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**Moody on
The Market**

*Pat
Moody*

Overflow Church opening new building on Napier Avenue

It's a fascinating story. One church has faded into history, while another is growing more than 25 percent a year, and planning its grand opening services and celebration at the huge church building on Napier Avenue that will forever tie the two congregations together in spirit.
While Fairplain Presbyterian Church closed last year, having shrunk to about 35 members, Overflow Church is attracting 350 people to services every Sunday, with almost as many tuning in via video streaming and YouTube. Overflow will welcome the membership and the community at large to the new location, 210 West Napier Avenue, on Sunday, September 21, with three services, 8:30, 10:00, and 11:45 a.m.
MoodyOnTheMarket.com had the opportunity to discuss the move and expansion with the leadership team of Overflow Church, headed by Pastor Elijah Shamenda, Director of Ministries Rachel Schultz, and Director of Operations Noah Zelvis.
Pastor Shamenda explained that the secret to Overflow's recent growth and success seems to come from a commitment to two fundamental characteristics of its membership: it is multi-ethnic and multi-generational, something that isn't apparent in some area churches.
"This church has been really focused on a couple of things. That we were serious about being a multi-ethnic church, that we're serious about engaging our community, and that we have young families here."
"We just continue to lean into those values of ours. It definitely helped catch momentum and create a vision. Really, our mission is to generate hope in every nook and cranny of our region. Every Sunday. We believe it. We believe that's what God's called us to do as a community."

Continued on page 6



**KEYS TO
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OPENING NIGHT
TUESDAY, OCTOBER 7, 2025 | 6:30 PM
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DISCOVER THE KEYS TO REVELATION

Are the prophecies of Revelation relevant today? Find out at our engaging five-night seminar, Tuesday, October 7 – Saturday, October 11 at 6:30 PM nightly. Held at the Edith B. Garrett Community Center at 140 Seneca Road in Benton Harbor, this free event offers clarity, insight, and hope for the future.

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**Sarah
Spoonholtz**

*Regional
Director,
SMR Chamber*

HYPE Returns! Now Accepting Applications!

Last year we launched one of the coolest and most exciting events I've had the privilege of being part of. Not only did it focus on the next generation of entrepreneurs but also helped some continue their version of the American dream.
On August 1st, the Southwest Michigan Regional Chamber, announced the return of **HYPE – Highlighting Young Professional**
Excellence, a Shark Tank-style pitch competition that gives early-stage business owners across Cass, Van Buren, and Berrien Counties a powerful platform to showcase their ideas, connect with the community, and compete for funding and in-kind resources.
The event will take place on **Wednesday, November 19, 2025**, at the **Watermark Solarium**
Continued on page 2

Inserts & Promotions

- Dollar General
- Fall Home Improvement
- Family Fare
- Martins Super Markets
- Renewal by Anersen

Inserts may vary by zip code

Spoonholtz *Continued from cover*
in Stevensville with doors opening at 5:00 p.m. Designed to inspire and empower the region's next generation of entrepreneurs, HYPE offers more than a competition—it's an evening of net-working, mentorship, and celebration of innova-tion.

The evening begins at 5:30 p.m. with a panel discussion featuring successful young entrepreneurs who have turned their visions into thriving businesses. We are excited to offi-cially announce this year's judges and panelists, including:

- Vanessa Frias – Owner, Willowbrook Farms | HYPE 2nd Place Winner
- Michael Rowland – President & CEO, Michigan Gateway Community Foundation | Co-Owner, Rowland Property Group & Thistledown & Row
- Dustin Jankoviak – Co-Owner, 2nd & Main | Owner, Vision Real Estate Holdings, LLC
- Danielle Grandholm – Director & Founder, Rising Kites & Rising Kites Coffee

Read more about our judges at smrchamber.com/hype.

These entrepreneurs will then transition to their roles as judges for the live pitch competi-tion, offering their expertise and feedback as they help identify the next big ideas coming out of Southwest Michigan.

Entrepreneurs ages 21–40, whose busi-nesses have been operating between one and five years, will pitch their innovative concepts to the panel. Winners will receive a mix of cash awards and in-kind resources—such as mentor-ship, business coaching, and marketing assis-tance—to help accelerate their growth. Attendees will also get the chance to vote for the “Crowd Favorite,” who will earn an additional cash prize. **Interested in pitching? Visit smrchamber.com/hype/**

“We are incredibly excited to bring HYPE back for its second year,” said **Jasmine Hansen, Events Director and NextGen Program Lead** for the Southwest Michigan Regional Chamber. “Southwest Michigan is full of creative, driven individuals who are ready to make their mark. HYPE provides not just a stage for their ideas, but also the community and resources to help their businesses grow. This event is about spark-ing opportunities and celebrating possibilities.”

Arthur Havlicek, President & CEO of the Southwest Michigan Regional Chamber, added: “HYPE is a direct investment in the future of our local economy. When we support young entre-preneurs, we’re not just funding businesses— we’re fueling innovation, creating jobs, and strengthening our community for generations to come.”

In addition to Vanessa Frias with Willowbrook Farms, our inaugural winners included Zoey & Lydia Heyn with Zo’s Mini Donuts, Angela and Ricky Rhodes with Muddle Puddles Preschool, and James Hyde with Hyde’s Lifestyle Taekwondo.

Attendance is **free**, but a suggested \$5.00 donation will support the continued growth and expansion of HYPE, ensuring more opportunities for young professionals in the years ahead. Seating is limited, and RSVPs are required. To RSVP or explore sponsorship opportunities, visit: ticketsignup.io/TicketEvent/HYPE2025.

Sponsorship contributions can also be sub-mitted as tax-deductible donations through the Southwest Michigan Regional Chamber Foundation—making it a powerful way to sup-port the next generation of entrepreneurs while receiving financial benefits.

Have questions? Feel free to contact with Jasmine Hansen at jhansen@smrchamber.com or reach out to me directly at sspoonholtz@smrchamber.com or 269-932-4040.

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Dave Ramsey

Financial
Expert
The Ramsey Show

**Dave Says
They're Manipulating
Your Feelings**

Dear Dave,
Our daughter is 27, and she's been married for three years. We've been helping her and husband financially quite often the whole time they've been married, and we're afraid this isn't going to end anytime soon. They both have decent jobs, and we don't have any idea where their money goes. Lately, they have even tried to guilt us into giving them money by saying they're afraid if we don't help them that our granddaughter might have to go without things. We're not sure how to stop this behavior. Do you have any ideas?

Danielle
Dear Danielle,
I know this is a tough situation for you and your husband. It hurts your heart to think about that grandbaby going without something she needs. But let's get real here. It's way past time your daughter, and your son-in-law, learned how to manage money like responsible adults. I don't know how much you two tried to teach her about finances when she was growing up, but it sure sounds to me like this "needing help" is turning into an endless cycle.

You're giving them money left and right, and it's pretty obvious it's not working. You're giving them fish. I'm sure you've heard that old saying, right? Let's flip the script. You could teach them to fish, and that would mean not giving them

anymore fish. Honestly? I think there's a better way. What if you give them fish only if they take fishing lessons? By this, I mean they get no more money from you unless they go to financial coun-seling together, and make a serious move toward straightening up their lives.

They've figured out if they manipulate your feelings, you're going to cut them a check. They're playing you right now. So, if they try that again, maybe by saying they're afraid your granddaugh-ter might go to bed without dinner, tell them to send her over to your place for good, homecooked meal. If they complain about running out of money before payday, tell them to go to their financial counseling sessions to learn how to fix the issue.

Right now, every time they have a problem they call mom and dad. But here's the thing. They don't really have a problem as long as you folks keep doing what you're doing. Love them well, and be kind, but serious. Let them know you're not going to give them any more money unless they go to financial counseling sessions together—regular-ly. Tell them if they'll do this, and turn in a budget to you, so you and your husband can help coach them on how to be adults and handle their money better, that you'll set up a matching system for any money they save.

Of course, a matching plan wouldn't be a permanent thing. But if you gently and firmly lead them toward a different way of thinking and behaving with money, and provide encouragement and a little positive reinforcement now and then, you might just begin to see things change before long.

— Dave
* Dave Ramsey is a nine-time national bestsell-ing 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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*Dr. Mitch
Kissick*
Audiologist

Protect Your Hearing While Hunting

The temperature is dropping which means that it's that time of year again! The Michigan deer firearm hunting season opens on September 13th with the Liberty Hunt. The Regular Firearm season starts on November 15th, which is right around the corner.

