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Moody on The Market

*Pat
Moody*

Houndstooth Restaurant Launches Monthly Give Back Nights

This fall and winter, Houndstooth Restaurant is introducing Give Back Nights, a new monthly initiative to give back to the local community. One Wednesday evening each month, 15% of all sales will go directly to a local nonprofit serving the Benton Harbor area.

The series kicks off on Wednesday, October 8, with proceeds benefiting The Soup Kitchen of Benton Harbor. The organization is currently navigating a difficult transition after losing their longtime location and is operating in a temporary space as they wait for a permanent home to reopen. Houndstooth chose to begin the series with the Soup Kitchen as a show of support during this critical time.

"Our team felt it was important to start with the Soup Kitchen, especially while they're in this limbo," said chef and owner Cheyenne Galbraith. "They've been a lifeline for so many in our community, and now they need us. At one time our location was home to the Soup Kitchen and that is close to our hearts."

Upcoming Give Back Nights:

- October 8 – The Soup Kitchen of Benton Harbor
- November 12 – Boys & Girls Club of Benton Harbor
- December 10 – Animal Aid of Southwestern Michigan

Each Give Back Night falls on a Wednesday, inviting guests to dine with purpose—supporting important causes while enjoying Houndstooth's creative, seasonal menu. Reservations are encouraged but not required.

Houndstooth will continue this series the beginning of the new year. To book your reservation for one of these evenings, visit eathoundstooth.com

ABOUT HOUNDSTOOTH

Houndstooth is a modern American restaurant in downtown Benton Harbor, opened in 2019 by sibling chefs James and Cheyenne Galbraith. Now led by Cheyenne, it's known for bold, seasonal cooking and a deep commitment to cultivating a healthy, collaborative space for hospitality workers and guests alike.



Zack East

*Senior Director of
Organizational Sustainability,
United Way of
Southwest Michigan*



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There's Nothing Scary About Helping Your Community

Welcome to Fall, Southwest Michigan. Though the weather hasn't exactly been Fall-like just yet, the final three months of the year are a busy and important time for our work at United Way of Southwest Michigan. I want to share a few important things you can do to help your community

and make the work of United Way more impactful.

Volunteer for Rake a Difference:

Thursday, November 13 will be here before we know it, and that's the day over a thousand volunteers spread throughout Berrien,

Continued on page 2

Inserts & Promotions

- Ace Hardware
- Bronson
- Breast Cancer Awareness
- Family Fare
- Martins Super Markets
- National SAVE Coupons

Inserts may vary by zip code

East *Continued from cover*

Cass, and Van Buren counties to help senior citizens in need of fall cleanup around their yards. This is vital work that needs to be done, and while many of your friends and neighbors are happy to do it, we hope you'll join the call to be part of this important day of caring.

If you can help, we need you to sign up at [RakeADifference.com](#) to help rake, bag leaves, and if possible, clean gutters for residents in need. Sign ups close for volunteers in a few weeks on October 17, and we desperately want to make sure no senior home goes unserved in 2025. The need is already great, but I know Southwest Michigan will hear our calls for help to step up to this fun and important challenge.

Participate in Your Workplace Campaign: As I write this, Whirlpool Corporation is wrapping up their annual campaign to help United Way of Southwest Michigan with another year of incredible support from their volunteer campaign team leaders. Did you know the Upton family Whirlpool leadership helped start United Way in the Twin Cities as the Community Chest in 1943? That incredible history of our connection to Whirlpool and hundreds of other workplaces in the three-county area is vital to the success and funding of many United Way programs and partners.

So if you hear about a workplace campaign for United Way of Southwest Michigan at your place of employment, I urge you to please participate. Ask your HR rep or other leadership if you have a workplace campaign, and if you don't, we can

help you get started and do all the heavy lifting alongside your company. Our campaign team of Erin, Bri, Dawn, Sharon and Sandy are all here to support you! Just email me, zack@uwsm.org to learn more.

Sponsor An Event or Program: Fun events United Way does each year like Rock the Boat and Rake a Difference are great fundraisers for us, and your organization can help us make them a reality. Whether you donate in-kind with a gift of resources or items, or a monetary donation to help us offset costs, we appreciate your help immensely. For example, did you know United Way of Southwest Michigan's cost to run programs like Dolly Parton's Imagination Library for the thousands of kids in the area is nearly a quarter million dollars? If you or your organization want to sponsor programs like these, let's sit down and talk about what's important to you and how your sustainable gift can make a difference.

Donate: It is very easy to donate to United Way of Southwest Michigan. You can send us a check of any amount to PO Box 288, St. Joseph, MI 49085, or online at [uwsm.org/donate](#) to use your credit card, Apple Pay, Google, Venmo, PayPal and more. When you donate to United Way of Southwest Michigan, your dollars stay in Berrien, Cass, and Van Buren counties to impact over 75 programs at more than 45 organizations. And every dollar is leveraged to create even more impact, so even if you give \$25, \$50, or \$100, or just \$5 a paycheck, it does matter, and we thank you for your support!

We're Moving (But Not Far)!

After 27 years in the same spot, we're heading to a new home — just across the street! You'll now find us at **2135 Plaza Drive, Benton Harbor.**

So don't worry, we're still here—still local. Stop by, check out the new digs, and say "hi!"



