract me

into a lengthy rumination on the state of our culture until I realized – I know who Paul Butcher is! I've watched him act scads of times! (If you want to call it "acting"; let's say he brought new meaning to the notion of "Butchering a role.")

I watched "Zoey 101" with my kids, in the spirit of attentive parenting. Of course, parenting, attentive or otherwise, was hardly germane to "Zoey 101." The series was set at a fictional boarding school called "Pacific Coast Academy"; parents, attentive or otherwise, were nowhere to be found. And they were apparently not much present behind the scenes either, as the star of "Zoey 101," Jamie Lynn Spears, rather famously became pregnant at age 15.

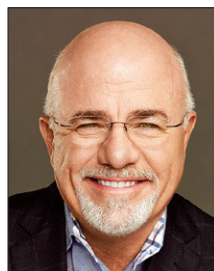
Anyway, while Paul Butcher's outstanding life's work deservedly landed him on a list of notable February 14, uh, "birthees," he – like Leone Battista Alberti – needs a career boost since "Zoey 101" is defunct. My suggestion: Alberti's descendants should join with Paul Butcher's people and develop a new TV show that raises both their profiles. After all, with the global events generally overcooking in a fondue pot of chaos, the world really needs more mind-numbingly terrible kid's TV like "Zoey 101." So, I suggest a spinoff, starring Paul Butcher and a new "nutty professor" cast member named "Leone Battista Alberti!"

Maybe the cast could also include a wild and crazy gym teacher and coach, modeled after Paul Butcher's father, who borders on "famous and notable" in his own right: He's Paul Butcher, Sr., former National Football League player.

While web-surfing for info on Paul Butcher the linebacker, I learned something wonderful that I offer as a tip to the scriptwriters of the "Zoey 101" spinoff: The show's target audience will bust a gut laughing at the "Leone Battista Alberti" character if he sports the nickname given to Butcher the linebacker: "Dr. Psycho."

Trust me, kids LOVE that kind of stuff. Which reminds me – love is what this column is all about! Happy Valentine's Day!

TakefiveT5@yahoo.com



**Dave
Ramsey**

*Financial
Expert
The Ramsey Show*

**Dave Says
She'll Be Just Fine**

Dear Dave,

My mom is 76, and the only debt she has is about \$60,000 left on her mortgage. She has \$600,000 in retirement accounts, plus a long-term care insurance policy. But she has just \$25,000 in a money market account with check-writing privileges for everyday bills and purchases. To be honest, this worries me. She has always lived within her means, so am I wrong to be concerned? She has also been talking about paying off her mortgage, and I'm not sure how I feel about that, either. I'd love your opinion.

Kelly

Dear Kelly,

You sound surprised that she'd still be in the stock market at her age. In my mind, that's not a bad thing at all. It might not be what the typical financial planner would tell you to do, because for the most part they'll try to get you to be super-conservative with your money as you get older. But from the way you've described things, it sounds like she's not planning on using this money, but using the income from the money. If that's the case, she won't whittle it all down to nothing. So, if she's in good mutual funds—not single stocks—I think she'll be just fine.

Now, let's talk about the mortgage. I would absolutely recommend she go ahead a pay it off. If she can do that at age 76 and

still have \$540,000 left, that's the way to go. Let's pay off the house, and then she can start taking her income off a percentage of the remainder. She won't need much with the house payment out of the way, because she won't be sending money to the bank to pay the anymore.

–Dave

The Best Laid Plans...

Dear Dave,

My wife and I have been talking about paying off our mortgage in the next two or three years. Do you think we should make this happen by paying extra toward the house, or invest that money on top of the 15% we're putting into retirement?

March

Dear March,

If I were in your shoes, I'd pay extra on the house. On the other hand, you're not really doing a bad thing by putting the extra cash it into retirement, either.

But here's the deal. No matter how well you plan, you never know exactly what will happen over the upcoming years of your life—or the life of your investments. You might think you know. You may even believe you've taken every possibility into account. The hard, cold truth, though, is even the best and smartest plans don't always work out the way we think they will—or the way we want them to.

And if something unplanned or unforeseen happens, it sure would be a nice thing to own your home free and clear, wouldn't it?

–Dave

* Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

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Tyler Allen

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Transparent Pricing Can Save You Money & Stress on Home Services

We have ALL at one point or another called on a plumber, electrician, or contractor to find a solution to a problem that we have going on in our home. Does anyone else feel like you have no idea what you're really going to pay? Many homeowners have been there—getting an estimate that sounds reasonable, only to be hit with unexpected costs once the work is done. These uncertainties only add to the ever-building anxiety that comes with a major in-home repair.

The home service industry—covering everything from AC & Furnace repairs to replacements—has a long history of unclear pricing. Some companies give vague estimates, charge by the hour without explaining how long the job will take, or tack on hidden fees. Here at BOSS Services we practice a new trend that is changing that: transparent pricing.

