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Moody on The Market

Pat
Moody

New Cornerstone Leadership lays out Strategic Action Plan

Cornerstone Alliance has officially launched its 2025 Strategic Action Plan, intended to help expand economic opportunity throughout Berrien County and make its vision known.

The Cornerstone Board of Directors approved the document March 18 to help reflect the priorities of new organization President Marla Schneider. She tells us among the four main priorities is economic development, which often starts with speaking to existing employers.

"We'll be meeting with existing primary employers to see if we can connect them with resources, help them with business expansion, things of that nature," Schneider said. "Also within economic development is business attraction."

Schneider says Cornerstone Alliance has a major attraction effort now underway targeting specific industries like manufacturing and aerospace. Data centers also remain a goal. Another priority in the plan is housing development, something she says Cornerstone has been asked to take a lead on.

"Our goal here is to do a market analysis for the entire county. We know that it's not a one size fits all for every community. So, what new Buffalo wants and needs is different from what Niles would want and needs within their community. So that market analysis will do a deep dive into each community."

Once that study is finished, Cornerstone will hire a staff member specifically to work with communities and developers to make new housing happen. Schneider says another priority laid out in the Strategic Action Plan is community development.

"Working with communities to make sure that they are ready for development, that they have the correct tools in place to incentivize development in their community, and then also that they're capturing tax revenue appropriately to continue a healthy and vibrant community," Schneider said.

Last, but not least, is site and asset development.

Continued on page 6

Mother's Day pops up in 22 days.



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Sarah
Spoonholtz

Regional
Director,
SMR Chamber

Marquette Greenway, ESTA Webinars and Krasl!

Looking ahead to the last few weeks of April and the beginning of May, we've got a full calendar happening! Kicking off with the Marquette Greenway ribbon cutting for the new Trailhead in New Buffalo, a webinar with the Michigan Chamber regarding the new Earned Sick Time Act, and a highly anticipated Business After Hours with the Krasl Art Center! Kicking things off with the ribbon-cutting

ceremony on **Friday, April 25, 2025, at 10:30 a.m.** celebrating the opening of the first completed Michigan portion of the **Marquette Greenway** in **New Buffalo City** and **New Buffalo Township**. Taking place at the Trailhead located at Smith and Mechanic Streets in downtown New Buffalo (rain location is New Buffalo City Hall), the public is welcome to join in on this magnifi-

Continued on page 2

Inserts & Promotions

- Family Fare
- Martins Super Markets
- Rural King
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- Spring Home & Garden

Inserts may vary by zip code

Spoonholtz *Continued from cover*

cent celebration. Hosted by the **Harbor Country Chamber of Commerce**, the **Southwest Michigan Regional Chamber of Commerce**, **Southwestern Michigan Tourist Council** and **Friends of Berrien County Trails**, an in-depth list of speakers will join us with coffee and donuts served.

The trail ultimately connects to a **60-mile non-motorized** walking and cycling trail from **Chicago to New Buffalo**. Volunteers from the founding group, Friends of Berrien County Trails, as well as local bicycle enthusiasts, hikers, funders, donors, local and county public officials, and state representatives will share what the project means for them and their respective communities.

For over a decade, volunteers worked diligently to raise funds, apply for grants and help plan the local piece of the puzzle that connects the hiking and cycling path running from Calumet Park in east Chicago and ending in New Buffalo; ultimately connecting the coastal communities of three states around the southern bend of Lake Michigan. While the Marquette Greenway terminates in New Buffalo, work continues to connect to the Red Arrow Trail to the north and beyond.

Next up, we're teaming up with the **Michigan Chamber** to help you Understand and Implement Michigan's new **Earned Sick Time (ESTA) Law** featuring a Q&A session with the Department of Labor and Economic Opportunity (LEO) on **April 29th at Noon**.

With the new law now in effect, many businesses are still confused about what they need to do. Even if you're confident your business is compliant, this is a great opportunity for you or your HR department to get clear, reliable answers and confirmation directly from the agency responsible for enforcing the new law.

During this virtual session Michigan Chamber's SVP of Business Advocacy Wendy Block, and Sean Egan, Deputy Director of LEO will help you understand your obligations under ESTA; get expert insight on compliance best practices; and ask pressing questions that ultimately will help you stay ahead. Cost is \$25, but it is the best \$25 that will go a long way in protecting your business!

Finally, you can be among the first to discover the **2025 Krasl Art Fair** merchandise and commemorative design at **Krasl Art Center's (KAC) Business After Hours**. The Southwest Michigan Regional Chamber and KAC will host the event on **Thursday, May 8, 2025, from 5 - 7 pm**. Come for drinks, light snacks, and networking.

At 6 pm, KAC will unveil the 63rd Annual Krasl Art Fair on the Bluff commemorative design. The 2025 event, presented by **1st Source Bank Wealth Advisory Services**, welcomes 172 artists from around the country to Southwest Michigan on July 12 and 13, 2025, and has been ranked as one of the top fairs for artists in the country. The commemorative design is incorporated into the atmosphere and branding of the weekend-long event. The commemorative design is a custom artwork commissioned by KAC that is used to create merchandise and the theme for the July event. This year's artists are Dennis and Christina Jacobs of Arsenal Handicraft in Madison Heights, MI, and it happens to be their first year participating in the Krasl Art Fair on the Bluff.

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

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Photo of the Week



Crowning Moment

Ava Starbuck of Bridgman is Miss Blossomtime 2025.

Photo by Brittany Holland

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

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

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Open Enrollment for School of Choice is April 22nd - May 3rd and August 12th - 25th, 2025. The School of Choice program allows non-resident students to enroll in our district for the 2025 -2026 school year. We offer limited spots for each grade level. The application process for the upcoming school year runs for two weeks during the second semester of the current school year and again two weeks prior to the start of the 2025 - 2026 school year.

Parents may apply for enrollment online at www.riverschoolk8.org - School of Choice or by completing a paper application (pick-up at school) and return it to the school. Kindergarten round-up will be held on April 22nd from 4 - 6 pm at River School 4439 River Rd., Sodus, MI 49126 (269) 925 6757 ext 16. Parents are welcome to call or email Mrs. Lausch (Principal) llausch@riverschoolk8.org with questions or to schedule a visit.

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**Josh
Bishop**

Pastor

If You Want It, Go Get It

Christ Jesus . . . being in very nature God, did not consider equality with God something to be used to his own advantage; rather, he made himself nothing.