50,314 Weekly Readers!

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Photo of the Week



Hook n Hoodie

This patient young angler is not detoured by the rain shower.

Photo by Tom Grove

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.



JOIN US FOR THE 2ND ANNUAL RUN AND CREEP 5K RUN/WALK

When: Saturday, October 18, 2025
Time: Sign-in starts 7:00 AM | Race starts 8:00 AM
Starting Location: Start and finish at RAC
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Register: Online by October 1st



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Tyler Allen
*Comfort Advisor
Boss Services*

**BOSS ComfortShield:
A Game-Changer in Smart Home
HVAC Protection**

In an era where unexpected home repairs can disrupt budgets and daily comfort, BOSS Services introduces a revolutionary approach to prevent HVAC failures before they occur. This new initiative, known as BOSS ComfortShield, represents an advanced membership program that leverages cutting-edge AI diagnostic monitoring to protect residential heating, ventilation, and air conditioning systems. By shifting from reactive fixes to proactive oversight, BOSS ComfortShield aims to deliver reliable, technology-enhanced security for homeowners throughout Michigan's great southwest region.

The foundation of BOSS ComfortShield lies in its role as an ever-watchful digital protector for household climate control. Members benefit from continuous real-time tracking of essential system indicators, including indoor & outdoor temperature, humidity, air flow, equipment runtimes, and more. Through sophisticated AI algorithms and integrated controls that blend effortlessly with most existing HVAC setups, the program identifies early signs of trouble, such as excessive energy usage, restricted air flow and 40 other alerts, long before they lead to major breakdowns. This means potential issues, like a struggling compressor during peak summer heat or a low temperature warning in winter, can be flagged instantly through user-friendly app alerts, enabling prompt professional intervention.

BOSS Services has built its reputation on dependable service, and BOSS ComfortShield takes this foundation further by prioritizing foresight

in maintenance strategies. Instead of waiting for symptoms to appear, the system empowers users with data-driven insights that minimize downtime, reduce repair expenses, and alleviate the frustration of sudden system failures. This forward-thinking model not only enhances operational efficiency but also contributes to extending the average HVAC lifespan through timely optimizations.

A key differentiator for BOSS ComfortShield is its focus on preventive measures rather than post-failure responses. Conventional HVAC care typically involves periodic inspections that may not always locate problems until it's too late, often resulting in emergency calls and higher costs. By contrast, BOSS ComfortShield provides round-the-clock surveillance, pinpointing specific concerns such as systems failing to achieve set temperatures, prolonged operation cycles that indicate inefficiency, blocked airflow from debris accumulation, or alerts for unusually low or high temperatures. Over 40 alert types and real-time sensor readings ensure comprehensive coverage. This vigilant approach can lead to significant savings, with early interventions often averting repairs that could otherwise cost hundreds or thousands of dollars.

As climate variability grows more pronounced—with harsher winters and hotter summers straining HVAC units—initiatives like BOSS ComfortShield signal a broader movement toward smarter, more durable living spaces. These programs promote sustainability by optimizing energy use, which in turn lowers utility bills and reduces environmental impact through decreased waste and emissions. For residents weary of unpredictable HVAC performance, this represents a reliable alternative to chance-based maintenance.

To join, interested homeowners can contact BOSS Services directly for enrollment details, with options available through phone, website, or local offices.

Ultimately, BOSS ComfortShield transcends mere troubleshooting; it fosters an environment where homes remain consistently comfortable and secure, regardless of external conditions. By embracing this innovative program, BOSS Services continues to raise the standard in home comfort management, making advanced protection available to everyday households.

BOSS ComfortShield



Welcome to BOSS ComfortShield! Upgrade to a BOSS ComfortShield-compatible thermostat and unlock remote access, real-time maintenance alerts, weather forecasts, expert monitoring from BOSS Services, and more. Say goodbye to unexpected HVAC breakdowns and soaring energy bills—our team proactively monitors your system to prevent issues, ensuring total peace of mind and a perfectly climate-controlled home. Join BOSS ComfortShield today and elevate your comfort!



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Tickets

TheMendelCenter.com



Lake Michigan College Mendel Center
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Program subject to change. Prices shown do not include fees.



**Sarah
Spoonholtz**

**Regional
Director,
SMR Chamber**

Bridgman Legion Salute The Troops Playground Fundraiser!

As someone who is the proud daughter and sister of two Veterans - Air Force and Army - I'm beyond excited to share that the **Greater Bridgman Area Chamber and Growth Alliance**, in partnership with the **Bridgman American Legion Post 331** and the **City of Bridgman**, are joining forces to announce the launch of a capital campaign to develop the new *Salute the Troops* community playground.

Nancy Kiernan, Director of the Greater Bridgman Area Chamber and Growth Alliance (BCGA) and the amazing group of committee members are leading the charge on this as another passion project for those involved.

This unique project will honor the service and sacrifice of veterans while providing a safe and engaging place for families to gather. The American Legion Post 331, a cornerstone of Bridgman's community life, will welcome the *Salute the Troops* Playground, which aims not only to provide a recreational space but also to educate children about the contributions of America's veterans, instilling values of citizenship, gratitude, and national responsibility.