While hunters prepare for the season, I would like to remind everyone to pack hearing protection for your hunting trip. The sound from one gunshot can range from 140 to 175dB, much louder than it takes to permanently damage your hearing. For comparison, average conversational volume is around 60dB, while the volume from a gas lawn mower is around 90-100dB. I have had several patients that were hunting and afterwards now experience either hearing loss or tinnitus, oftentimes just from shooting once. If you've shot a firearm, you may have also experienced tinnitus or ringing in your ears that hopefully faded away after some time, or you may have noticed a change in your hearing that corrected itself. This is known as a temporary threshold shift. Wearing hearing protection can

protect your ears while shooting and prevent temporary or permanent changes in hearing, and prevent tinnitus from starting. Whenever you are shooting, whether it be sighting a firearm, target practice or hunting, I strongly encourage you to wear hearing protection.

At our office, we often fit patients with a variety of hearing protection from SoundGear. SoundGear offers active and passive noise cancelling devices made for shooting and hunting. The premier device from SoundGear is the Phantom. Phantom are rechargeable devices that are custom made to fit your ears so you can be sure that they will stay in place. SoundGear Phantom are comfortable, rechargeable, and Bluetooth. They provide 22dB NRR (Noise Reduction Rating) as well as 30dB of amplification so that you can enhance the sound around you while not shooting. They come pre-programmed with four different settings for different situations. Some of the patients that have gotten SoundGear from our office include hunters, police officers, factory workers, firefighters, and construction workers.

If you or someone you know is getting ready for hunting season or just loves to shoot in general, remind them to wear their hearing protection and encourage them to schedule an appointment with our office for a hearing screening and to select the hearing protection that is most appropriate for them.

If you or someone you love have tinnitus or hearing loss, or would benefit from hearing protection, 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

Taking our pet on a trip with us is something many of us don't think twice about doing. In our younger years, we often brought our dog with us when we traveled, and for the most part it was a fun time. On our recent trip to the Upper Peninsula, I have to admit I'm very glad we left Gracie home with her Uncle Chris and Cousin Elliot. After experiencing a tire blowout in a small town, and waiting for hours for a motor club road service to show up, and then being told they couldn't find anyone to take the call, I could not imagine how much more stressful it would have been if I'd had to also worry about my dog. I'm certain Gracie was much happier at home than sitting for hours in the truck. I mention this because if one is planning to bring a pet on a road trip, it's a good idea to plan ahead in case something like this should happen. While it's hard to know how you would face any situation, making sure you have enough food and water and maybe some treats and a chewy to occupy your canine friend is a good idea. Not to mention the means to clean up after them wherever you happen to stop. Gracie is lucky she could stay in her own home and have someone she knows care for her in our absence. I think she missed us. She cried and was happy when we came in the door, but for the most part, she was fine. I'm pretty sure she never missed a meal while we were gone.

With summer coming to a close, we can look forward to some autumn activities that include pets. Coming up soon is the Annual Doggie Hayride sponsored by Stover's Farm. The event is scheduled for Saturday, October 4th, from 1-4pm, with a rain date of Saturday, October 11. Stover's is located at 7837 M-139, Berrien Springs. Look for the event behind the big red barn. Local animal shelters and rescues will have adoptable dogs and cats in attendance. They will have a small silent auction and a free drawing for a \$20 gift card from Fuzzybutz Pet Bakery, as well as cider and treats for purchase. The hayride donation is \$5, with all proceeds going to the organizations present. You may also pick apples and stop in the farm market to purchase fruits, veggies, and many different gift items. In case of inclement weather, check for an announcement posted on the Doggie Hayride Facebook page: www.facebook.com/events/1124159672992475. You may address any questions to DeAnn at 269-200-6939. To make sure this is a fun time, please make sure your dog is dog-friendly. Many thanks to the Stover family for hosting this annual event.

Looking ahead, mark your calendar now for the Trunk or Treat Halloween event at the Berrien County Animal Services shelter in Benton Harbor. The date is Saturday, October 25, from 11am to 2 pm. If your group or business would like to participate, please call 269-927-5648.

Many cats and kittens are still waiting at the shelters and in foster care for their forever homes. A pet staying in a foster home frees up space in a shelter for other homeless pets to come in and also helps them decompress and become more socialized. If you are able to foster, please reach out to any of the shelters and rescues, and they'll be happy to explain how it works.



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Glen & Shelly Head

Glen: Tucked along Marquette Woods Road, in the midst of Stevensville's collection of hotels, sits **AM Cafe**, a rising favorite for both travelers and locals. Much more than a convenient stop for hotel guests, it is quickly becoming a go-to spot for area regulars.

"We have a lot of hotel guests, but more and more locals are finding us," **Lisa Ranson** said with a smile. Her partner in business (and in the kitchen), **Tony Mamouzellos**, has been a chef at several well-known local restaurants — and he brought his loyal following with him.

Shelly and I arrived just in time to do some serious "research" — a.k.a. sampling both breakfast and lunch. And in the name of good journalism (and hungry stomachs), we didn't hold back.



AM Cafe is Serving Up Hearty Helpings in Stevensville

The Country Benedict is where southern comfort meets Sunday brunch classic. Think of it as eggs benedict colliding head-on with biscuits and gravy. Fluffy biscuits form the base, stacked with sausage patties and poached eggs, then smothered in creamy sausage gravy. When my fork pierced the yolk, golden richness spilled into the dish, seeping toward the crispy shredded hash browns. Pro tip: don't fight it — let the gravy and yolk mingle with those potatoes.

The Stuffed French Toast came thick and indulgent, filled with a cheesecake-style filling that was warm, gooey, and — thankfully — not cloyingly sweet. Shelly went for syrup, but I thought it was just right on its own. A delicate dusting of powdered sugar added a decorative touch and just the right kiss of sweetness. And if you like toppings, AM Cafe has plenty: cinnamon apples, blueberries, strawberries, cherries, pecans, or even chocolate chips. Basically, you can dress it up any way you like — kind of like Sunday best for your breakfast plate.



Tony clearly remembered my weakness for Mediterranean flavors because out came a

Gyro Skillet — and wow. Picture cubed potatoes roasted to a crisp-yet-fluffy perfection, mixed with peppers, onions, thick slabs of gyro meat, and crumbles of feta, all crowned with three eggs cooked over easy. A dollop of tzatziki (sour cream, cucumber, garlic — heaven in sauce form) tied it all together. Generous in size and bold in flavor, this dish had me saying, "**Ópa!**" before I knew it. If you come hungry, this skillet is the cure.



We wrapped up with a **Chicken Pesto Panini** paired with **Beef Rosa Marina Soup**. "Rosa Marina" is another name for Italian orzo pasta. The soup's savory broth and tender beef chunks stole the show, with the rice-shaped pasta adding a fun, hearty texture. The panini itself was a flavor bomb: grilled chicken breast, fresh spinach, melted provolone, and pesto aioli pressed into a golden, crunchy exterior with a gooey, basil-bright interior. It was so good, I was a little grumpy about having to share it with Shelly.

Lisa shared that she and Tony chose Stevensville because they had both worked there before and fell in love with the community. Judging from the happy diners



around us — sipping coffee, swapping stories, and cleaning plates — Stevensville is pretty smitten with them too. The space feels warm and welcoming, the kind of spot where the servers remember your name and the coffee cup never stays empty for long.

AM Cafe is open daily at 6 a.m., closing at 4 p.m. on weekdays and 2 p.m. on weekends. The menu balances breakfast favorites — omelets, crepes, waffles — with lunch offerings like burgers, salads, and wraps. They've thought of everyone — with kid-friendly picks and senior specials rounding out the menu.

Shelly: Next time, I'm going for the **Chicken and Waffles**.

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Moody *Continued from cover*

Shamenda took over as Head Pastor at Overflow almost four years ago. He feels the role has been a fantastic fit. The proof seems to be in the numbers:

"It started snowballing. We went from a little bit under 100 to about 150 to about 250 to then over 350 now. Our building is

about 8,000 square feet at 300 East Napier. And we just ran out of space. Last Easter we had about 571 people. So, we knew it was time. And then this building opened up as we were praying for guidance."