Why Hidden Costs Are a Problem

If you've ever received a bill that was much higher than expected, you know how frustrating it can be. A survey by Consumer Reports found that 64% of homeowners have felt overcharged for home services at some point. Let's break down their biggest complaints:

- Unclear or misleading estimates
- Extra charges that weren't explained upfront
- Hourly pricing that dragged out the final bill

Companies that use transparent pricing are making it easier for homeowners to know exactly what they're paying for—before the work even starts.

How Transparent Pricing Helps You

Transparent pricing is quite simple & ethical, it means a company tells you the total cost upfront, with no hidden fees or surprises. This can take place in different forms, such as:

- Flat-rate pricing – Instead of an hourly charge, the company gives you a fixed price for the job.
- No-hidden-fee policies – If extra work is needed, they get your approval before adding costs. This type of pricing helps homeowners in multiple ways:
 - You can compare prices easily
 - You won't be surprised by a huge bill at the end of the project
 - You can budget with confidence
 - You'll feel more in control

Things to Look for When Hiring a Home Service Provider

Not all companies offer clear pricing, so it's important to ask the right questions before hiring someone:

- Do you offer flat-rate pricing or charge by the hour?
- Is this estimate the final price, or could it change?
- Are there any additional fees I should know about?

If a company is hesitant to answer these questions, it might be a red flag. The best service providers are upfront about costs and won't surprise you with extra fees.

Leading the Charge for the Future of Home Services

At the end of the day, you deserve to know what you're paying for. Transparent pricing isn't just about getting a fair deal—it's about peace of mind. When you hire a contractor, plumber, or electrician, you should feel confident that the price you agreed on is the price you'll pay.

So next time you need home repairs or improvements, make sure you choose a company that values honesty and transparency. Your wallet—and your stress levels—will thank you.

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LEGALS

Planning Commission Public Hearing - PUD

The Lake Charter Township Planning Commission will conduct a Public Hearing for a request for approval of a Final Plan for a Site Condominium Commercial PUD (Planned Unit Development) on March 3, 2025 at 7:00pm. at the Township Hall located at 3220 Shawnee Rd. Bridgman, MI 49106.

The request is for an approval of a Final Plan for a Site Condominium Commercial PUD and has been applied for by Mike Scott for property number 11-11-0018-0003-11-0 located on approximately 2.8 acres fronting Red Arrow Hwy within the C-1 (Commercial) District. The site plan as presented consists of, a 1,200sf commercial building and several residential homes. The submitted Final Plan Site Condominium Commercial PUD is required to follow the Township's Zoning Ordinance for a Special Use Commercial PUD.

Additional information pertaining to this Public Hearing, of the submitted Final Plan for the Site Condominium Commercial PUD, will be available at the Lake Charter Township Hall.

Written comments will be accepted through March 3, 2025 by 11:00am. at the Lake Township Hall (3220 Shawnee Rd. P.O. Box 818 Bridgman, MI 49106) or through e-mail at rkubsch@lake-township.org.

The Township will provide necessary reasonable auxiliary aids and services to those with disabilities planning to attend upon seven (7) days' notice to the Township Clerk. If you require such aids or services and plan to attend this meeting, please call the Township. All interested parties will be heard during the meeting.

Richard Kubsch
Zoning Administrator / Building Official

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1. Based on manufacturers' sales data for small SUVs (RAV4) & mid-size pickups (Tacoma), CY 2024. 2. New 2025 RAV4 LE Front Wheel Drive Gas Model 4430. Lease based on net cap cost of \$27,001. Lease end purchase option \$19,567. 3. Toyota vehicles and components are built using U.S. and globally sourced parts. 4. New 2025 RAV4 Gas models (Excludes Hybrid & Plug-in Hybrid), and remaining new 2024 and new 2025 Tacoma (excludes TRD Pro & Trailhunter). 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. 5. New 2025 RAV4 Hybrid models (Gas & Plug-in Hybrid). 5.99% APR for 60 Months with \$19.33 per \$1,000 borrowed OR 6.99% APR for 72 Months with \$17.04 per \$1,000 borrowed. 6. 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. 7. New 2025 Tundra SR CrewMax 4x4 Model 8348. Lease based on net cap cost of \$42,062. Lease end purchase option \$32,446. 8. New 2025 Tundra Gas and Hybrid Models (excludes TRD Pro). 1.99% APR Financing for 48 Months with \$21.69 per \$1,000 borrowed OR 2.99% APR Financing for 60 Months with \$17.96 per \$1,000 borrowed OR 2.99% APR Financing for 72 Months with \$15.19 per \$1,000 borrowed. 9. 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. 10. Remaining new 2024 Tacoma 4x4 Double Cab SR5 L4 Short Bed Model 7540. Lease based on net cap cost of \$36,841. Lease end purchase option \$32,451. 11. 2024 Toyota Prius LE. Lease based on net cap cost of \$26,750. Lease end purchase option \$19,156. 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 veterans 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 I 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 (2024 Prius & 2025 Tundra), 30,000 miles (2025 RAV4 & 2024 Tacoma) 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+ & only. See participating dealer for details. 2, 4, 5, 7, 8, 9, 10, 11, 12 & 13: Must take retail delivery from remaining new 2024 and new 2025 models in dealer stock while supply lasts between 2/14/25 and 3/31/25. 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 3/31/25.

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