Picture it, children climbing aboard a Navy ship-shaped play structure, racing through an obstacle course, and exploring playground features inspired by all five branches of the military. As they play, they'll see flags, plaques, and engraved pavers honoring local heroes by name. Families will be able to gather in a peaceful memorial garden nearby, reflecting on the sacrifices of those who served. I get emotional just thinking about it.

"For our veterans, this project is deeply personal. The 'Salute the Troops' Playground ensures that future generations understand the sacrifices made for their freedoms, and it gives us the chance to strengthen the bond between our community and those who

served." — **Tim Quardokus, Commander, Bridgman American Legion Post 331.**

This project is envisioned as a community-wide and regional initiative. The campaign seeks to **raise \$250,000** to cover construction costs, equipment, and site improvements. Community members, businesses, and organizations are encouraged to contribute and help bring this vision to life. To kick off fundraising, a **1940s stars & stripes** event will be held the **Saturday before Veterans Day** at the newly remodeled **Legion Assembly Hall**. Guests will enjoy food, live music, and dancing, along with a silent auction—all to benefit the *"Salute the Troops"* Playground.

"This playground will be more than swings and slides—it will be a place of remembrance, gratitude, and community pride. By working together, we can create a space that honors those who served while giving our children a place to learn, play, and grow." — **Cheri Heward, President, BCGA.**

The overall community impact, above and beyond continuing to recognize our Veterans, includes enhancing Bridgman's park system and community identity; strengthens inter-generational connections between veterans and families; provides a safe, inclusive gathering place for children and visitors; and most importantly fosters empathy, gratitude, and civic responsibility in youth.

Tickets for the November 8th *"Salute the Troops"* Playground Fundraiser are available online at tinyurl.com/BCGATroops, which physical tickets becoming available next week at the Bridgman American Legion, Harding's Friendly Market – Bridgman, United Federal Credit Union – Bridgman. You can purchase them for \$40 per person, \$30 for Veterans and Active Duty, or get a Table of 8 for \$300.

Event Details:

Date: Saturday, November 8th

Time: 6:00 p.m. – 10:00 p.m.

Location: Bridgman American Legion Post 331 – 4241 Legion Street

Donations of all sizes are welcome and can be made at tinyurl.com/BCGATroops - or by contacting Nancy directly at 269-285-2152 or NKiernan@BridgmanCGA.org. This includes silent auction items from businesses and individuals all across Berrien County!

Have additional questions? Feel free to reach out to me directly at sspoonholtz@smrchamber.com or 269-932-4040.



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 **WHATEVER IT TAKES.**



Moody *Continued from cover*

**Downtown scavenger hunt taking place
all month in St. Joseph**

Now that October is here, St. Joseph Today is inviting everyone of all ages to join in a scavenger hunt that will be going on all month downtown.

St. Joe Today's Daniele Crevier tells us as part of "Where's the Witch," you can pick up a passport at the St. Joseph Welcome Center and then look for a witch at participating businesses.

"There are 13 participating locations, including the St. Joseph Welcome Center," Crevier said. "You just go search around for the witch from the book, *The Room on the Broom*. So when you find it, you get your passport stamped by that participating location. And then once you complete it, you can turn it in for a prize."

The prizes are geared toward younger participants, but Crevier says, really, anyone can take part in the hunt. The monthlong scavenger hunt leads into the Downtown Spooktacular on October 18.

"Just another fun thing to get the community out, especially getting people in stores and just enjoying our downtown in the fall time."

The grand prize for finding the witch at all participating downtown businesses is a copy of *Room on the Broom* by Julia Donaldson. Other prizes include stickers and various Halloween-themed goodies.

The winner of the scavenger hunt will be selected November 3.

**Community leaders celebrate as Project
T breaks ground in Benton Harbor**

Ground has been broken on Project T, a housing development planned at the site of the former Mercy Hospital in Benton Harbor.

Speaking at Tuesday's celebration, Harbor Habitat's Erin Hudson said it took a community-wide partnership to make the project possible. She told us it all started out as a wild idea, to create affordable housing at the very site where many Benton Harbor residents were born. Nearly a decade later, she said to see construction start didn't feel real.

"To see something that started off as an idea, as a dream, as something on a sketch pad, and then to now see them actually moving dirt and putting in the foundations that are going to literally change the trajectory of 28 families' lives is quite humbling," Hudson said.

Phase One of Project T will include 14 duplexes, or 28 homes for sale. The \$8.8 million effort received support in the form of \$2.5 million from the state and private backers. Hudson said it's those funding challenges that required changing the plan many times, and Benton Harbor city leaders always remained on board.

Mayor Marcus Muhammad told us this is a great achievement for the city.

"All of the obstacles, which there were many, there were a lot of challenges,"

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Open: Wednesday - Sunday 5pm-Close

Muhammad said. "And we had to use every incentive. From the state of Michigan, we had to use the brownfield. We had to stretch in some cases where we didn't think we could go any more."

Hudson said her development partner, Renovare, helped push Project T over the finish line.