Philippians 2:5-7

If you want something, you have to go get it. That's the kind of advice a parent, grandparent, coach, or mentor might have for a young person. Success doesn't just come to you. Opportunities don't just appear with no effort on your part. You have to get out there and make something happen and seize the opportunities when they come. You have to go get what's yours.

In most cases, it's probably good advice. But it doesn't seem like advice that Jesus heard or accepted. He had it all. He had the power and glory. He was God. He could do anything he wanted to do. But he gave it all away.

"He made himself nothing," the Bible says. He gave up comfort and ease. He set aside power and authority. He gave it all up to live as a human being, to live life as a lowly servant in this world. In utter humility, Jesus was counted among the worst criminals and sentenced to death. He was

crushed under the weight of God's anger over sin and disobedience.

Instead of selfishly seizing greatness, he surrendered to lowliness. Why? Because of the greatness of his love.

You see, there was something that Jesus wanted. He knew it wouldn't happen on its own. He had to go out and get it. He seized the opportunity and sacrificed everything to get it. What was it? It was you. It was me.

Jesus surrendered to lowliness and suffering to seize you from the grip of death in which your sins held you. He gave up everything to give you life and riches that you could never earn or achieve for yourself. Riches that will outlast every achievement and reward this world can offer.

Jesus seized the opportunity to surrender what he had to give you what was his—a place in the family of God and an eternal home. That's what this week that Christians call "Holy Week" is all about.

Prayer: Dear Lord Jesus, no one loves me as much as you love me. Thank you for coming to earth and giving up everything to give me life with you in heaven. Amen.

Submitted by Pastor Josh Bishop
Grace Evangelical Lutheran Church, St. Joseph
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**Dr. Mitch
Kissick**

Audiologist

Hearing Loss and Dementia

As we age, there are many aspects of our health that we begin to pay more attention to as they change with the passing of years. Whether it be our heart health, dexterity, vision, hearing, balance, or cognitive function, they all play a part in our whole body health and well-being. In recent years research has found several connections have been made between our hearing health and other aspects of our overall health, in particular our cognitive health. Now having a hearing loss may not cause cognitive decline, but according to the 2020 Lancet commission report, it is one of the risk factors for developing dementia. In the study, those patients who had an untreated hearing loss were more likely to have dementia, as well as were more likely to fall, suffer from mental health issues such as depression, and were more likely to be hospitalized.

Aside from the stereotypical presentation of hearing loss that we may notice, such as a person repeatedly ask "Huh?" or "What?" when spoken to, another presentation of hearing loss is self-induced social isolation. Often this social isolation is the result of prolonged untreated hearing loss, leading to frustration both for those of us with hearing loss, and those around us who have to repeat ourselves. Whether we consider ourselves a homebody (introvert) or a social butterfly (extrovert), all of us as humans crave socialization to some degree. Social interaction stimulates our brain through different cognitive functions, and in short helps to "keep us sharp."

What can we do to ensure that our hearing is not impacting our cognitive health? The first step would be to have our hearing tested. The test only takes a few minutes, and is straightforward and thorough. If a hearing loss is found, an audiologist will then go over appropriate treatment plans for you. In the Lancet commission report, as well as other research conducted by the National Institutes of Health (NIH), it was found that those patients who treated their hearing loss significantly reduced their risk of dementia as well as slowing cognitive decline.

If you or someone you love have noticed changes in your hearing or if you have concerns about cognitive decline, call our office today to schedule your free hearing screening at (269) 982-3444.



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**Lucy
Kubash**

Pet Lover

The Pet Corner

I have a greeting card with a quote by Joseph Duemer that states: "There are some truths, and dogs know what they are." Maybe this is one: Sometimes you find the dog; sometimes, the dog finds you. In our many years of having dogs in the family, we've had it happen both ways. This time, I think it was just a matter of fate. After Ace passed away in February, we decided a house without a dog was too quiet and went in search of a pup who needed a new home. At first, we decided to just go and meet a few, but of course, you never just look. Once a pair of big brown eyes meets yours, you know it was meant to be.

Gracie was brought into the shelter as a stray. Found running in the snow on one of the coldest of days, she was given safety and help at Berrien County Animal Services. She waited there for nearly two weeks, but no one ever claimed her. Not wearing a collar nor with a microchip, she had no way of telling anyone her name or where she came from. Shelter staff said she was shivering and shaking in her kennel, no doubt unsure of how she ended up there. But despite her fear, she was friendly and sweet, and we took her home on a foster-to-adopt weekend. Before making it final, we had to make sure she got along with Sandwich, the kitty who rules the

house. I won't say they hit it off immediately, but they've learned to tolerate each other and slowly become housemates. A strange thing that happened is Gracie took on some of Ace's actions, like stuffing herself into the recliner alongside her new dad. I have to wonder, did Ace whisper in her long ears, "this is how to win them over?" From day one, she decided that's where she should sit, and that she is Dad's new best friend. Like Goldilocks, she has tried all the pet beds but decided a cat bed is her favorite.

As with any new pet, it's a learning experience for all involved. We've had to learn Gracie's ways and attitudes, as she's learning ours. We've never owned a Beagle before and were surprised at her loud and unique bark. I even warned the neighborhood that she really is okay, we're not murdering her, and she's just excited. She loves to walk with her nose to the ground, and I've reminded her that following her nose is probably what got her into trouble. In an effort to educate myself about her breed, I found a book at the library. It empathically advises that, while Beagles are experts at following a trail, they often lack the ability to find their way back home. So, along with her new name, Gracie has a microchip and a license, on the outside chance she follows her nose too far away again.

This time of year, shelters and rescues everywhere experience what is known as Kitten Season. Lots of new kittens, and often their mamas, arrive in need of care. To help the kitties find new homes, Animal Aid will hold Meows at the Market on Sunday, April 27, from 1-3pm, at The Market on Main St. in downtown St. Joseph. If you're looking for a new kitty friend, now is a great time to adopt.

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Moody *Continued from cover*

“We look at industrial land, making sure that the proper infrastructure is there, the environmental has been done. We know what needs to be done to make that piece of property attractive to development.”

A speck site Cornerstone Alliance developed at 2274 Yore Avenue in Benton Township falls under that category.

Schneider says the new plan is intended to be a roadmap for the year, laying a good foundation for Cornerstone to prove itself in the community. The full report may be viewed on the Cornerstone website.