Overflow Church will occupy almost 22,000 square feet on two floors in the new space. There will be ample space for Sunday School classes, group gatherings of various

sizes, and office and support space. Rachel Schultz is the Director of Ministries at Overflow and believes that prayers are being answered in the move.

"We are living in revival. We're seeing so many people coming to know Jesus and lives being transformed. And we have just a wonderful opportunity to reach the next generation here just because we have bigger spaces to reach them. It's just super exciting to see what God is doing here."

Rachel and her family began as members at Overflow, prior to her joining the staff. She says it's a very special place—and members feel it. "We are still so intentional about creating a space where everyone feels welcome and seen and loved. Even while we're growing, we're not losing that sense of community being our foundation and this being a place for people to call home."

Schultz shared the story of a new member family, welcomed into Overflow Church:

"Just last Christmas, a young family came in who had been through some stuff, and they were like, 'This just feels like home. It feels like this is family. It feels like we've been here forever, because you've just accepted us and taken us in, and our kids are already connected.' I think that's something that's just really special and unique here..., something different about how people care about each other here at Overflow."

The Overflow team found they could utilize the physical layout of the old First Presbyterian building with only minor changes. However, they invested in a new carpeting and paint throughout and gave the main sanctuary an updated look and new seating. The pews are gone, and stackable chairs are

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‘in’, allowing the space to be used more flexi-
bly in the future.

Jake Hopkins is a Volunteer; a member of
Overflow who helped lead the move and the
physical update of the building. His enthusi-
asm is apparent:

“We took a four -month journey, which
was incredible... the success of the project
was moving an entire building and congrega-
tion and having people feel like this is a new
home and get excited about growth!

People don’t like change, but people are
excited about this change. I got to help lead
the project, but I give a lot of credit to this
building. It’s a beautiful building with good
bones and good structure. We came in and
just gave it a little ‘freshen up’ with some car-
pet and some paint. And we really thought
through as a staff how we are going to use
the building to further the mission that we
have.”

Pastor Shamenda believes Overflow
Church is uniquely positioned, both philo-
sophically and geographically to play a key
unifying role in the Twin Cities community.

“Overflow was planted with the notion of
being intentionally a multiethnic church.
There’s no secret that there is this bridge that
sits between these two communities and the
years of tensions, or whatever. And my prede-
cessor, who was the founding pastor, Brian
Bennett, just really was passionate about see-
ing diversity and community and unity! That
was his passion. And so, when I came along,
that’s what God had put in my heart -- to pas-
tor a multiethnic congregation, a multi-genera-
tional congregation. And we just picked up
from there. We exist to be a bridge between
these two communities.”

In addition to the Grand Opening
September 21, Overflow is planning a Fall
Festival the following weekend, outside on
the big front lawn and parking area. They
hope that families who are curious or inter-
ested, but not quite ready to show up at
Sunday services, will feel welcome at the Fall
Festival. There will be food trucks, bounce
houses, and family friendly activities Sunday
afternoon, September 28 starting at 1 p.m.

Pat Moody
Publisher, MoodyOnTheMarket.com
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2025 FORD MAVERICK XL

Oxford White, 2.5 Hybrid Engine, 13 Inch Touchscreen, Rear View Camera, Remote Keyless Entry, and Much More! F25159

MSRP.....\$29,840
SIEMANS DISCOUNT.....- 345
SALE PRICE FOR EVERYONE \$29,495
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$28,995
*MUST QUALIFY



2025 FORD ESCAPE ST LINE ALL WHEEL DRIVE

Rapid Red Metallic, 18 Inch Wheels, Power Liftgate, Panoramic Vista Roof, Adaptive Cruise Control, Rear Parking Sensors, 13 Inch Touchscreen, Mini Spare Wheel/Tire, Heated Steering Wheel, Remote Start, Heated Front Seats, and Much More! F25221

MSRP.....\$38,175
SIEMANS DISCOUNT.....- 1,180
FORD BONUS CASH**.....- 3,500
SALE PRICE FOR EVERYONE \$33,495
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$32,995
*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY



2025 FORD BRONCO SPORT HERITAGE 4X4

Azure Gray Metallic Tri-Coat, Cargo Mat, Cargo Management System, 17 Inch Oxford White Wheels, Convenience Package, 13 Inch Touchscreen, Power Seat, Heated Front Seats, and Much More! F25070

MSRP.....\$37,725
SIEMANS DISCOUNT.....- 730
RETAIL BONUS CASH**.....- 500
TRADE-IN ASSISTANCE BONUS CASH** - 1,000
SALE PRICE FOR EVERYONE \$35,495
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$34,995
*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY
**MUST TRADE-IN QUALIFYING FORD VEHICLE



2025 FORD TRANSIT CARGO VAN

Oxford White, Limited Slip Rear Axle, Cloth Seats, Fixed Rear Door Glass, and Much More! F25087

MSRP.....\$51,660
SIEMANS DISCOUNT.....- 2,165
RETAIL CUSTOMER CASH.....- 1,500
CASH CERTIFICATES*.....- 500

SALE PRICE FOR EVERYONE \$47,495
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$46,995
*MUST QUALIFY



2025 FORD F-250 4X4

Oxford White, Snowplow Prep Package, Platform Running Boards, Roof Clearance Lights, STX Appearance Package, Locking Rear Axle, 360 Degree Camera Package, Rear Parking Sensors, LED Box Lighting, Ebony Black Aluminum Wheels, Blind Spot Information System, and Much More! F25036

MSRP.....\$55,620
SIEMANS DISCOUNT.....- 2,625
RETAIL CUSTOMER CASH**.....- 1,500
RETAIL CUSTOMER CASH.....- 1,000
SALE PRICE FOR EVERYONE \$50,495
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$49,995
*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY



2025 FORD F-150 XLT SUPERCREW 4X4

Agate Black, Wireless Charging Pad, XLT Black Appearance Package, 3.5 Hydroboost Full Hybrid Engine, Heated Front Seats, Power Sliding Rear Window, and Much More! F25150

MSRP.....\$62,160
SIEMANS DISCOUNT.....- 3,160
RETAIL BONUS CASH.....- 1,250
SUBTOTAL.....\$57,750
TRADE-IN ASSISTANCE BONUS CASH** - 2,250
SALE PRICE FOR EVERYONE \$55,500
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$55,000
PLUS 1.9% FOR 36 MONTHS,
2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS,
OR 4.9% FOR 72 MONTHS*
*MUST QUALIFY
*MUST FINANCE THRU FORD MOTOR CREDIT
**RESIDENCY RESTRICTIONS MAY APPLY
**MUST TRADE-IN QUALIFYING FORD VEHICLE



2025 FORD F-350 CREW CAB 4X4 XLT

Agate Black, 7.3 V8 Engine, Black Appearance Package, Spray-In Bedliner, LED Box Lighting, PowerScope Trailer Tow Mirrors, B&O Sound System, Remote Start, 360 Degree Camera Package, Heated Front Seats, Blind Spot Information System, Power Sliding Rear Window, High-Gloss Black 20 Inch Wheels, and Much More! F25094

MSRP.....\$70,020
SIEMANS DISCOUNT.....- 3,025
RETAIL CUSTOMER CASH**.....- 1,500
SALE PRICE FOR EVERYONE \$65,495
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$64,995
*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY



2025 FORD F-550 4X4 FLATBED

Oxford White, 6.7 Power Stroke DIESEL Engine, Remote Start, Chrome Package, Fog Lamps, Platform Running Boards, Knapheide 16 Foot Platform Body, and Much More! F25138

MSRP.....\$73,685
ADD FOR KNAPHEIDE PLATFORM BODY +13,806
SUBTOTAL.....\$87,491
SIEMANS DISCOUNT.....- 3,496

SALE PRICE FOR EVERYONE \$83,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500
AS LOW AS \$83,495
*MUST QUALIFY



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2025 JEEP COMPASS LATITUDE 4X4

Diamond Black Crystal, Altitude Special Edition, 10 Inch Touchscreen, 18 Inch Gloss Black Aluminum Wheels, and Much More! C25022

MSRP.....\$32,355
SIEMANS DISCOUNT.....- 860
MIDWEST BC BONUS CASH**.....- 500
NATIONAL RETAIL BONUS CASH..- 1,500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
NATIONAL SELECT INVENTORY BONUS CASH - 500
SALE PRICE FOR EVERYONE \$26,995
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$24,995