Phase One is expected to be finished next summer. Phase Two will include a four-story apartment building with 39 residential units and commercial space on the ground level. Phase Three would be five duplexes for Habitat families.

A visible and vocal symbol of the future building on the past at today's ceremony was former Mayor Emma Hull, who spoke about giving birth to her first child at Mercy Hospital decades ago, then working recently as the Chair of the City's Brownfield Committee to win approval for the Project T development plan.

Niles Scream Park ranked second on 'Top 5 Bucket List Haunts of 2025'

The Niles Scream Park has been included on a national organization's list of the best haunted attractions to put on your bucket list.

America Haunts, the national association of haunted attractions, placed the Niles Scream Park behind only Thrillvania Haunted House Park in Dallas on its Top 5 Bucket List Haunts of 2025. It says the Niles park is unique in that it changes out its attractions each year.

Niles Scream Park manager Aaron Smith tells us they indeed change about 70% of the things to see there each fall. He says the park is one of a kind.

"It's definitely a destination of fear, as we like to say," Smith said. "Most haunted houses, you're in and out in 15 to 30 minutes, tops. But we are a place where you can spend a frightful night full hours of entertainment. It's not a one-stop shop. There's more than just a haunted house."

Smith says the Niles Scream Park opened for the season on September 6. So, what can visitors see?

"We have the classic Niles Haunted House. We have what we call the Haunted Duplex, which contains two smaller haunted houses inside of it. Completely brand new attractions, 100% overhaul, known as The Lodge and Dust to Dust."

There's also the half-mile Field of Screams, the Wicked Woods, and escape rooms.

The Niles Scream Park is a non-profit, donating proceeds each year to charitable causes and scholarships for its own volunteers. Smith says they've been scaring the community for 52 years.

Pat Moody

Publisher, MoodyOnTheMarket.com
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2025 FORD ESCAPE
ACTIVE ALL WHEEL DRIVE

Carbonized Gray, Blind Spot Monitoring with Cross Traffic Alert, FordPass Connect, 17 Inch Aluminum Wheels, and Much More! F25257

MSRP.....	\$32,755
SIEMANS DISCOUNT.....	- 760
TRADE-IN ASSISTANCE BONUS CASH**.....	5,000
SALE PRICE FOR EVERYONE \$26,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	500
AS LOW AS \$26,495	

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



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.....	- 245
SALE PRICE FOR EVERYONE \$29,595	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	500
AS LOW AS \$29,095	

*MUST QUALIFY



2025 FORD BRONCO
SPORT BIG BEND 4X4

Velocity Blue Metallic, Black Diamond Off Road Package, 17 Inch Carbonized Gray Aluminum Wheels, 1.5 Ecoboost Engine, and Much More! F25193

MSRP.....	\$35,205
SIEMANS DISCOUNT.....	- 710
RETAIL BONUS CASH**.....	500
TRADE-IN ASSISTANCE BONUS CASH**.....	1,000
SALE PRICE FOR EVERYONE \$32,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	500
AS LOW AS \$32,495	

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



2025 FORD EXPLORER
ACTIVE 4 WHEEL DRIVE

Agate Black Metallic, 2ND Row Bench with EZ Entry, 18 Inch Aluminum Wheels, Power Liftgate, Power Driver and Passenger Seats, 3RD Row Seat, Class III Trailer Tow Package, 13 Inch Touchscreen, and Much More! F25290

MSRP.....	\$43,905
SIEMANS DISCOUNT.....	- 1,410
BONUS CUSTOMER CASH**.....	1,500
SALE PRICE FOR EVERYONE \$40,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	500
AS LOW AS \$40,495	

**PLUS 0.9% FOR 36 MONTHS,
1.9% FOR 48 MONTHS, 2.9% FOR 60 MONTHS,
OR 3.9% FOR 72 MONTHS***

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



2025 FORD F-150
SUPERCREW STX 4X4

Iconic Silver Metallic, 20 Inch Dark Gray Aluminum Wheels, Blind Spot Information System, 12 Inch Touchscreen, Reverse Sensing System, Fog Lamps, 36 Gallon Fuel Tank, and Much More! F25062

MSRP.....	\$52,230
SIEMANS DISCOUNT.....	- 2,235
RETAIL BONUS CASH**.....	750
SALE PRICE FOR EVERYONE \$49,245	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	500
AS LOW AS \$48,745	

**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



2025 FORD TRANSIT 150
CARGO VAN

Oxford White, 3.5 V6 Engine, Limited Slip Rear Axle, SYNC 3, Rear View Camera, Power Windows and Locks, and Much More! F25218

MSRP.....	\$50,100
SIEMANS DISCOUNT.....	- 2,105
RETAIL CUSTOMER CASH.....	3,000
SALE PRICE FOR EVERYONE \$44,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	500
AS LOW AS \$44,495	

* MUST QUALIFY
** RESIDENCY RESTRICTIONS MAY APPLY



2025 FORD
F-250 PICKUP 4X4

Race Red, Cloth Seat, Locking Rear Axle, Chrome Package, Fog Lamps, Roof Clearance Lights, Platform Running Boards, Snow Plow Prep Package, Dual Battery, 410 AMP Alternator, and Much More! F25033