Popular Going PRO Jobs program gearing up for another run with Michigan Works!

Michigan Works! announced applications are open for the popular Going PRO Talent Fund. This competitive grant opportunity provides funds to local companies for training, developing, and in some cases retaining employees.

With technology changing by the day, new equipment and machinery launching across the country and beyond, and more complex systems to work around- it's important to ensure southwest Michigan businesses remain competitive. This grant funding opportunity will allow employers to do just that. Whether it's building the skills of your workforce, im-

www.MailMaxOnline.com

proving your culture, or retaining your people, Michigan Works! wants to help your team win.

“Going PRO continues to be a game changer for our local employers,” said Mark O'Reilly, Director of Business Solutions at Michigan Works! Berrien, Cass, Van Buren. “Our team works directly with employers to find solutions to their challenges. Going Pro is one of the many tools we use to help employers to develop a training budget to upskill their workforce. By assisting employers with the application process to secure funding, we are building a stronger workforce for Southwest Michigan.”

Going PRO allows employers to apply for funds to train new and existing employees. The types of training programs eligible for funding include classroom training, which prepares individuals with the skill set required to meet the employer's needs and diversify the skill sets of current employees. Employers can also receive onsite job training reimbursement for wages paid while training a new employee on a new process. Apprenticeships are also supported through Going PRO funds.

O'Reilly encourages employers in Berrien, Cass, or Van Buren counties to reach out to his team for assistance. “Our team will help you through every step of the process. If you're eligible, we will work closely with you to determine training that would fit your company

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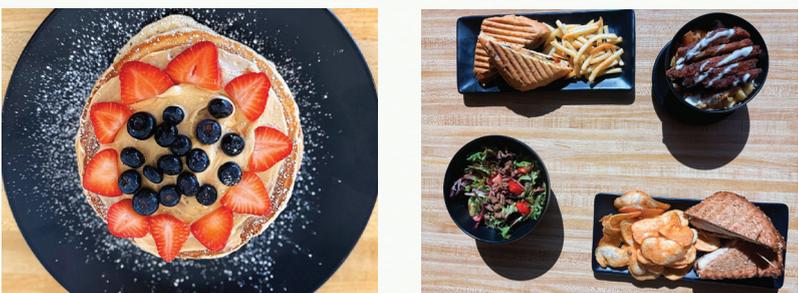
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www.MailMaxOnline.com needs and complete your application. If you're on the fence about it, reach out and we can talk about your training and hiring plans. If Going PRO is not a fit for you, we provide many other services that can help your company grow," he added.

In the last cycle of Going PRO funding, Michigan Works! Berrien, Cass, Van Buren helped secure \$2.96M in competitive grants from the State of Michigan's Going PRO Talent Fund to help 43 local employers enhance their workforce. In 2024, the team secured a total of \$4.6M to help 69 local employers.

The Going PRO Talent Fund grant applications will be open from Monday, April 14 through May 2 at 5:00 PM.

Employers are encouraged to reach out to Michael Mompremier by emailing to MompremierM@miworks.org for Berrien County. Cass and Van Buren Counties should contact Jennifer Leich at LeichJ@miworks.org

Mid-West Family Marketing & Media names new Sales leader

A veteran media and advertising executive is joining Mid-West Family Marketing & Media in Michigan and Indiana. Tom Nankival will assume the radio and digital sales leadership for Mid-West Family media platforms focused on the Michiana region, from South Bend/Elkhart to St. Joseph/Benton Harbor and South Haven.

Mid-west Family President and General Manager Dave Doetsch announced Nankival's hiring:

Tom Nankival has joined Mid-West Family Marketing & Media as Vice President of Sales for Indiana and Michigan, focusing on the South Bend/SW Michigan market.

Tom comes from Clarke Broadcasting in Sonora, California where he was GM and GSM. His experience includes GSM positions for the La Crosse Radio Group in La Crosse, Wisconsin

and for Saga in Jonesboro, Arkansas as well as GM positions for Adams Radio Group in Las Cruces, New Mexico and for Saga in Springfield, Illinois and Des Moines, Iowa.

"I'm thrilled at the opportunity to join the great group of broadcasters at Mid-West Family, Nankival said. Having competed against them in a couple markets, I can tell you it's better to be with them than against them."

Doetsch added. "This region is poised for some serious growth and we're confident to will help us seize upon the opportunity, We couldn't be more excited to have him leading our team in this effort."

Nankival begins his duties on May 2.

Pat Moody
 Publisher, MoodyOnTheMarket.com
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 TOAST TO SUMMER!**

A portion of the event's proceeds will support the harbor dredging project, helping keep our waters open for boaters.



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2024 FORD BRONCO SPORT FREE WHEELING 4X4

Atlas Blue Metallic, Free Wheeling Graphic Package, 17 Inch Ebony Race Red Painted Wheels, and Much More! F24295

MSRP.....\$34,285
 EMPLOYEE DISCOUNT.....- 1,782
 RETAIL BONUS CASH**.....- 750
 TRADE-IN ASSISTANCE BONUS CASH** - 1,000

SALE PRICE FOR EVERYONE \$30,753
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$30,253

*MUST QUALIFY
 **RESIDENCY RESTRICTIONS MAY APPLY
 **MUST TRADE-IN QUALIFYING VEHICLE



2024 FORD MAVERICK XLT AWD

Atlas Blue Metallic, 2.0 EcoBoost Engine, Power Seat, Bedliner, Trailer Hitch Receiver, Ford Co-Pilot360, and Much More! F24317

MSRP.....\$33,160
 EMPLOYEE DISCOUNT.....- 1,881

SALE PRICE FOR EVERYONE \$31,279
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$30,779

*MUST QUALIFY



2024 FORD F-150 SUPERCREW STX 4X4

Atlas Blue Metallic, 2.7 V6 EcoBoost Engine, 20 Inch Dark Gray Aluminum Wheels, Locking Rear Axle, 12 Inch Touchscreen, Blind Spot Detection, Cross Path Detection, and Much More! F24276

MSRP.....\$52,680
 EMPLOYEE DISCOUNT.....- 3,954
 RETAIL BONUS CASH.....- 1,000
 RETAIL BONUS CASH.....- 500
 RETAIL BONUS CASH**.....- 2,000

SALE PRICE FOR EVERYONE \$45,226
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$44,726
 PLUS 2.9% FOR 36 MONTHS,
 3.9% FOR 48 MONTHS, 4.9% FOR 60 MONTHS,
 or 5.9% FOR 72 MONTHS*