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



2025 JEEP GRAND CHEROKEE L ALTITUDE X 4X4

Bright White, 18 Inch Gloss Black Painted Wheels, Leatherette/Suede Seats, Remote Start, Heated Front Seats, Heated Steering Wheel, Power Sunroof, Power Liftgate, Wireless Charging Pad, and Much More! C25038

MSRP.....\$47,935
SIEMANS DISCOUNT.....- 1,440
NATIONAL RETAIL BONUS CASH..- 2,500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$41,995
NATIONAL GRAND CHEROKEE LOYALTY RETAIL BONUS CASH* - 1,000
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$38,495

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



2025 CHRYSLER PACIFICA SELECT

Bright White, Leatherette Seating, FAV Package, Power Liftgate, Power Sliding Door, 18 Inch Wheels, Heated Front Seats, Heated Steering Wheel, 10 Inch Touchscreen, Blind Spot and Cross Path Detection, Full Speed Forward Collision Warning, and Much More! C25119

MSRP.....\$46,370
SIEMANS DISCOUNT.....- 1,125
NATIONAL RETAIL BONUS CASH..- 2,250
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$40,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$40,495

*MUST QUALIFY



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.....- 3,186
NATIONAL 10% BELOW MSRP.....- 5,909
MIDWEST BC SFS BONUS CASH* ** - 1,250
MIDWEST BC REGIONAL BONUS CASH** - 750
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$45,995
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$43,495

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



2026 DODGE DURANGO GT BLACKTOP ALL WHEEL DRIVE

Destroyer Gray, Blacktop Package, 20 Inch Black Noise Wheels, Performance Hood, Adaptive Cruise Control, Power Sunroof, Leather Seats, Blind Spot Monitoring, Navigation, Heated Front Seats, Heated Steering Wheel, Power Liftgate, Heated Second Row Seats, Lane Departure Warning, and Much More! C26008

MSRP.....\$49,630
SIEMANS DISCOUNT.....- 1,135
NATIONAL ENGINE RETAIL BONUS CASH - 1,000
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$45,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$44,995

*MUST QUALIFY



2025 RAM PROMASTER 2500 HIGH ROOF CARGO VAN

Flame Red, Cargo Partition with Sliding Window, Rear Bumper Step Extension, Cargo Area LED Lighting, Storage Group, Rear Assist Handles, Power Windows and Locks, and Much More! C25045

MSRP.....\$54,815
SIEMANS DISCOUNT.....- 1,320
NATIONAL BONUS CASH.....- 2,500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
RAM DEALER CASH COUPON PROGRAM - 2,000
SALE PRICE FOR EVERYONE \$46,995
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** - 1,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$45,495

*MUST QUALIFY
***BUSINESS OWNERS ONLY



2025 JEEP WRANGLER UNLIMITED SAHARA 4X4

Black, 3.6 V6 Engine, Sky One-Touch Power Top, Heated Front Seats, Heated Steering Wheel, 12 Inch Touchscreen, 18 Inch Aluminum Wheels, and Much More! C25062

MSRP.....\$57,955
SIEMANS DISCOUNT.....- 3,460
NATIONAL RETAIL BONUS CASH..- 2,500
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$49,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$49,495

*MUST QUALIFY



2024 RAM 4500 DUMP BODY WITH BACKPACK

Bright White, 6.7 Cummins DIESEL, Trailer Brake Controller, Rear Back-Up Camera, Power Windows and Locks, Remote Keyless Entry, Cloth 40/20/40 Seat, 9 Foot Steel Rugby Eliminator Dump Body, Tarp, Steel Backpack Toolbox, and Much More! C24126

MSRP.....\$69,580
ADD FOR RUGBY STEEL DUMP BODY WITH BACKPACK +22,348
SUBTOTAL.....\$91,928
SIEMANS DISCOUNT.....- 9,183
BONUS CASH.....- 3,750
RAM DEALER CASH COUPON PROGRAM - 5,000
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** - 1,000
SALE PRICE FOR EVERYONE \$72,995
NATIONAL STELLANTIS LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$70,995

*MUST QUALIFY
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\$46,500

September 20, 2025



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

NOW \$44,994

3.5 PowerBoost Hybrid Engine, 10 Speed Automatic, Alloy Wheels, 59K Miles, Power Running Boards, FX4 Off-Road Package, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Twin Panel Moonroof, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Iconic Silver Metallic, Balance of factory warranty! F25165A

WAS
\$69,409



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

NOW \$67,790

3.5 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 40K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, 360 Degree Camera Package, Tow Technology Package, Remote Keyless Entry System, Balance of Factory Warranty! Code Orange Metallic, F24175A

WAS
\$28,999



2022 FORD EDGE SEL AWD

NOW \$27,833

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate Remote Keyless Entry System, Ford Certified! Iconic Silver, U25057

MANAGER'S SPECIALS

WAS
\$49,746



**2022 RAM 3500
TRADESMAN CREW CAB 4X4**

NOW \$47,532

6.7 Cummins DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, Only 24K Miles! Bedliner, Running Boards, Power Windows and Locks, Touchscreen, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Bright White, C24196A

WAS
\$28,500



2022 FORD EDGE SEL AWD

NOW \$26,788

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 38K Miles, Remote Start, SYNC 4, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Forged Green, U25048

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WAS
\$65,561



**2025 FORD BRONCO
BADLANDS 4-DOOR 4X4**

NOW \$62,900

2.7 EcoBoost V6 Engine, 10 Speed Automatic, Less 2,000 Miles! Remote Start, Navigation, Raptor-Style Running Boards, Soft Convertible Top and 2-Piece Black Hardtop, Black Appearance Package, Climate Control, Adaptive Cruise Control, Front Collision Mitigation, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Marsh Gray, C24120A

WAS
\$25,995



2021 DODGE CHARGER STX

NOW \$23,810

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 36K Miles, Blacktop Package, Remote Start, Memory Power Nappa Leather Heated/AC Front Sport Seats, Heated Steering Wheel, 2ND Row Heated Seats, 6 Premium Alpine Speakers, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Go Mango, Dodge Certified!, C23230A

WAS
\$46,754



**2019 FORD F-250
LARIAT CREW CAB 4X4**

NOW \$44,156

6.7 V8 Power Stroke DIESEL Engine, 6 Speed Automatic, Chrome PVD Aluminum Wheels, 122K Miles, FX4 Off Road Package, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Twin Panel Sunroof, Back-Up Camera, Uppfitter Switches, Trailer Sway Control, Trailer Brake Controller, Remote Keyless Entry System, Race Red, F24339A



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2022 FORD EDGE SEL AWD
NOW \$27,973

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, SYNC 4, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Wireless Charging Pad, Universal Garage Door Opener, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Oxford White, U25056

WAS \$82,467



2023 JEEP WRANGLER RUBICON 392 4X4
NOW \$73,994

6.4 V8 SRT HEMI Engine, 8 Speed Automatic, Aluminum Wheels, Only 18K Miles! Sky One-Touch Power Top, Running Boards, Remote Start, Navigation, Leather Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Jeep Certified! Hydro Blue Pearlcoat, F23222A

WAS \$15,995



2008 DODGE CHARGER SRT8
NOW \$14,600

6.1 V8 SRT HEMI Engine, 5 Speed Automatic, Aluminum Wheels, 145K Miles, Super Bee Special Edition SRT8, Remote Start, Navigation, Power Leather-Trimmed Heated Front Seats, Power Sunroof, Harman Kardon 13 Speaker Kicker SRT High Performance Audio Group, Remote Keyless Entry System, Blue Pearlcoat, C23185B

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MANAGER'S SPECIALS

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WAS \$28,546



2022 FORD ESCAPE AWD
NOW \$26,923

2.0 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Remote, Start, Navigation, Memory Power Leather-Suede Heated Front Seats, Heated Steering, Panoramic Vista Roof, Wireless Charging Pad, 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! Star White Metallic, U25050

WAS \$37,513



2022 RAM 1500 BIG HORN CREW CAB 4X4
NOW \$36,929

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Navigation, Power Driver's Seat, Power Adjust Pedals, Heated Steering Wheel, Heated Front Seats, Front and Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Flame Red Clearcoat, C25105A

WAS \$27,996



2021 RAM PROMASTER CITY TRADESMAN CARGO VAN
NOW \$23,814

2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 42K Miles, Power Windows and Door Locks, Rear Cargo Door Window Insert Panel with Window Grate, Back-Up Camera, Remote Keyless Entry System, BALANCE OF FACTORY WARRANTY! Bright White, U25060

