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**Moody on
The Market**

*Pat
Moody*

St. Joseph DDA looks for funding through Tax Increment Financing carveout

The city of St. Joseph held a workshop for this week to explain a development tool it's seeking to bring back to the downtown area after a roughly 40-year absence.

TIF stands for "tax increment financing," and is a term we've heard a lot lately around Berrien County as the establishment of TIF districts has been used to help developers recoup costs.

The city hopes to use a dedicated portion of approved TIF plans in the downtown area to fund Downtown Development Authority activities.

The state changed the law in 2023 to encourage construction project investment, allowing developers to recoup part of their investments by collecting some of the property tax increase resulting from development.

Development Director Kelly Ewalt says the event will clarify what using a TIF means for a city and how St. Joe plans to carve out a portion dedicated to downtown development.

St. Joseph Development Director Kelly Ewalt tells us city leaders, joined by Cornerstone Alliance, explained how TIFs work as the Downtown Development Authority considers their use.

So, how does a TIF work?

"Basically, what that does is it sets a base-line tax rate in the downtown district," Ewalt said. "So, whatever it is for 2025, that will be set as the baseline as new developments or improvements in the downtown area come in that incremental growth in the tax base will be recaptured by the DDA to be reinvested in that district."

Ewalt says tax increment financing does not create any new taxes. It just captures tax dollar growth over time.

The city tells us TIFs have not been used to spur development downtown since the 1980s.

Benton Harbor putting certified, remote teachers in more classrooms

To better serve students during a nation-wide teacher shortage, Benton Harbor Area Schools is hiring a firm to provide it with certified teachers using long-distance learning technology.

Continued on page 8







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**Paul
Knapp**

*Executive
Director,
St. Joseph Today*

Celebrating a Spooktacular Start to the Holiday Season

As the weather shifts and the leaves explode with color, there's growing anticipation for the holiday season ahead. We're settling into a vibrant time of the year here in St. Joe, and I'm writing this week with an enormous amount of gratitude and excitement as we reflect on an incredible Fall and look ahead to a full schedule of seasonal events!

This past Saturday, we hosted the inaugural Downtown Spooktacular. I am thrilled to report that the weather

Continued on page 2

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Knapp *Continued from cover*

held out beautifully for what was an incredible, full day of family fun. The engagement we saw from residents and visitors alike exceeded all our expectations, proving once again that when the community comes together, St. Joe shines!

We hoped this event would bring the magic of Halloween directly into the heart of St. Joe, and the community answered the call with overwhelming enthusiasm. We gave out nearly 400 pumpkins in the first 90 minutes! Over 700 people rode the downtown hayride, which was running constantly to keep up with demand. Over 500 folks climbed to the top of the lighthouse, taking in a great view of the fall colors surrounding Lake Michigan, and 150 friends of all ages joined our first annual costume parade that strutted proudly down State Street.

We are so grateful for all those who came out to enjoy a beautiful day celebrating Halloween in downtown St. Joe. It is your enthusiasm, energy, and commitment to local events that make these initiatives worthwhile and successful.

This inaugural success would not have been possible without the extraordinary support of our dedicated event sponsors: AEP, Chick-fil-A, Free-

dom Boat Club, Holt Bosse, and Visit Southwest Michigan. Their commitment to enhancing our community events helps us keep these traditions vibrant and accessible for everyone in the region.

The inaugural Downtown Spooktacular was a powerful testament to the collaborative, community spirit of Southwest Michigan, and we are so excited to see how this event grows and evolves next year!

But the fall fun is far from over! The city of St. Joe will again host the popular "Truck or Treat." This fantastic, tradition is moving to Downtown St. Joe this year and is scheduled for this Saturday, October 25th, from 4:00 pm to 6:00 pm. It's a fun way for kids to collect goodies and showcase the fun and unique vehicles from public works and community safety departments.