*MUST QUALIFY
 **RESIDENCY RESTRICTIONS MAY APPLY



2024 FORD TRANSIT CARGO VAN

Oxford White, Cloth Seats, Limited Slip Rear Axle, Driver Seat Only, Fixed Rear Door Glass, Tie Down Cargo Hooks, Trailer Tow Package, SYNC 3, Running Boards, and Much More! F24123

MSRP.....\$52,495
 EMPLOYEE DISCOUNT.....- 4,399

SALE PRICE FOR EVERYONE \$48,096
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$47,596

*MUST QUALIFY



2024 FORD F-250 4X4 SUPERCAB PLOW

Oxford White, 6.8 V8 Engine, Cloth Seats, Locking Rear Axle, STX Appearance Package, Power Sliding Rear Window, Privacy Glass, Remote Start, Blind Spot Information System, 18 Inch Ebony Black Aluminum Wheels, LED Box Lighting, Reverse Sensing System, 360 Degree Camera, and Much More! F24326

MSRP.....\$58,570
 ADD FOR WESTERN SNOW PLOW +10,000
 SUBTOTAL.....\$68,570
 EMPLOYEE DISCOUNT.....- 5,092
 RETAIL CUSTOMER CASH.....- 1,500

SALE PRICE FOR EVERYONE \$61,978
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$61,478

*MUST QUALIFY



2024 FORD BRONCO RAPTOR 4 DOOR 4X4

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

MSRP.....\$96,650
 EMPLOYEE DISCOUNT.....- 16,655

SALE PRICE FOR EVERYONE \$79,995
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$79,495

*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
 EMPLOYEE DISCOUNT.....- 7,332
 RETAIL CUSTOMER CASH**.....- 2,000

SALE PRICE FOR EVERYONE \$84,308
 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$83,808

*MUST QUALIFY
 **RESIDENCY RESTRICTIONS MAY APPLY



2024 FORD F-650 24 FOOT BOX TRUCK

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

MSRP.....\$74,950
 ADD FOR WABASH ALUMINUM BOX +28,567
 SUBTOTAL.....\$103,517
 EMPLOYEE DISCOUNT.....- 14,522

SALE PRICE FOR EVERYONE \$88,995

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2024 JEEP COMPASS LATITUDE 4X4

Redline Pearl, 10 Inch Touchscreen Radio, Back-Up Camera, Blind Spot and Cross Path Detection, Active Lane Management System, Hands Free Phone and Audio, and Much More! C24032

MSRP.....\$34,860
SIEMANS DISCOUNT.....- 1,365
NATIONAL RETAIL CONSUMER CASH - 500
RETAIL BONUS CASH.....- 2,500
NATIONAL JEEP CELEBRATION EVENT RETAIL BONUS CASH - 1,500
SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$26,995
SFS LEASE LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$24,995

*MUST QUALIFY
*MUST FINANCE THRU CHRYSLER CAPITAL



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..- 8,085

SALE PRICE FOR EVERYONE

\$39,995

*MUST QUALIFY



2023 DODGE CHARGER R/T

Sublime, Power Sunroof, 20 Inch Black Noise Painted Wheels, Blacktop Package, Ventilated Front Seats, Heated Front Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, 5.7 HEMI V8 Engine, and Much More! C23230

MSRP.....\$53,960
SIEMANS DISCOUNT..- 11,965

**AS LOW AS
\$41,995**

*MUST QUALIFY **BUSINESS OWNERS ONLY



2025 RAM 1500 BIG HORN CREW CAB 4X4

Bright White, Night Package, 20 Inch Wheels, Anti-Spin Rear Axle, Heated Front Seats, Heated Steering Wheel, Power Tailgate Release, Rear Power Sliding Window, Navigation with 12 Inch Screen, Power Seat, Power Adjustable Pedals, and Much More! C25053

MSRP.....\$59,090
SIEMANS DISCOUNT.....- 3,845
NATIONAL RETAIL CONSUMER CASH - 4,000
MIDWEST BC REGIONAL BONUS CASH** - 750
NATIONAL BONUS CASH.....- 1,500
NATIONAL TRUCK MONTH BONUS CASH - 1,000
SALE PRICE FOR EVERYONE \$47,995
MIDWEST BC SFS BONUS CASH* ** - 1,250
NATIONAL FORD-CHEVROLET-GMC CONQUEST BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$44,745

*MUST QUALIFY
*MUST FINANCE THRU CHRYSLER CAPITAL
**RESIDENCY RESTRICTIONS MAY APPLY



NEW 2023 RAM PROMASTER 3500 CARGO VAN HIGH ROOF EXTENDED

Great Deal On A Leftover 2023! Bright White, Lower Sidewall Paneling, Speed Control, 6 Way Manual Adjustable Driver and Passenger Seats, Heated Power Folding Mirrors, Knapheide Shelving and Bulkhead, Dual Drop Down Ladder Rack, and Much More! C23152

MSRP.....\$56,810
ADD FOR KNAPHEIDE UPFIT.....+10,772
SUBTOTAL.....\$67,582
SIEMANS DISCOUNT.....- 19,587

**AS LOW AS
\$47,995**



2024 JEEP WRANGLER 4-DOOR RUBICON 4X4

High Velocity, XTREME 35 Inch Tire Package, Sky One-Touch Power Top, 3.6 V6 Engine, Adaptive Cruise Control, Heated Front Seats, Heated Steering Wheel, Remote Start, 12 Inch Touchscreen, and Much More! C24101

MSRP.....\$67,770
SIEMANS DISCOUNT.....- 3,998
NATIONAL STANDALONE 10% BELOW MSRP - 6,777
SALE PRICE FOR EVERYONE \$56,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$56,495

*MUST QUALIFY



2024 RAM 5500 16 FOOT BOX TRUCK DEMO

Bright White, Cloth Seats, Power Windows and Locks, Rear Back-Up Camera, 6.7 Cummins DIESEL Engine, Remote Keyless Entry, Black Tubular Side Steps, Baybridge 16 Foot Box Truck, and Much More! C24117

MSRP.....\$70,935
ADD FOR BAYBRIDGE 16 FOOT BOX ±15,483
SUBTOTAL.....\$86,418
SIEMANS DISCOUNT.....- 11,923
ON-THE-JOB \$1,000 COMMERCIAL EQUIPMENT/UPFIT** - 1,000
NATIONAL TRUCK MONTH BONUS CASH - 2,500
SALE PRICE FOR EVERYONE \$70,995
NATIONAL STELLATIS LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$68,995