MSRP.....	\$51,995
SIEMANS DISCOUNT.....	- 2,500
RETAIL CUSTOMER CASH **.....	1,500
RETAIL CUSTOMER CASH.....	2,000
SALE PRICE FOR EVERYONE \$45,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	500
AS LOW AS \$45,495	

* MUST QUALIFY
** RESIDENCY RESTRICTIONS MAY APPLY



2025 FORD E-350
KUV HIGH ROOF BODY
SERVICE VAN

Oxford White, Cloth Seats, 7.3 V8 Engine, Remote Keyless Entry, 16 Inch Sport Wheel Covers, Cruise Control, Rear View Camera, Limited Slip Rear Axle, Power Windows and Locks, and Much More! F25002

MSRP.....	\$42,590
ADD KUV BODY SERVICE VAN.....	+33,494
SUBTOTAL.....	\$76,084
SIEMANS DISCOUNT.....	- 12,089
SALE PRICE FOR EVERYONE \$63,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	500
AS LOW AS \$63,495	

*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...- 2,000
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
NATIONAL JEEP MONOPOLY BONUS CASH - 500
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



2025 CHRYSLER PACIFICA SELECT

Fathom Blue Pearl, Power Sliding Doors, Power Liftgate, 10 Inch Touchscreen, Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, and Much More! C25120

MSRP.....\$44,940
SIEMANS DISCOUNT.....- 1,445
NATIONAL RETAIL BONUS CASH...- 3,500
SALE PRICE FOR EVERYONE \$39,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$39,495

* MUST QUALIFY



2025 RAM PROMASTER 2500 HIGH ROOF

Black, Storage Group, Power Windows and Locks, 7 Inch Touchscreen, Remote Keyless Entry, and Much More! C25106

MSRP.....\$53,250
SIEMANS DISCOUNT.....- 955
NATIONAL BONUS CASH.....- 2,500
RAM DEALER CASH COUPONS.....- 2,000
NATIONAL SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$45,795
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$45,295

* MUST QUALIFY



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 SELECT INVENTORY BONUS CASH - 2,000
NATIONAL RETAIL BONUS CASH...- 2,500
SALE PRICE FOR EVERYONE \$49,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$49,495

* MUST QUALIFY



2025 RAM 1500 BIG HORN CREW CAB 4X4 NIGHT EDITION

Billet Silver Metallic, 20 Inch Wheels, Black Aluminum Wheels, Heated Front Seats, Power Seat, Navigation with 12 Inch Display Screen, Power Adjustable Pedals, Rear Power Sliding Window, Heated Steering Wheel, Power Tailgate Release, and Much More! C25074

MSRP.....\$59,240
SIEMANS DISCOUNT.....- 3,321
NATIONAL 10% BELOW MSRP.....- 5,924
MIDWEST BC SFS BONUS CASH** - 1,250
MIDWEST BC REGIONAL BONUS CASH** - 750
SALE PRICE FOR EVERYONE \$47,995
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$45,495

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



2025 RAM 1500 LARAMIE CREW CAB 4X4

Ivory White, Dual Pane Panoramic Sunroof, Navigation with 14 Inch Touchscreen, Power Tailgate, 19 Speaker Harman Kardon Premium Sound System, Leather Bucket Seats, Towing Technology Group, Night Edition, 22 Inch Forged Aluminum Wheels, Sport Performance Hood, Heated Front and Rear Seats, Heated Steering Wheel, Power Deployable Running Boards, and Much More! C25079

MSRP.....\$78,035
SIEMANS DISCOUNT.....- 5,236
NATIONAL 10% BELOW MSRP.....- 7,804
SALE PRICE FOR EVERYONE \$64,995
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$62,495

* MUST QUALIFY
* MUST FINANCE THRU CHRYSLER CAPITAL



2024 RAM 5500 CREW CAB 4X4 DUMP BODY

Bright White, Heavy Duty Snow Plow Prep Package, 6.7 Cummins DIESEL Engine, Chrome Tubular Side Steps, Chrome Appearance Group, Trailer Brake Controller, VOTH Dump Body, and Much More! C24154

MSRP.....\$78,815
ADD FOR VOTH DUMP BODY.....+27,559
SUBTOTAL.....\$106,374
SIEMANS DISCOUNT.....- 6,629
BONUS CASH.....- 3,750
RAM DEALER CASH COUPON PROGRAM - 5,000
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** - 1,000

SALE PRICE FOR EVERYONE \$89,995
NATIONAL STELLANTIS LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$87,995

* MUST QUALIFY
* MUST FINANCE THRU CHRYSLER CAPITAL
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WAS \$40,995

October 4, 2025 Mail



**2024 RAM 2500
TRADESMAN REGULAR CAB 4X4**

WAS \$29,995

2022 FORD EXPLORER XLT AWD

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, SYNC3, Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasive Steering Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Atlas Blue Metallic, F25202A

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Class IV Trailer Tow Package, Remote Keyless Entry System, Carbonized Gray Metallic, M25040A

MANAGER'S SPECIALS

JUST A SHORT DRIVE TO BRIDGMAN FOR GREAT DEALS! SEE OUR EN

A white 2022 Ram 3500 Tradesman Crew Cab 4x4 pickup truck is shown from a front-three-quarter view. The truck features a large chrome grille with the 'RAM' logo, chrome headlights, and a chrome bumper. It has a crew cab configuration with four doors and a short bed. The truck is parked on a light-colored surface. The background is a solid light blue.