Then, on Friday, October 31st St. Joe Today hosts our traditional Downtown Trick or Treating. Jump start your trick-or-treating from 4:30 pm to 6:00 pm! This beloved tradition involves



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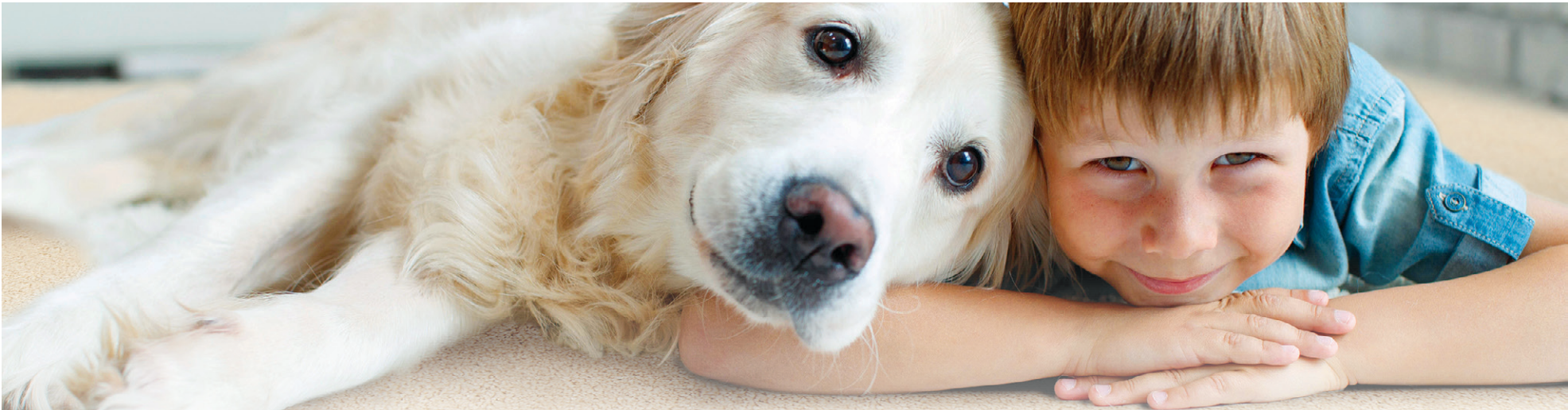
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No Stopping the Creeping Crimson

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Ductless HVAC Systems

Ductless HVAC systems, also known as mini-split systems, offer an efficient way to heat and cool spaces without relying on traditional ductwork. These systems are particularly useful in homes or buildings where installing ducts would be impractical or costly. By delivering conditioned air directly to specific areas, they provide targeted comfort while often reducing energy consumption compared to central systems.

At the core of a ductless HVAC system are two main components: an outdoor unit and one or more indoor units. The outdoor unit houses the compressor and condenser, which handle the heavy lifting of the refrigeration cycle. It connects to the indoor units via thin refrigerant lines that pass through small holes in the walls, minimizing structural alterations. Indoor units, typically mounted on walls or ceilings, contain evaporators and fans that distribute the air. Each indoor unit can operate independently, allowing for zoned temperature control in different rooms.

The operation of ductless HVAC systems revolves around the principles of heat transfer and refrigeration. In cooling mode, the system absorbs heat from indoor air and expels it outdoors. The process begins when the indoor unit's fan draws warm air over the evaporator coils, which are filled with cold refrigerant. The refrigerant, a fluid that changes states easily, absorbs the heat from the air, causing it to evaporate into a gas. This cooled air is then blown back into the room, lowering the temperature.

The gaseous refrigerant travels through the lines to the outdoor unit's compressor, which pressurizes it, raising its temperature further. In the condenser coils, a fan helps dissipate this heat into the outside air, condensing the refrigerant back

into a liquid. The liquid then returns to the indoor unit through an expansion valve, where its pressure drops, cooling it down for the cycle to repeat. This continuous loop efficiently removes heat and humidity, creating a comfortable indoor environment.