*MUST QUALIFY **BUSINESS OWNERS ONLY



2024 RAM 5500 4X4 FLATBED WITH GOOSENECK

Flame Red, Cloth Seat, Snow Plow Prep Group, 6.7 Cummins Turbo DIESEL, Black Tubular Side Steps, Trail Brake Controller, Power Windows and Locks, CM RD Model Truck Bed with Gooseneck Hitch, and Much More! C24156

MSRP.....\$74,440
ADD FOR CM RD MODEL TRUCKBED WITH GOOSENECK ± 8,344
SUBTOTAL.....\$82,784
SIEMANS DISCOUNT.....- 3,789
ON-THE-JOB \$1,000 COMMERCIAL EQUIPMENT/UPFIT ** -1,000
NATIONAL TRUCK MONTH BONUS CASH - 2,500
SALE PRICE FOR EVERYONE \$75,495
NATIONAL STELLATIS LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$73,495

*MUST QUALIFY **BUSINESS OWNERS ONLY

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WAS \$31,564



2021 JEEP WRANGLER UNLIMITED WILLYS 4X4

NOW \$29,854

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, 56K Miles, Black 3-Piece 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

WAS \$32,995



2021 FORD RANGER XLT SUPERCREW 4X4

NOW \$29,467

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

WAS \$34,995



2023 FORD E-TRANSIT T-350 MR CARGO VAN BEV

NOW \$32,700

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

WAS \$24,875



2021 MAZDA CX-5 SIGNATURE AWD

NOW \$23,995

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

MANAGER'S

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2021 JEEP GRAND CHEROKEE 80TH ANNIVERSARY EDITION 4X4

NOW \$32,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 39K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, 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 Pearlcoat, U25026



2022 FORD F-150 XL SUPERCAB

NOW \$30,995

3.3 V6 Engine, 10 Speed Automatic, Steel Wheels, Only 20K Miles, Security Cover, Bedliner, Back-Up Camera, Remote Keyless Entry System, Ford Certified, Antimatter Blue Metallic, U25028



2020 CHEVY SILVERADO K1500 LT TRAIL BOSS CREW CAB 4X4

NOW \$38,534

5.3 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 73K Miles, Security Cover, Bedliner, Running Boards, Power Driver's Seat, Z71 Package, Heated Front Seats, Climate Control, Back-Up Camera, Remote Keyless Entry System, Satin Steel Metallic, C24005A



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WAS \$58,384



**2024 FORD BRONCO WILDTRAK
2 DOOR ADVANCED 4X4**

NOW \$56,734

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

WAS \$36,981



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

NOW \$36,173

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

WAS \$32,562



**2024 SUBARU
FORESTER SPORT AWD**

NOW \$30,690

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, F24332A

SPECIALS

WAS \$34,709



**2021 JEEP GRAND CHEROKEE L
LIMITED 4X4**

NOW \$33,482

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

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**2023 FORD F-150 LARIAT SPORT
SUPERCREW 4X4 HYBRID**

NOW \$52,729

3.5 PowerBoost Full-Hybrid V-6 Engine, 10 Speed Automatic, Alloy Wheels, 15K Miles, Security Cover, Running Boards, Remote Start, Navigation, SYNC4, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, 2nd Row Heated Seats, Wireless Charging Pad, B&O 8 Speaker Sound System, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, C25015A



**2021 JEEP
RENEGADE LIMITED 4X4**

NOW \$22,982

1.3 Engine, 9 Speed Automatic, Aluminum Wheels, 16K Miles, Remote Start, Navigation, Power Driver's Seat, Leather 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! Slate Blue Pearlcoat, F24112A



**2016 DODGE CHALLENGER
R/T SCAT PACK**

NOW \$29,861

6.4 V8 SRT HEMI MDS Engine, 8 Speed Automatic, Aluminum Wheels, Only 60K Miles, Remote Start, Navigation, Shaker Package, Power Driver's Seat, Leather Trimmed Heated/AC Front Seats, Power Moonroof, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Pitch Black, F24183B

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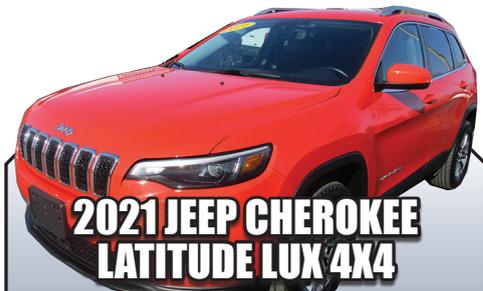
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**2021 JEEP CHEROKEE
LATITUDE LUX 4X4**
NOW \$25,496

3.2 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Spitfire Orange, U25036



**2022 KIA SORENTO S
HYBRID AWD**
NOW \$26,814

1.6 Hybrid Engine, 6 Speed Automatic, Aluminum Wheels, 72K Miles, Navigation, Power Driver's Seat, Leather Heated Front Seats, Multi-Zone Climate Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Platinum Graphite, F24333B



**2023 RAM 1500 BIG HORN
CREW CAB 4X4**
NOW \$39,695

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 26K Miles, Security Cover, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Touchscreen Display, Back-Up Camera, Remote Keyless System, Ram Certified! Diamond Black Crystal Pearlcoat, U24175D



**2019 TOYOTA TACOMA TRD
OFF-ROAD DOUBLE CAB 4X4**
NOW \$31,741

3.5 V6 Engine, 6 Speed Automatic, Chrome Aluminum Wheels, 95K Miles, Security Cover, Bedliner, Navigation, Leather Heated Front Seats, Power Sunroof, CD-Player, Adaptive Cruise Control, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Blue, F24137B



**2020 FORD F-150
XLT SUPERCREW 4X4**
NOW \$31,273

2.7 V6 EcoBoost Engine, 10 Speed Automatic, Alloy Wheels, 70K Miles, Security Cover, Running Boards, Remote Start, Navigation, SYNC3, Power Heated Front Seats, Power Adjust Pedals, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Blue Advantage! Agate Black Metallic, F25043A



**2014 LAND ROVER RANGEOVER
SPORT SUPERCHARGED 4WD**
NOW \$22,611

5.0 V8 Engine, 8 Speed Automatic, Aluminum Wheels, ONLY 48K MILES! Navigation, Memory Power Leather Heated Front Seats, Panoramic Sunroof, Climate Control, CD-Player, Power Liftgate, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Fuji White, F23342B