WAS \$49,746

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

NOW \$46,549



**WAS
\$46,500**

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

NOW \$43,675

WAS \$69,409



**2021 FORD F-150
SUPER DUTY**

NOW \$59,409



WAS \$65,561

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

NOW \$61,995

WAS \$25,995



2021 DODGE CHARGER STX

NOW \$23,368

WAS \$27,996



**2021 RAM PROMASTER CITY
TRADESMAN CARGO VAN**

NOW \$23,814

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 Wheels, 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

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



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WAS \$27,926



**2022 FORD
ESCAPE TITANIUM AWD
NOW \$27,515**

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

WAS \$82,467



**2023 JEEP WRANGLER
RUBICON 392 4X4
NOW \$72,778**

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 \$28,546



**2022 FORD ESCAPE AWD
NOW \$26,355**

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

October 4, 2023 Page 11

MANAGER'S SPECIALS

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



**2015 FORD RAPTOR
CREW 4X4
NOW \$66,515**

es, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Adjust Pedals, Twin Panel Moonroof, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, 360 Degree Camera, Balance of Factory Warranty! Code Orange Metallic, F24175A

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

WAS \$28,901



**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 \$46,737



**2022 RAM 2500 BIG HORN
CREW CAB 4X4
NOW \$41,731**

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 \$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

WAS \$37,513



**2022 RAM 1500 BIG HORN
CREW CAB 4X4
NOW \$35,738**

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

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Dennis Varo



Greg Kantauskas



Jon Weber



Tim Place



Bob Betker



Alisha Danneffel



Jonathan Ingels



Martin Siemans



Mike Ferguson



Jeff Miller







**2021 CHEVROLET COLORADO
LT EXTENDED CAB**
NOW \$20,991

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 62K Miles, Security Cover, Running Boards, Power Driver's Seat, Leather Heated Front Seats, Back-Up Camera, Remote Keyless Entry System, Cherry Red, F25196A



**2019 DODGE
DURANGO GT PLUS AWD**
NOW \$27,964

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 46K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sunroof, 3rd Row Seating, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Destroyer Gray, C26010A



**2023 FORD F-150 LARIAT
SUPERCREW 4X4**
NOW \$54,761

3.5 PowerBoost Full Hybrid Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 11K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC4, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, 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 and Rear Collision Mitigation, Back-Up Camera, Max Trailer Tow Package, Remote Keyless Entry System, Ford Certified Star White Metallic, C26019A



**2023 JEEP
GLADIATOR MOJAVE 4X4**
NOW \$45,389

3.6 V6 Engine, 6 Speed Manual Transmission, Aluminum Wheels, Less Than 10,000 Miles! Pickup Bed Cap, Bedliner with Pelican Cargo Box, Lift Kit, Navigation, Leather Seats, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Sarge Green, Lots of Upfits! Very Nice! C25147A



**2024 FORD F-150 XLT
SUPERCREW 4X4**
NOW \$49,636

2.7 V6 EcoBoost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 600 Miles! Bedliner, Running Boards, Remote Start, Navigation, SYNC4, Power Heated Front Seats, Power Slide Rear Window, 36 Gallon Fuel Tank, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Aerial View Display System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Carbonized Gray Metallic, C25096A

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**2022 FORD
EXPLORER XLT 4X4**
NOW \$33,220

2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Navigation, SYNC3, Power Leather Heated Front Seats, Heated Steering Wheel, 3rd Row Seating, Twin Panel Moonroof, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Star White Metallic, F25263A



**2023 JEEP GRAND
CHEROKEE LAREDO 4X4**
NOW \$32,724

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Touchscreen Display, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Baltic Grey Metallic, U25076



**2022 GMC SIERRA 1500
DENALI CREW CAB 4X4**
NOW \$48,995

5.3 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 58K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Warning and Mitigation, Front and Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Summit White, F2420A



**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, Jeep Certified! C2404A



**2021 JEEP WRANGLER
UNLIMITED SAHARA 4X4**
NOW \$35,827

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, 32K Miles, Remote Start, Navigation, Heated Front Seats, Heated Steering Wheel, Leather Premium McKinley Trimmed Seats, Sky One-Touch Power Top, Touchscreen Display, Safety Group, Blind Spot and Cross Path Detection, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Bright White, F25213A



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**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



**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



**2023 FORD EXPLORER
LIMITED HYBRID 4WD**
NOW \$41,523

3.3 HYBRID Engine, 10 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Folding 3rd Row Seats, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Ford Certified! Star White Metallic, F25237A



**2018 FORD
EXPLORER LIMITED 4WD**
NOW \$14,995

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**Don
Stuart**

Humorist

Retiring...and Tiring

My wife recently retired from the workaday world. You may think, "Well, that explains how you could go and take that months-long trip to Europe." (Let me remind you – it was only three weeks. It just took me months and months to blabber all about it.)