WAS \$46,737



2022 RAM 2500 BIG HORN CREW CAB 4X4
NOW \$42,898

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, F24234A

WAS \$32,980



2021 JEEP GRAND CHEROKEE 80TH ANNIVERSARY EDITION 4X4
NOW \$28,792

3.6 V6 Engine, 8 Speed Auto, Aluminum Wheels, 44K Miles, Remote Start, Nav, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise, Blind Spot Monitor, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Granite Crystal Metallic, U25037

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Dennis Varo



Greg Kantauskas



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Jeff Miller



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2019 KIA SORENTO LX AWD
NOW \$16,993

3.3 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 65K Miles, Power Driver's Seat, 3RD Row Seating, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Remote Keyless Entry System, Sangria, F25071A



2022 RAM 1500 BIG HORN QUAD CAB 4X4
NOW \$34,995

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 57K Miles, Remote Start, Night Edition, Power Driver's Seat, Heated Front Seats, Cloth Bucket Seat, Heated Steering Wheel, Power Adjust Pedals, Touchscreen Display, Power Slide Rear Window, Front and Reverse Park Assist, Back-Up Camera, Trailer Tow Hitch, Remote Keyless Entry System, Ram Certified! Billet Silver Metallic, C25052A



2013 FORD F-150 XLT SUPERCREW 4X4
NOW \$14,995

3.5 V6 Ecoboost Engine, 6 Speed Automatic, Chrome-Clad Wheels, 134K Miles, Bedliner, Running Boards, XLT Convenience Package, Power Driver's Seat, Power Adjust Pedals, CD-Player, SYNC, Trailer Tow Package, Remote Keyless Entry System, Blue Flame Metallic, F25227B

SEE OUR ENTIRE INVENTORY PRE-OWNED VEHICLES
AT WWW.SIEMANS.NET



2020 FORD F-150 XLT SUPERCREW 4X4
NOW \$32,542

2.7 V6 Ecoboost, 10 Speed Automatic, Chrome-Like PVD Wheels, 67K Miles, Running Boards, Navigation, SYNC3, Power Heated Front Seats, Power Adjust Pedals, Power Slide Rear Windows, Front Collision Mitigation, Back-Up Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Magnetic, F25070A



2023 JEEP COMPASS LIMITED 4X4
NOW \$26,995

2.0 Turbo Engine, 8 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Climate Control, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Billet Silver Metallic, C24094A



2021 FORD EDGE TITANIUM AWD
NOW \$27,210

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, Only 39K Miles, Remote Start, Navigation, SYNC4, Memory Power Leather Heated/AC Front Seats, 2ND Row Heated Seats, Wireless Charging Pad, Adaptive Cruise 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! Agate Black Metallic, F25252B

2024 RAM 2500
TRADESMAN REGULAR CAB 4X4

6.4 V8 Heavy Duty HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 27K Miles, Running Boards, Chrome Appearance Group, Touchscreen Display, Rear Sliding Window, Anti-Spin Differential Rear Axle, Trailer Brake Control, Remote Keyless Entry System, Ram Certified! Billet Silver Metallic, C25112A



NOW \$40,995

2022 FORD ESCAPE
TITANIUM AWD

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 31K Miles! Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Power Liftgate, Class II Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Stone Blue Metallic, U25058



NOW \$27,926

SEE OUR ENTIRE INVENTORY
PRE-OWNED VEHICLES AT
WWW.SIEMANS.NET

2021 AUDI Q7 PREMIUM PLUS QUATTRO

NOW \$32,995

3.0 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 69K Miles, Navigation, Memory Power Leather Heated Front Seats, 3rd Row Seating, Climate Control, Panoramic Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Samurai Gray Metallic, M25094A

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Food Drive Benefiting St. Augustine Episcopal Church Food Pantry

September 15 – 25, 2025

Bridgman, MI – Siemans Ford is calling on the community to join in the fight against hunger during a Food Drive taking place September 15–25, 2025, at the dealership, located at 8961 Red Arrow Highway, Bridgman. All donations will benefit the **St. Augustine Episcopal Church Food Pantry** in Benton Harbor.

The Siemans Ford team emphasized that their commitment extends beyond selling vehicles, highlighting the importance of giving back to the community. By partnering with St. Augustine's Food Pantry, the dealership aims to help provide food and essential household items to families and individuals facing food insecurity in the region.

Community members are encouraged to drop off **nonperishable food items** or **monetary donations** during the drive. Every contribution will go directly to the St. Augustine Food Pantry, which has a long

history of serving those in need across Southwest Michigan.

The effort is part of **Ford Motor Company's global initiative, Ford Building Together**, which unites Ford dealerships, employees, and corporate philanthropy to address key community challenges, including food insecurity, education, disaster relief, and neighborhood development.

According to Feeding America, hunger impacts one in seven Americans, with more than 50 million people relying on food banks and pantries each year. By hosting this local drive, Siemans Ford is helping connect resources where they are most needed and inviting the community to take part in ensuring no one goes hungry.

Donations can be dropped off September 15–25 at Siemans Ford, 8961 Red Arrow Highway, Bridgman, MI.



Josh Bishop
Pastor

Contentment Is Great Gain

It seems so opposite: *godliness with contentment is great gain* (1 Timothy 6:6). Contentment is a feeling that everything is right. Life is complete. I have all I need. It is that moment when you can relax and say, "This is good." Contentment is often used in the context of being satisfied even if you don't have a whole lot.

Great gain seems to be the opposite. Great gain is having an abundance. It is possessing so much that you have some to save and some to give. Great gain is having a lot.

How can contentment be great gain? How often do you feel content? Would you describe most of your day as being at ease, feeling fine with the world? Your heart rate is at a resting pace. You are not scrambling for more time or money. You have plenty of gas in the vehicle. Your stomach is not growling. You are okay leaving early because you don't need the extra hours to cover your mortgage. Is that you?

Yet we have so much. There is more square footage for storage facilities in our county than fast-food restaurants—and more of each are being built.

What is the key? Godliness. Godliness is primarily a gift from God. The ancients used

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that word to mean "being in awe" or "having respect" for a deity, which would often lead to a pious life.

You experience awe or respect when you can step back and see beauty and majesty. When you sit in the warm sand of the dunes and watch the sun set over the lake, you have awe. Its beauty captures you.

Where do we see God's beauty? In a very strange place: the cross. At the very beginning of this letter to Timothy, from which the above quote comes, Paul wrote a saying that is trustworthy and deserves full attention: *"Christ Jesus came into the world to save sinners"* (1 Timothy 1:15). The beauty of Jesus is his sacrifice for you. The warmth of satisfaction comes from knowing all is well with God.

Contentment often comes not from what you have, but from who you are with. When you know Jesus has come to be with you in his grace, everything is good.

Countries that are often said to be the happiest have contentment as one of their major cultural refrains. Contentment is great gain because I know I am okay with exactly what I have. Jesus makes me okay when I know what he's given.

What if everything you have right now is exactly what you need? What relief would that give you for today?

Prayer: Dear Lord, satisfy me in the morning with your unfailing love, that I may sing for joy and be glad all my days (Psalm 90:14). Amen.

Submitted by Pastor Josh Bishop
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**Don
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Humorist

Wayward Winds in Another Place I Pronounced Wrong

Geez, a bunch of stuff has happened in my world lately that I want to write about, but I've gotta wrap up my Mediterranean vacation saga first, right? Can I make this my last column about it? – Let's find out!

Finally on our own after my wife's dad and sibs went home, we traveled to the central region of Turkey called Cappadocia.

Our Cappadocian home was like a cave. Because it was, an actual cave dwelling, carved into a bluff of Cappadocian rock. Cave hotels abound in the area, and ours used to house ordinary families. Settling in, my wife booked a reservation for what turned out to be the absolute highlight of her vacation. . .eventually. I'm talkin' a balloon ride over the wondrous Cappadocian landscape. What's that about "eventually"? Well, we were picked up by a van at 4:30 a.m. the morning of the excursion, drove 45 minutes, parked alongside a road clogged by lots of other vans.....and were told the ride was cancelled. Due to unsatisfactory winds. We joined the others in our van by sighing our own unsatisfactory wind.