**2015 CHEVROLET COLORADO Z71
CREW CAB 4X4**
NOW \$22,544

3.6 V6 Engine, 6 Speed Automatic, Aluminum Wheels, ONLY 70K MILES! Bedliner, Remote Start, Z71 Off-Road Package, Power Heated Front Seats, Climate Control, Back-Up Camera, Remote Keyless Entry System, Black, F25026A

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**2023 JEEP
WRANGLER RUBICON 4X4**
NOW \$41,995

3.6 V6 Engine, 8 Speed Automatic, Machined Black Painted Wheels, 33K Miles, Remote Start, Navigation, Leather Heated Front Seats, Heated Steering Wheel, Sky One-Touch Power Roof, Trailer Tow Group, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Earl Clearcoat, M24112A



**2022 FORD F-450 LIMITED
DRW CREW CAB 4X4**
NOW \$95,495

6.7 V8 Power Stroke DIESEL, 10 Speed Automatic, Aluminum Wheels, Less Than 4K Miles! Security Cover, Bedliner, Power Running Boards, Remote Start, Navigation, F14 Off-Road Package, SYNC4, Memory Power Leather Heated/AG Front Seats, Power Adjust Pedals, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Lane Departure Warning, Back-Up Camera, 5" Wheel Hitch Assembly, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, F25060A



**2022 DODGE
DURANGO GT PLUS 4X4**
NOW \$29,947

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 62K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row Seating, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Dodge Certified! Destroyer Gray, C25001A



**2021 FORD RANGER XLT
SUPERCREW 4X4**
NOW \$29,870

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 55K Miles, Security Cover, Bedliner, Running Boards, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Carbonized Gray Metallic, C24046B

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2022 JEEP WRANGLER UNLIMITED RUBICON 4X4

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 47K Miles, Remote Start, Navigation, Leather Heated Front Seats, Advanced Safety Group, LED Lighting Group, Dual Top Group, Cold Weather Group, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Firecracker Red, U25030



NOW \$39,955

2022 LINCOLN CORSAIR

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Bronze Smoke Metallic, U25029



NOW \$30,571

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2018 FORD EXPLORER SPORT 4WD
NOW \$23,841

3.5 V6 Ecoboost Engine, 6 Speed Automatic, Aluminum Wheels, 72K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, 2ND Row Heated Seats, Power-Fold 3RD Row Seats, Twin Panel Sunroof, Climate Control, CD-Player, Adaptive Cruise Control, Blind Spot Information System, Lane Keeping System, Collision Warning, Front 180 Degree Camera, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ingot Silver Metallic, F24234H

2022 HONDA CIVIC SPORT TOURING HATCHBACK
NOW \$27,994

1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 38K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Power Moonroof, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Rallye Red, F24238A

2022 RAM 2500 BIG HORN CREW CAB 4X4
NOW \$46,737

6.4 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 37K Miles, Spray-In Bedliner, Power Running Boards, Off-Road Package, Sport Appearance Package, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Bright White, F24238A

2022 RAM 1500 BIG HORN SPORT CREW CAB 4X4
NOW \$35,494

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 50K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Power Slide Rear Window, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Patriot Blue Pearlcoat, F24171A

2022 FORD EXPLORER LIMITED 4WD
NOW \$38,807

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 31K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, 360 Degree Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U25018

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

2023 JEEP GRAND CHEROKEE OVERLAND 4X4
NOW \$45,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 27K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Massage 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 and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Velvet Red Pearlcoat, U25023

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NOW \$20,957

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**Don
Stuart**
Humorist

**En-Richey-ing
Experiences in Florida!**

An opportunity to journey to Florida popped up on our radar, and when Florida beckons, I check-in!

The occasion was a routine visit to my father-in law in Port Richey, and then treating No. 3 son – who didn't join us on our ski trip – to a couple days at Disney World in Orlando.

Beginning at the very beginning: The drive to Port Richey was typical – nine-plus hours at the wheel for me, reckless idiot drivers throughout, slogging traffic as we approached Tampa area – ahhh, my blood pressure's rising just writing about it. (However, to get this off my chest: I was at the wheel for ALL the driving hours on the ENTIRE trip, EXCEPT...when my wife wanted to stay for the evening extravaganza Fantasmic at Disney's Hollywood Studios; we've seen it multiple times, so I was meh about it; still, I said fine, but YOU'RE driving back to our lodgings. She was none too pleased with the idea, but acquiesced. And she hated it – all six miles of it. Navigating thick traffic, crawling, idling, lane changing, reckless idiot drivers – it all frustrated her. Which I GET, y'know, since I drive ALL THE TIME! Before falling asleep that night, we reached détente on future driving: She'll start driving more, to get more accustomed to it,

and lighten my load. Just, y'know, not on the remainder of this trip. So the jury's out whether I made a good deal.)

Enough kvetching, sorry!

My wife had to put in some work hours while in Port Richey, so No. 3 son and I hung out with her dad. He's a very spry 88 years old, and I believe one of the reasons he's so spry is that he is, I personally believe, slightly ADD. So, when he has guests, he wants to get out and about and do stuff. But not necessarily new stuff. My wife was the fourth of her five siblings to visit him this year, and we did things with him that the others had also done: visited Tampa's Ybor City section; ate at the Columbia Restaurant (oldest Spanish eatery in the U.S., established 1905); toured the Henry B. Plant Museum, located in a portion of the once eye-poppingly palatial Tampa Bay Hotel, which Mr. Plant built to lure tourists to Florida. Well, rich tourists anyway.

Another day, when my wife carved out a little free time from work, our little foursome drove – well, I drove – to the coastal town of Tarpon Springs. My wife, No. 3 son and I were kinda gung-ho about taking a boat tour during which we'd learn about the history of sponge-diving – a key Tarpon Springs industry for decades – and even witness a sponge-dive. Despite my father-in-law's affinity for doing things he's already done, he was not the least bit interested in this excursion, which he'd done. My wife, as is her wont, tried to coax him into it. No dice. So, we did what we usually do when we're at an impasse over what to do – we ate.

We lunched at an eatery called Mykonos, and to my surprise, my father-in-law did another thing he doesn't usually like to do – he let me pick up the check. Wouldn't you know it – I only offered because I figured he'd do what he always likes to do!