However, while we were on that vacation, my wife was still gainfully employed! When we returned, she put in seven last days of work, and then, as she put it: "Ta-da! – that's a wrap on my career!"

I mention this only to explain that THIS was when the REAL traveling began! Since then, road trips have taken us to various garden spots in Indiana; Pittsburgh; various garden spots in New York state; Washington, D.C.; Seattle; and Indiana again. I think that's all of them...right? (Insert "panting from exertion" emoji here.)

The first trip, to Indiana, was a solo journey for me. My objective was Muncie, where my No. 2 big brother lives. My objective was also Carmel, where No. 1 son's family lives. Oh, and another objective was Valparaiso, where my big sister lives. Oh, wow, and then Lowell, my hometown, was yet another objective. Followed by a return to Muncie. And a return to Carmel. (Insert several "panting from exertion" emojis here.)

In case you're wondering, my wife missed me not a whit. She had No. 3 son here for company. And she had Marie Kondo for inspiration-motivation. She was SO EAGER to tidy and declutter. Her main tidying and decluttering focus was anything that belongs to me. While the cat's away, y'know.

The visit to my bro in Muncie was spurred by his recent hip replacement surgery. No, not that hip, the other one. He's replaced them both now.

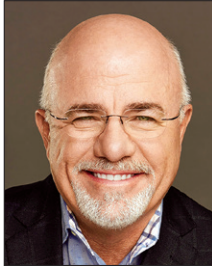
Perhaps it was due to his previous new-joint experience, but my brother needed almost zero help from me. Sure, he was hobbled, but he's a capital "S" Stoic, and just hobbled through.

This was in certain ways absolutely fine with me. Because his home was a furnace, an oven, a kiln, a (insert red-faced sweaty emoji here). It was mid-July, and temps were near 90-degrees every day I was there. INSIDE HIS HOUSE!. Of course, my brother has air conditioning. But also of course, he stoically does NOT use it. I thought for some reason he didn't have AC; when I found out, well (insert bug-eyed/astounded emoji here!)

My older sister was with him when I arrived, and stayed one more night. She said – and mind you, she's NOT a Stoic – she'd sleep on the couch that night, giving me the bedroom with a (virtually useless) box fan. I gave her the bug-eyed look and said, "Nope, I'm getting a hotel room." Which I did.

Another of my brother's traits: he's a Luddite, tech-wise. For example, he has Wi-Fi. But he doesn't know the password. Which obviously, guests need to logon. Fortunately, while I have some technophobic tendencies, I learned how to suss out his password.

Which enabled me to use the FindMy feature on my devices. Which enabled me to see that my wife spent most of my absence in our "spare room." MY room, my den, lair, man-cave. And was she ever in a Kondo-ing frenzy! – her FindMy photo was actually vibrating!



**Dave
Ramsey**

*Financial
Expert*
The Ramsey Show

Dave Says

There's No Fun in Dysfunctional

Dear Dave,

My husband and I are both 25. We've been married just over a year. I'm a stay-at-home mom, and we have one baby. Because I'm home with our son and my husband works outside the home, he believes he gets to make all the financial decisions. He eats out and buys whatever he feels like but tells me I can't do the same. He says getting to be at home all day and having things like television, electricity and air conditioning are my luxuries. I try to be understanding because he works hard, but this is causing real tension between us. Do you have any advice?

Christina

Dear Christina,

There's just no other way to say this: You married a child in a man's body. He's treating

you like a second-class citizen, and I'm truly sorry you're finding out the hard way that your husband's a twit. This is just about the most dysfunctional thing I've ever heard.

I want you to really pay attention because I'm about to stack how things should be up against how they stand. When you're married, regardless of who earns the money, you both have an income. You each have a say in where every single one of those dollars goes. My wife hasn't worked outside the home in about 40 years. But she has an incredible income because we have an incredible income – together. And we, together, decide what to do with our income.

Are you understanding these words clearly? None of this is happening in your marriage. Just because I earn an income at my job and my wife doesn't have an earned income personally, that doesn't invalidate her power or right to a vote within our household. She has exactly the same rights I do – morally, spiritually and legally.

This is not okay, Christina. None of it. You are living in a majorly dysfunctional marriage, and it's something I can't fix within the confines of a column. Some marriage counseling is way overdue here. And if he won't go with you as a couple, you go alone. All I can do is confirm that you're not the crazy one here. The feelings you have about things being really messed up are 100% spot-on.

At the very least, I think your whole family desperately needs to get involved with a good, strong, local church. I'm talking about a healthy church. One that doesn't support your husband's ridiculous, backwards ideas. One that has some real men who can teach this little boy how to be a man. Because true masculinity is service-oriented. A real man serves his wife, and he serves his children. And that isn't happening here.

– Dave

* Dave Ramsey is a nine-time national bestselling author, personal finance expert and host of "The Ramsey Show." He has appeared on "Good Morning America," "CBS Mornings," the "Today" show, 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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Forgiving Rebuke

The person was startled awake when a man dressed in a strange outfit with a covering over his face burst into the bedroom in the middle of the night and dragged them out. Kicking and screaming, the firefighter pulled them to safety. Life was on the line, and so the firefighter did what was necessary—even if the person didn't fully understand in that moment.