After breakfast and a nap, we ventured on a tour where my wife's claustrophobia finally got the best of her: Our group – minus her – toured an underground city, built ages ago as a hideout from adversaries. Just for grins, I took photos and videos of the most confined tunnels and rooms. When I showed them to her, she scowled, stuck her tongue out at me and made a VERY unsatisfactory wind.

The next day, we got up yet a half-hour earlier for – hopefully – a balloon ride. And the winds were satisfactory! It was so much fun, even considering the two-man crew's lame banter (examples: "Let me introduce your pilot, Leo Dicapriol!" and "Isn't he doing a great job for his first flight?!").

After ballooning, we still had a full day of touring, mostly to admire the weird wild Cappadocian geology. Turks call the strange formations Fairy Chimneys, and they look genuinely otherworldly. Which made it easy for the makers of Star Wars movies to film scenes there.

Speaking of otherworldly sights: I MUST mention a birding thrill! While waiting at our hotel for the above-mentioned tour, I saw a bird I'd looked for in every country we'd visited: the Eurasian Hoopoe! It's an *amazing* looking bird, you should look it up! It looks like something a Star Wars special effects director would reject as too strange. Suffice to say, I hoopoe'd and holstered when I finally saw it!

Speaking of otherworldly sights, Pt. 2: Even the most pleasant tours usually include a stop at some emporium where captive tourists are "treated" to a presentation of "artisanal" stuff. On this day, the enterprise was a leather-goods factory.

The highlight of the visit was a fashion show. Several models paraded down a runway sporting glamorous garments, all strutting like seasoned professionals including --- wait! WAIT! --- is that my wife?!!

Well of course it was. She got hand-picked from our tour group to model a multi-hued jacket with fur-lined collar and cuffs. Her walk, in professional model parlance, was strong. Maybe too strong; a couple guys from our tour group puffed out some whooping sounds. Which she liked. But I didn't. Proving a wind can be simultaneously satisfactory and unsatisfactory.

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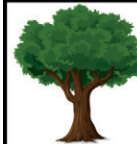
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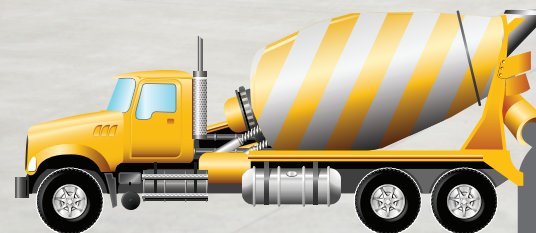
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Heated leather seats, navigation, super
clean! Only 86k miles

NOW \$11,495



2017 JEEP COMPASS HIGH ALTITUDE EDITION
4 x 4. Only 81K miles! Super clean
with heated leather seats, sunroof!

NOW \$12,995



2017 JEEP COMPASS HIGH ALTITUDE EDITION
4 x 4. Only 81K miles! Super clean
with heated leather seats, sunroof!

NOW \$29,995

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CHRYSLER DODGE Jeep RAM



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Lifetime Powertrain Warranty
is included when you purchase
these vehicles!



LIFETIME POWERTRAIN WARRANTY

WHERE PEACE OF MIND COMES STANDARD

SEE DEALER FOR DETAILS

“Where peace of mind comes standard”



2025 JEEP GLADIATOR
HIGH TIDE 4X4

Lifetime powertrain Warranty! Power heated leather front bucket seat, heated steering wheel, 10" touch screen, 8spd automatic, 3 piece painted hard top, painted flares, off road blackout tires & wheels,

NOW \$44,703



2025 RAM 1500 QUAD CAB
BIG HORN 4X4

Lifetime powertrain warranty! Night Edition, 420HP Hurricane engine, Big Horn Level II, 12" touch screen, power heated seat, Heated steering wheel, front & rear park assist, Adaptive cruise, blind spot, trailer tow, 20" wheels, Was \$62,695

LNOW \$50,722
+ GET 3.9% FOR 72 MOS.



2025 JEEP GRAND
CHEROKEE ALTITUDE 4X4

Lifetime powertrain warranty! Power heated leather / Suede, power sunroof, remote start, keyless enter & go, Large touch screen, Was \$47,130

NOW \$43,997



2025 CHRYSLER
PACIFICA SELECT

Lifetime powertrain warranty! Power heated leather Upholstery, power sliders & liftgate, full stow & go, Adaptive cruise, blind spot, cross path detection

NOW \$40,477

All rebates and incentives to dealer with qualified credit, purchase payments are based on a 10% of MSRP down plus tax and titling, Lease payments based on 10% of MSRP down, 10,000 miles per year for 48 months unless stated differently. Purchase payments based on 84 months with 10% of msrp down, plus tax @6.99% with approved credit. Incentives end 8/31/25.

2018 Ford Escape SE 4WD



NOW \$14,391 or \$219mo

Heated front bucket seats, Dual zone climate control air / heat, Satellite radio, Lane keep system, Adaptive Cruise / Collision warning, Blind spot system, Backup camera, Aluminum Wheels, warranty!

2017 Nissan Rogue SL AWD



NOW \$16,491 or \$251mo

Panoramic power sunroof, Navigation, 360 surround view, Dual power heated leather front seats, memory seat, Power liftgate, Dual climate control, Blind spot monitoring, Keyless enter and go, warranty!

2022 Ford Escape SE AWD



NOW \$19,991 or \$304mo

Sold with a nationwide lifetime powertrain warranty! power liftgate, dual zone climate control, 8 way power driver's seat, heated steering wheel, remote start, heated seats, blind spot monitoring, cross traffic alert, 8" touch screen infotainment

2023 Hyundai Tucson Limited AWD



NOW \$20,000 or \$304mo

Panoramic power Sunroof, Navigation, Dual Power Ventilated and Heated leather front bucket seats, memory driver's seat, Dual climate control, Heated steering wheel, Power lift gate, Front & Rear park assist, Adaptive Cruise control, Lane departure warning, warranty!

2023 Nissan Altima Sv



NOW \$20,000 or \$304mo

power driver's seat, remote start, intelligent auto headlights, automatic emergency braking with pedestrian detection, blind spot warning, rear cross traffic alert, lane departure warning, intelligent forward collision warning, 8" color touch screen, apple carplay, warranty!

2021 Chevy Equinox LT AWD



NOW \$20,491 or \$311mo

Power seat, Heated seats, Dual climate control, Remote engine start, Proximity sensing, Power liftgate, 9 speaker group, 506 watt amplifier, rain sense wipers, blind spot, cross path, adaptive cruise, rear park assist, warranty!

2020 Cadillac XT5 Luxury AWD



NOW \$23,991 or \$365mo

ultraview power sunroof, dual power heated leather seats, memory drivers seat, heated steering wheel, heads up display, tri-zone climate control, power liftgate, telescopic steering wheel, 5.3 V-8, apple carplay / android auto, blind zone alert, forward collision alert, front pedestrian detection, lane departure warning / keep assist, navigation, warranty!

2021 Ram 1500 Regular Cab SLT 4x4



NOW \$24,491 or \$372mo

50K miles, 5.7L V-8 engine, 8spd automatic transmission, power windows, locks and mirrors, cruise control, 40/20/40 split cloth bench seat, chrome bumpers and grille, blue tooth, keyless remote entry, warranty!

2022 Ram 1500 Warlock Quad Cab 4x4



NOW \$25,991 or \$397mo

Black Out Pkg for grille, wheels, bumpers and badging, remote start, dual climate control, Uconnect 5 with 8.4" touch screen, wireless Apple CarPlay, anti-spin rear axle, rear park assist, warranty!

2022 Chevrolet Blazer LT AWD



NOW \$25,991 or \$414mo

Sold with a nationwide lifetime powertrain warranty! 9 speed automatic transmission, Power seat, Heated seats, Remote start, Power lift gate, Rear cross traffic alert, Auto emergency braking with forward collision alert, Lane change / blind zone alert, Black bowtie emblems

2021 Ram 1500 Crew Cab 4x4 SLT



NOW \$25,991 or \$232mo

5.7L V8 HEMI, 20" ALUMINUM Wheels, Power seat, LUXURY GROUP, HEATED SEATS, HEATED STEERING WHEEL, REMOTE START, Tow pkg, 8.4" DISPLAY Infotainment, PARKSENSE REAR PARK ASSIST SYSTEM

2022 Dodge Durango GT Plus AWD



NOW \$27,491 or \$419mo

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!