**Dave
Ramsey**
*Financial
Expert*
The Ramsey Show

Dave Says

Think with Your Head (and a Calculator), not Your Heart

Dear Dave,

How do you feel about the leasing programs automotive manufacturers offer their employees? I've listened to your show enough to know you don't recommend leasing the traditional way through a dealership.

Baker

Dear Baker,

I'd advise investigating the details of any deal like this very carefully. Some manufacturer offers, even ones to employees, are nothing more than another way for the company to fleece more drivers. But some manufacturers offer their employees decent programs that aren't a traditional lease. I assume this is the kind of deal you're talking about.

A few of them offer the use of a newer, high-quality car for very little money per month, with no hidden catches. In cases like these, things can work out pretty well for the employee and the company. I've even heard of a few com-

panies offering gas and more in these employee deals.

Now, you're right. I don't recommend leasing in a normal scenario. For the average buyer walking onto a car lot, leasing is a complete rip-off. I tend to call it "fleecing" because getting "fleeced" means getting taken advantage of financially. And that's exactly what happens with consumer auto leases. Basically, a car lease is a contract where, instead of buying a car, you pay in monthly installments to drive it for a set amount of time – usually two to three years. It's basically a glorified rental car. But unlike a rental, leasing is a form of debt. And on top of all that, leasing is also the overall most expensive way to own a car.

Again, just make sure you check all the details very thoroughly, Baker. Use your head and a calculator, not your heart, when making a decision on something like this.

– 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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LEGALS

Planning Commission Special Use Public Hearing
 The Lake Charter Township Planning Commission will conduct a Public Hearing on May 5, 2025 at 7:00pm. at the Township Hall located at 3220 Shawnee Road Bridgman, MI 49106.

Please take notice that the Lake Charter Township Planning Commission will hold a public hearing for a Special Use Amendment request, on Monday May 5, 2025 at 7:00 p.m. in the Lake Township Hall, at 3220 Shawnee Road Bridgman, Michigan 49106 to consider the following: A SPECIAL USE AMMENDMENT REQUEST FOR THE REMOVAL OF TWO BILLBOARD SIGNS AND REPLACE THEM WITH ONE SINGLE FACED BILLBOARD, WRITTEN AS A "SPECIAL USE" IN SECTION 9.03 OF THE 2011 LAKE CHARTER TOWNSHIP ZONING ORDINANCE FOR A C-1 DISTRICT (COMMERCIAL DISTRICT). THE PARCEL IS LOCATED ON RED ARROW HWY AND LEMON CREEK ROAD PARCEL NUMBER 11-11-0008-0038-03-1.

Additional information pertaining to this Public Hearing, is available at the Lake Charter Township Hall. Written comments will be accepted through May 5, 2025 by 11:00 am. at the Lake Township Hall (3220 Shawnee Rd. P.O. Box 818 Bridgman, MI 49106) or through e-mail at rkubsch@lake-township.org. All interested parties will be heard during the meeting. 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. Richard Kubsch Zoning Administrator / Building Official

www.MailMaxOnline.com
 CITY OF BRIDGMAN
 COUNTY OF BERRIEN
 STATE OF MICHIGAN
 Ordinance 2025-224
AN ORDINANCE OF THE CITY OF BRIDGMAN, MICHIGAN TO AMEND ORDINANCE NO. 2018-201 TO ADOPT THE 2021 INTERNATIONAL FIRE CODE WITH AMENDMENTS

The City of Bridgman ordains:
SECTION 1. Amendment and Adoption of Code. Ordinance No. 2018-201 is hereby amended to adopt the 2021 International Fire Code, as published by the International Code Council, including appendices B, D, F, and I of said International Fire Code.

The purpose and intent of this code remain to prescribe minimum requirements consistent with nationally recognized standards for providing a reasonable level of safety to life and property and for protection from the hazards of fire, explosion, or dangerous conditions arising from the storage, handling, and use of hazardous substances, materials, and devices and from conditions hazardous to life or property related to the occupancy of buildings and premises. This code shall also provide for the issuance of certain permits and collection of delineated fees.

The full Ordinance may be viewed on the city's website: www.bridgman.org, at City Hall, 9765 Maple Street, Bridgman, MI or at the Bridgman Public Library, 4460 Lake Street, Bridgman, MI. Christine Fisher City Clerk

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2021 Chevy Malibu LT

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2023 Nissan Rogue AWD

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2022 Buick Encore GX Essence AWD

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2021 GMC Acadia SLE AWD

NOW \$25,491 or \$387mo

Heated power front cloth seating, 2nd row buckets, 3rd row seating, power liftgate, remote start, 3.6L V-6 engine, 8" touch screen, Apple CarPlay, blind spot, rear cross traffic, auto emergency braking, rear park assist, LED headlights, warranty.

2022 Jeep Cherokee Limited 4WD

NOW \$27,476 or \$414mo

only 24K miles, Sold with Lifetime Nationwide Powertrain Warranty! has heads-up display, HD surround vision camera, power moonroof, adaptive cruise control, lane sense, wireless charging, driver & passenger power heated leather buckets, hands-free power liftgate, automatic Parking assist.

2020 Chevy Suburban LT 4x4

NOW \$27,791 or \$421mo

5.3L V8, dual power heated leather front bucket seats, 3 rows of seating, sunroof, power liftgate, 3 zone climate control, collision avoidance, lane sense, power pedals, rear park assist, auto 4x4, warranty!

2022 Ram 1500 Crew Cab Big Horn 4x4

NOW \$27,991 or \$421mo

Front bucket seats, power seat, power pedals, remote start, front and rear park assist, 8.4" touch screen with Apple CarPlay, power slider rear window, blind spot monitoring, tow package, bed liner, warranty!

2022 Dodge Durango GT Plus AWD

NOW \$29,991 or \$452mo

Power roof, nav w/ 10.1" display, 2nd row buckets, dual power heated leather seats w/driver's memory, power liftgate, 9 speaker group, 506 watt amplifier, rain sense wipers, blind spot, cross path, adaptive cruise, rear park assist, warranty!