"You can't judge me! Who are you to tell me what I can and can't do?" I can get defensive when someone confronts me. I can deflect my opposition onto others. I can kick and scream without realizing how harmful my situation is.

I need people to rebuke me—and so do you. If we didn't, then we would be claiming to be perfect and to always have perfect judgment. But we are not. We need rebukers. In fact, Jesus commanded rebukers to be ready and act:

"If your brother sins, rebuke him. If he repents, forgive him." (Luke 17:3)

I can be well-intentioned but completely out of line in my motivation and behavior. God places people in my life who can rebuke me to help me.

A well-placed rebuke not only helps me but also others. My wrong behavior could be harming other people. If I am not stopped, that harm could continue.

But I also need a certain kind of rebuker—one whose intention is not to shame me but to forgive me. Jesus instructs that proper judgment is meant to restore. That restoration can only happen with forgiveness. I need a rebuker who will follow with forgiveness, just like Jesus does.

When someone says, "I'm sorry," the best response is "You are forgiven," not "It's ok." Because sin is never ok. If it needs rebuke, it is not ok. But it can be forgiven.

The cross is God's statement that sin is not ok. If Jesus brutally died for it, it is far from ok. But it is forgiven. The cross declares that the penalty for sin is paid. Sins rebuked are sins forgiven.

Afterwards, the startled sleeper thanked the firefighter profusely for the heroic rescue. If he hadn't pushed through the objectionable screams, a life could have been lost. But he did break in, and he did save a life. That is bravery worth doing.

I too can be a forgiving rebuker. Chances are you know someone who is harming another person. You could even be the recipient of that harm. Rebuke. Stop the hurt. But rebuke with the intention to forgive, not in revenge. Forgive because God has rebuked and forgiven you. Be the healing hero—a forgiving rebuker.

When someone harms you, what makes it so hard to rebuke? If forgiveness were your motivation, how could that give you courage to say something?

Prayer: Thank you, loving Father, for rebuking me when I am wrong. Sin hurts. Jesus paid the ultimate hurt for all my sin. Give me boldness to rebuke harmful behavior so I can come in with your forgiveness. Amen.

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

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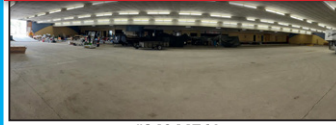
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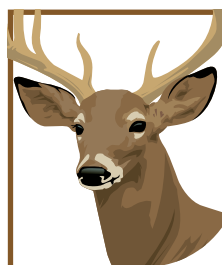
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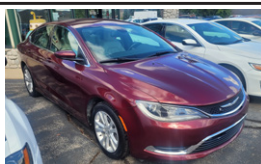
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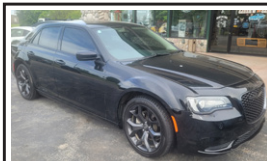
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2.99% for **48** Mos.³

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1. Based on manufacturers' sales data for mid-size truck (Tacoma), small SUVs (RAV4) and mid-size passenger cars (Camry), CY 2024. 2. New 2025 Tacoma SR5 Double Cab 4x4 Model 7540. Lease based on net cap cost of \$37,093. Lease end purchase option \$32,482. 3. New 2025 Tacoma (includes Hybrid, but excludes TRD Pro & Trailhunter). 2.99% APR financing for 48 months with \$22.13 per \$1,000 borrowed OR 3.99% APR financing for 60 months with \$18.41 per \$1,000 borrowed OR 4.99% APR for 72 months with \$16.10 per \$1,000 borrowed. 4. \$500 TFS Standard APR Cash on new 2025 Tacoma SR & SR5 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. 5. New 2025 RAV4 LE FWD Model 4430. Lease based on net cap cost of \$27,528. Lease end purchase option \$21,304. 6. Toyota vehicles and components are built using U.S. and globally sourced parts. 7. 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 borrowed OR 5.75% APR financing for 72 months with \$16.46 per \$1,000 borrowed. 8. New 2025 RAV4 Hybrid (excludes Gas Model & RAV4 PHEV) 5.75% APR financing for 60 months with \$19.22 per \$1,000 borrowed. 9. New 2026 Camry LE FWD Model 2559. Lease based on net cap cost of \$26,040. Lease end purchase option \$21,055. 10. Qualified current, active-duty U.S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U.S. Military veterans regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U.S. military personnel (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. 11. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. 12. ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first, and 24-hour Roadside Assistance is included for two years, unlimited mileage (NOTE: b24X, Mirai, Prius and Prius Prime include enhanced ToyotaCare and/or Roadside Assistance). Roadside assistance limits towing distances and locations and does not include parts and fluids, except emergency fuel delivery for certain vehicles. Excludes rental company fleet sale vehicles. See your Toyota dealer for additional restrictions and exclusions. Valid only in the continental U.S. *NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier 1 PLUS customers ONLY. Excludes state and local taxes, license, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 miles at the rate of \$0.15 per mile (10K low mileage leases). 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, 3, 4, 5, 7, 8, 9, 10 & 11: Must take retail delivery from new 2025 and new 2026 models in dealer stock while supply lasts between 10/1/25 and 11/3/25. 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 11/3/25.

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