2020 GMC 1500 Elevation Crew Cab 4x4



NOW \$30,991 or \$487mo

5.3L V-8 Engine, Power heated front bucket seat, Heated steering wheel, 8" touch screen, Bose sound with subwoofer, Remote start, Keyless enter & go, Dual zone climate control, X31 Off-road pkg, Lane change alert with blind zone alert, Rear cross traffic alert, Black GMC emblems, tow pkg, warranty!

2021 Chevy 1500 Silverado Trail Boss 4x4



NOW \$31,891 or \$484mo

5.3L V-8, Z71 pkg, auto 4x4, cloth split seating for 6, 7" touch screen, blue tooth, satellite radio, 20" wheels, tow pkg, spray in bed liner, black out package, warranty!

2022 Honda Pilot Touring AWD



NOW \$31,991 or \$484mo

moonroof, 8 passenger seating, dual power leather front bucket seats, heated front seats, navigation, power liftgate, lane departure assist, adaptive cruise control, front & rear park assist 3.5l V-6 engine, 9spd automatic transmission, warranty!

2023 GMC Acadia SLE AWD



NOW \$32,491 or \$492mo

18 miles. Sold with lifetime Nationwide Powertrain Warranty! Dual Sunroof sunroof, 20" Black wheels, Power driver's seat, Heated front bucket seats, 2nd row bucket seats, Trailer package, All weather floor liners, Auto emergency braking, Forward collision warning, Lane keep assist with lane departure warning, Front pedestrian braking, Rear cross traffic alert, Side blind zone alert

2020 Jeep Gladiator Rubicon 4x4



NOW \$35,991 or \$544mo

Sold with a nationwide lifetime powertrain warranty! 8-speed automatic, leather heated front seats, heated steering wheel, remote start, keyless enter and go, 8.4" touch screen, 9 alpine speakers, navigation, blind spot monitoring, rear park assist, led lighting group, trailer tow package, 5-piece freedom hardtop, steel front bumper, spray in bedliner

2022 Ram 1500 Laramie Crew Cab 4x4



NOW \$36,791 or \$554mo

5.7L V8 HEMI, Trailer Tow Package, Dual Power Seats, Heated / Ventilated seats, Remote Start / Keyless enter and go, Navigation, Blind Spot, Collision Warning Plus, Park Sense front and rear, Rain Sense Wipers, 20" wheels, Factory warranty!

WHERE YOU'LL ALWAYS GET A GREAT DEAL AND A GREAT DEAL MORE!

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FRIENDLY MOTORS

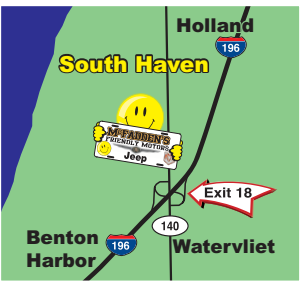
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Lifetime warranty is provided at no cost to the customer on new and used vehicles that are under 12 years old with less than 50,000 miles. Payments based on 10% plus tax & title down with approved credit. 2024 - 2015 5.99 @ 72 months 2014 - 2010 7.99 @ 72 months, 2010 - older 8.99 @ 60 months.

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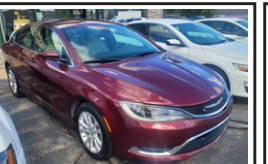
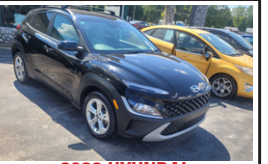




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OVER 60 FULLY SERVICED, FULLY CARFAXED UNITS IN STOCK UNDER \$19,900

IF YOU SEE A ★ IT'S A ONE OWNER CAR!

 2019 HYUNDAI KONA MARVEL Very Rare! MUST SEE!	 2016 NISSAN JUKE CASH & CARRY SPECIAL \$4,900	 2013 NISSAN LEAF Go electric! \$5,900	 2016 KIA SOUL+ Its a sweet one! \$11,900 OR ONLY \$239/MO	 2017 CHRYSLER 200 Just in! Low miles and fully serviced \$11,900 OR ONLY \$239/MO	 2017 CHEVY EXPRESS Haul's Stuff! \$13,900 OR ONLY \$250/MO	 2016 SUBARU OUTBACK 2.5i LIMITED Just in! All wheel drive with every option and a super low price! \$13,900
 2016 BUICK LACROSSE Mint Condition, full size luxury \$14,900 OR ONLY \$259/MO	 2021 KIA SOUL Only 45,000 miles on this cutie! \$15,900 OR ONLY \$279/MO	 2018 FORD EDGE SEL Just in! SuperDeeDuper Shape! \$15,900 OR ONLY \$279/MO	 2021 KIA FORTE GT Just in! Ready to go with low low miles! \$17,777 OR ONLY \$292/MO	 2017 CHEVY IMPALA LT Only 68,000 miles! \$17,900 OR ONLY \$294/MO	 ★ 2018 FORD ESCAPE TITANIUM AWD Every options, low miles! \$19,900 OR ONLY \$305/MO	 2020 KIA SEDONA LX Get ready for summer vacation! \$19,900 OR ONLY \$305/MO
 2020 KIA STINGER Just in! It'll energize your dinger! \$19,900 OR ONLY \$305/MO	 2024 NISSAN VERSA SV Just in! Like new with super low miles \$19,900 OR ONLY \$295/MO	 ★ 2019 FORD TRANSIT 150 HIGHTOP LOW PRICE \$19,900	 2022 HYUNDAI KONA SEL Just in! Only 37,000 miles on the Black Beauty \$19,900 OR ONLY \$305/MO	 2023 TOYOTA COROLLA SE HATCHBACK Just in! Hard to find a better deal with only 13,000 miles \$23,900 OR ONLY \$369/MO	 2015 TOYOTA TACOMA SR5 4X4 Just in! Mint condition, low miles! \$24,900	 2025 CHEVY TRAX LT Demo Deal, like new! \$25,900 OR ONLY \$399/MO
 ★ 2021 KIA K5 GT LINE Just in! Every option with extra low miles! \$27,900 OR ONLY \$425/MO	 ★ 2023 CHEVY TRAILBLAZER RS AWD Every option, over \$38000 new with only 2000 miles! \$28,900 OR ONLY \$473/MO	 ★ 2021 CHRYSLER PACIFICA HYBRID TOURING Just in! Off lease, low miles, these sell fast! \$28,900 OR ONLY \$440/MO	 2023 CHEVY BLAZER Just in! Off lease, low miles, super cheap! \$29,900 OR ONLY \$457/MO	 2023 LAND ROVER DISCOVERY SPORT Just in! Showroom new, over \$60,000 new save \$30,000 \$29,900 OR ONLY \$457/MO	 ★ 2021 FORD BRONCO BADLANDS Super low miles, thousands under retail! \$29,900 OR ONLY \$457/MO	 2018 JEEP WRANGLER RECON RUBICON BEAST! \$29,900 OR ONLY \$489/MO
 ★ 2023 CHRYSLER PACIFICA HYBRID Just in! Every option, over \$56,000 new SAVE \$29,900 OR ONLY \$457/MO	 2023 CHRYSLER 300M Just in! Super low miles with everything \$32,900 OR ONLY \$499/MO	 ★ 2022 CHEVY SILVERADO LT SAVE THOUSANDS on this LOW MILLER! \$34,900 OR ONLY \$499/MO	 ★ 2021 JEEP GRAND CHEROKEE L OVERLAND Just in! Off lease, over \$70,000 new. SAVE \$36,900 OR ONLY \$561/MO	 2020 CHEVY TAHOE 4X4 Just in! Low miles, makes it twice as nice! \$36,900 OR ONLY \$555/MO	 2020 JEEP GLADIATOR RUBICON Every option, low miles! \$37,900 OR ONLY \$579/MO	 2022 CHEVY SILVERADO 1500 RST Just in! Off lease, super low miles! \$37,900 OR ONLY \$579/MO
 ★ 2020 JEEP WRANGLER SAHARA Mint condition, hard to find, matching white top, extra low miles! \$39,900 OR ONLY \$652/MO	 ★ 2023 CHEVY CANYON AT4 Over 56k new save \$12k \$43,900 OR ONLY \$599/MO	 ★ 2020 GMC SIERRA DENALI Just in! Dominion Deals on Denali's \$44,900 OR ONLY \$679/MO	 ★ 2021 RAM 3500 CHASSIS 4X4 Cummins H.O. Diesel, Allison transmission, dually \$47,900 OR ONLY \$727/MO	 2024 CHEVY TRAVERSE Z-71 All the toys! \$49,900 OR ONLY \$749/MO	 2022 CHEVY HD3500 DUMP TRUCK Need to take a dump? \$49,900 OR ONLY \$749/MO	 2020 LINCOLN NAVIGATOR Premium 4x4, every option over \$100k new. HALF OFF! \$49,900 OR ONLY \$749/MO

*14 and older 8.9% x 60mos., 10-17 8.9% x 60mos., 15-19 7.49% x 72mos., 20-25 7.49% x 78-84mos. 720 credit score. NO MATTER YOUR CREDIT, WE CAN GET YOU APPROVED BUT YOUR PAYMENTS GONNA BE HIGHER!