2021 Jeep Grand Cherokee Altitude Edition L

NOW \$29,991 or \$456mo

Sold with Lifetime powertrain warranty!, 3 rows of seating, 4 front buckets, rear bench, power heated front bucket Seat, remote start, heated steering wheel, 3 zone climate, Blind spot, adaptive cruise, power lift gate, 20" wheels

2020 GMC Sierra 1500 Denali 4x4

NOW \$35,976 or \$542mo

Ultimate package, 22" wheels, sunroof, heads up display, forward collision alert, lane assist, 6.2L V-8, 10 speed auto, premium Bose sound with subwoofer, dual power heated & ventilated front buckets, driver's memory, MultiPro tailgate, pro-grade trailer system, blind spot, lane alert, spray in bedliner, warranty.

2023 GMC Acadia Denali AWD

NOW \$38,991 or \$586mo

Lifetime powertrain warranty! Driver & passenger power heated & vented leather, memory driver's seat, 3 row seating, 2nd row heated buckets, heads-up display, Bose premium sound with 8" display, Apple CarPlay, forward collision alert, adaptive cruise, blind spot/cross traffic alert, LED headlights, 20" wheels

2023 Ram 1500 Crew Cab 4x4 Big Horn

NOW \$42,690 or \$642mo

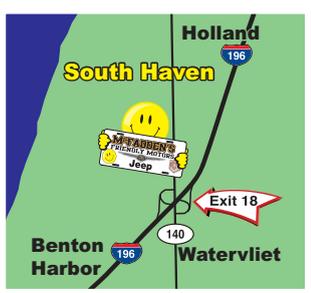
Powertrain warranty! Sport Package, 20" wheels, 5.7L Hemi V-8, power seat, heated front bucket seats, heated steering wheel, remote start, 8.4" touch screen, Apple CarPlay, 9 Alpine speakers, front & rear park assist, trailer brake controller, tow package

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OR ONLY \$199/MO



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Oh so fine for only...

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OR ONLY \$295/MO



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Nice One!

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OR ONLY \$295/MO



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Just in! It'll energize your dinner!

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OR ONLY \$327/MO



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Just in! Like new with super low miles

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\$20,000



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Luxury for less!

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OR ONLY \$399/MO



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OR ONLY \$399/MO



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Just in! RED HOT!

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OR ONLY \$392/MO



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Just in! Only 23,000 miles!

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Electric power, electric performance, without a shocking price!

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Just in! Off lease, low miles, these sell fast!

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Leather, loaded with options not price!

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Just in! Off lease, loaded with low miles!

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OR ONLY \$489/MO



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Every option!

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White pearl paint, every option, save thousands!

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FWD Model #4430

\$349 Per Mo.²
36 Mo. Lease | **\$3299** Due At Signing

Excludes applicable taxes & fees. No security deposit required.



new 2025 RAV4 Gas

5.25% for **60** Mos.⁴
APR Financing

-or- new 2025 RAV4 HYBRID
Excludes RAV4 Plug-in Hybrid
5.99% APR for 60 Mos.⁵

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AMERICA'S BEST SELLING MIDSIZE TRUCK¹



\$369/Mo. 36-Month Low Mileage 10,000 Mile/Year Lease

new 2025 TACOMA TRD SPORT DOUBLE CAB 4X4
Model #7542

\$369 Per Mo.⁶
36 Mo. Lease | **\$3999** Due At Signing

Excludes applicable taxes & fees. No security deposit required.



new 2025 TACOMA
Includes 2024 & 2025 Hybrids!
Excludes TRD Pro & Trailhunter

4.99% for **60** Mos.⁷
APR Financing

-or- **5.99% APR for 72 Mos.**⁷
-or- remaining new 2024 TACOMA GAS MODELS
Excludes Hybrid
3.99% APR for 60 Mos.⁸

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new 2025 TUNDRA SR CREWMAX 4X4
Model #8348

\$449 Per Mo.¹⁰
36 Mo. Lease | **\$3999** Due At Signing

Excludes applicable taxes & fees. No security deposit required.



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Includes Hybrids! Excludes TRD Pro

2.99% for **72** Mos.¹¹
APR Financing

-or- **1.99% APR for 48 Mos.**
-or- new '25 TUNDRA GAS MODELS
\$3000 CUSTOMER CASH¹²
\$2000 Customer Cash on '25 Tundra Hybrid
Excludes TRD PRO



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Every New Toyota Comes With ToyotaCare.¹⁵ 2-Year No Cost Maintenance Plan.

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 \$27,458. Lease end purchase option \$19,823. 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). 5. 2.5% APR for 60 Months with \$18.99 per \$1,000 borrowed. 6. New 2025 RAV4 Hybrid models (Excludes Gas & Plug-in Hybrid). 5.99% APR for 60 Months with \$19.33 per \$1,000 borrowed. 7. New 2025 Tacoma TRD Sport Double Cab 4x4 Model 7542. Lease based on net cap cost of \$38,948. Lease end purchase option \$32,778. 8. Remaining new 2024 Tacoma Gas Models only 3.99% APR for 60 Months with \$18.41 per \$1,000 borrowed. 9. 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. 10. New 2025 Tundra SR CrewMax 4x4 Model 8348. Lease based on net cap cost of \$42,211. Lease end purchase option \$31,491. 11. 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. 12. New 2025 Tundra Gas Models \$3,000 Customer Cash and new 2025 Tundra Hybrid Models \$2,000 Customer Cash (excludes TRD Pro). Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. May not be combined with APR or lease offers. 13. Qualified current, active-duty U.S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U.S. Military veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U.S. military personnel (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales U.S.A., Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. 14. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. 15. 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: iZAX, Mirai, Prius and Prius Prime include enhanced ToyotaCare and/or Roadside Assistance). Roadside assistance limits towing distances and locations and does not include parts and fluids, except emergency fuel delivery for certain vehicles. Excludes rental company fleets sale vehicles. See your Toyota dealer for additional restrictions and exclusions. Valid only in the continental U.S. * 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 30,000 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, 6, 7, 8, 10, 11, 12, 13 & 14: Must take retail delivery from remaining 2024 and new 2025 models in dealer stock while supply lasts between 4/1/25 and 4/30/25. 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 4/30/25.



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• \$329/36/\$3,999(SE)



2025 Palisade
• 3.99% / 60mos
• Up to \$2,000 Bonus Cash (Limited/Calligraphy)
• \$389/36/\$3,999(SEL)

America's Best Warranty
10-Year/100,000-Mile Powertrain Limited Warranty

*See dealer for LIMITED WARRANTY details.



Lease payments are 36mo., 10k miles per year, excludes tax, title, plate and doc fees. Must be tier 1 HMFC. Offers good thru 4/30/25. See sales person for details. Colors may differ from actual vehicles.



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