Signature

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Ready to take the next step?

HYUNDAI



#4101

2025 Santa Fe Limited

Was \$47,420

Now \$43,990

0% Up to 48 mos*
Or **5.99% Up to 60mos***
+ **2,750 Bonus Cash**

PLUS
Choose Between



#4265

2025 Tucson SEL

Was \$36,770

Now \$35,302

1.99% Up to 60 mos*
Or **5.99% Up to 60mos***
+ **1,750 Bonus Cash**

PLUS
Choose Between



#4315

2025 Palisade Calligraphy

Factory Demo - 6,394 miles

Was \$55,240

Now \$49,997

1.99% Up to 48 mos*
Or **5.99% Up to 60mos***
+ **2,250 Bonus Cash**

PLUS
Choose Between

America's Best Warranty

10-Year/100,000-Mile
Powertrain Limited Warranty

*See dealer for LIMITED WARRANTY details.

Owner Assurance

Hyundai Complimentary Maintenance

3 Years Free Maintenance

*Must qualify and finance through HMCC. See salesperson for details

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TUNDRA

BEST RESALE VALUE IN ITS CLASS¹

- KBB.com



\$409/Mo. 36-Month Low Mileage 10,000 Mile/Year Lease

new **2025 TUNDRA SR CREWMAX 4X4**

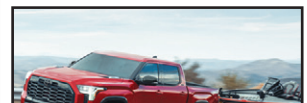
Model #8348

\$409 Per Mo.²

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

Excludes applicable taxes & fees. No security deposit required.

-or-



new **2025 TUNDRA**

Includes Hybrids! Excludes TRD Pro

1.75% for 72

APR Financing Mos.⁴

PLUS \$1,000 TFS APR Cash⁵

on Limited and 1794 Hybrid Models Only

-or- new **'25 TUNDRA**

\$3000 CUSTOMER CASH⁶

Includes Hybrids! Excludes TRD Pro

PRIUS

DELIVERS UP TO 57 COMBINED MPG⁷



\$299/Mo. 36-Month Low Mileage 12,000 Mile/Year Lease

new **2026 PRIUS LE**

Model #1223

\$299 Per Mo.⁸

36 Mo. Lease | **\$3699** Due At Signing

Excludes applicable taxes & fees. No security deposit required.

-or-



new **2026 PRIUS**

Excludes Prius Plug-in Hybrid

4.99% for 60

APR Financing Mos.⁹

-or- new **2025 PRIUS**

Excludes Prius Plug-in Hybrid

4.75% APR for 60 Mos.¹⁰

RAV4

AMERICA'S BEST SELLING SUV!¹¹



\$299/Mo. 36-Month Low Mileage 10,000 Mile/Year Lease

new **2025 RAV4 LE GAS**

FWD Model #4430

\$299 Per Mo.¹²

36 Mo. Lease | **\$3699** Due At Signing

Excludes applicable taxes & fees. No security deposit required.

-or-



new **2025 RAV4 Gas**

Excludes Hybrids

4.75% for 60

APR Financing Mos.¹⁰

-or- new **2025 RAV4 HYBRID**

Excludes RAV4 Plug-in Hybrid

5.75% APR for 60 Mos.¹³

CAMRY

AMERICA'S BEST SELLING CAR!¹¹



\$279/Mo. 36-Month Low Mileage 10,000 Mile/Year Lease

new **2025 CAMRY LE**

FWD Model #2559

\$279 Per Mo.¹⁴

36 Mo. Lease | **\$3699** Due At Signing

Excludes applicable taxes & fees. No security deposit required.

-or-



new **2025 CAMRY**

4.75% for 60

APR Financing Mos.¹⁰

-or-

5.75% APR for 72 Mos.¹⁰

Expanded Toyota Military Rebate Program¹⁵

For MILITARY PERSONNEL & THEIR FAMILIES

\$500

OVER & ABOVE ALL OTHER INCENTIVES!

Ask about the **\$500 COLLEGE REBATE PROGRAM¹⁶**

OVER & ABOVE ALL OTHER INCENTIVES!

ToyotaCare

Every New Toyota Comes With ToyotaCare.¹⁷

2-Year No Cost Maintenance Plan.

1. Tundra - Full-size Pickup Class. Vehicle's projected resale value is specific to the 2025 model year. For more information, visit Kelley Blue Book's KBB.com. Kelley Blue Book is a registered trademark of Kelley Blue Book Co., Inc. 2. New 2025 Tundra SR CrewMax 4x4 Model 8348. Lease based on net cap cost of \$42,460. Lease end purchase option \$32,026. 3. Toyota vehicles and components are built using U.S. and globally sourced parts. 4. New 2025 Tundra Gas and Hybrid Models (excludes TRD Pro). 1.75% APR financing for 72 months with \$14.64 per \$1,000 borrowed. 5. \$1,000 TFS Standard APR Cash on new 2025 Tundra Limited and 1794 Hybrid Models Only. Subject to approved credit when financed through Toyota Financial Services. APR Cash must be applied to deal. Not all customers will qualify - see dealer for details. 6. New 2025 Tundra (includes Hybrid, but excludes TRD Pro) \$3,000 Customer Cash. Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. May not be combined with APR or lease offers. 7. EPA-estimated 57 city/56 hwy/57 combined mpg rating for 2025-2026 Prius LE FWD. Use for comparison purposes only. Your mileage will vary for many reasons, including your vehicle's condition and how/where you drive. See www.fueleconomy.gov. 8. New 2026 Prius LE Model 1223. Lease based on net cap cost of \$26,568. Lease end purchase option \$20,467. 9. New 2026 Prius (excludes Prius PHEV). 4.99% APR financing for 60 months with \$18.87 per \$1,000 borrowed. 10. New 2025 Prius (excludes Prius PHEV), new 2025 RAV4 Gas (excludes Hybrid & RAV4 PHEV), and new 2025 Camry. 4.75% APR financing for 60 months with \$18.76 per \$1,000 OR 5.75% APR financing for 72 months with \$16.46 per \$1,000 borrowed. 11. Based on manufacturers' sales data for small SUVs (RAV4) and mid-size passenger cars (Camry), CY 2024. 12. New 2025 RAV4 LE FWD Model 4430. Lease based on net cap cost of \$27,023. Lease end purchase option \$21,100. 13. New 2025 RAV4 Hybrid (excludes Gas Model & RAV4 PHEV) 5.75% APR financing for 60 months with \$19.22 per \$1,000 borrowed. 14. New 2025 Camry LE FWD Model 2559. Lease based on net cap cost of \$26,028. Lease end purchase option \$19,935. 15. 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. 16. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. 17. 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: b24k, Mirai, Prius and Prius Prime include enhanced ToyotaCare and/or Roadside Assistance). Roadside assistance limits towing distances and locations and does not include parts and fluids, except emergency fuel delivery for certain vehicles. Excludes rental company fleet sale vehicles. See your Toyota dealer for additional restrictions and exclusions. Valid only in the continental U.S. *NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier 1 PLUS customers ONLY. Excludes state and local taxes, license, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 miles at the rate of \$0.15 per mile (10K low mileage leases) for 2025 Tundra, RAV4 & Camry, and 30,000 miles at the rate of \$0.15 per mile (12K low mileage lease) for 2026 Prius. A \$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, 8, 9, 10, 12, 14, 15 & 16: Must take retail delivery from new 2025 and 2026 models in dealer stock while supply lasts between 9/3/25 and 9/30/25. Offers may vary by region. 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 9/30/25.

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