For heating, many ductless systems function as heat pumps, reversing the refrigeration cycle. Instead of expelling heat outdoors, the system extracts heat from the outside air—even in cold weather—and transfers it indoors. The outdoor unit's evaporator absorbs ambient heat, turning the refrigerant into a gas. The compressor then boosts its temperature, and the indoor unit's condenser releases this heat into the room. This reversal is achieved through a reversing valve that redirects the refrigerant's flow. Heat pumps are energy-efficient because they move existing heat rather than generate it from scratch, though supplemental heating may be needed in extremely low temperatures.

Installation of ductless systems is relatively straightforward. Technicians mount the indoor units in strategic locations for optimal airflow, connect them to the outdoor unit with refrigerant lines, and ensure proper electrical wiring. Since no ducts are involved, the process avoids the mess and expense of tearing into walls or ceilings. Maintenance is also simpler, often requiring just regular filter cleaning and annual professional check-ups to inspect refrigerant levels and coils.

Advantages of ductless HVAC include improved energy efficiency, as there's no heat loss through ducts, which can waste up to 30% of energy in traditional systems. They also offer quiet operation, with indoor units producing minimal noise. Flexibility is another key benefit; systems can be expanded by adding more indoor units, making them ideal for additions or retrofits. Additionally, they enhance indoor air quality by avoiding the dust and allergens that ducts can accumulate.

In summary, ductless HVAC systems provide a versatile, efficient alternative to conventional heating and cooling methods. By leveraging advanced refrigeration technology and zoned control, they deliver precise comfort while potentially lowering utility bills and simplifying installation. As energy standards evolve, these systems continue to gain popularity for their adaptability and performance.

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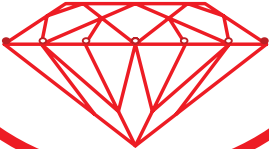
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**Arthur
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*President,
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Eighty Years of Education, Opportunity, and Partnership

Eighty years ago, Southwest Michigan faced a critical question: how could we help returning World War II veterans build new lives and support a growing local economy?

The answer came in the form of Benton Harbor Junior College. Operating out of a single borrowed classroom at Benton Harbor High School, 61 students gathered to gain the skills they needed for stable careers and

to strengthen local industries. That moment marked the birth of Lake Michigan College—and the start of a partnership between education and employers that continues to drive our region today.

While much has changed over the decades, LMC's mission has remained the same: to help people build better lives through education and opportunity.

Whether it's creating pathways for high school students, offering customized training for local manufacturers, or helping adults reskill for career advancement, the college continues to meet the region's needs head-on. Today, LMC serves over 4,000 students, offering them over 80 degree and certificate programs, 100 apprenticeships, and a wide array of short-term training programs aligned with workforce demand.

The college's partnerships are especially visible in its work with local schools. Through Early Middle College, dual enrollment, and

direct credit programs, high school students across Southwest Michigan can earn college credits—or even an associate degree—before graduation. For families, that means saving thousands of dollars while giving their kids a meaningful head start on higher education or a career.

Just ask Berrien Springs graduate Sophia Pate, who completed Early Middle College before transferring to Michigan State University. "It made the transition into college life easy, and all my credits transferred," she said. "We saved thousands of dollars, and I was a year ahead of the game."

Stories like Sophia's show what's possible when partnerships are grounded in listening and action.

The college's partnerships extend directly into the workforce. Last year, local employers shared with the Southwest Michigan Regional Chamber that while many workers had technical skills, they often lacked the professional "soft skills" that drive success—skills like communication, teamwork, conflict resolution, and time management. Rather than simply acknowledge the challenge, we partnered with LMC to solve the problem.

Together, we launched the Professional & Soft Skills Boot Camp, a one-day, hands-on training that delivered immediate results for businesses and employees alike. The program proved so effective it quickly expanded to five sessions, with two more planned this fall. It's

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a strong example of how LMC listens, adapts, and delivers for our regional economy.

That same spirit of listening and partnership is guiding the college's approach to two millages appearing before voters next year. The first is a renewal of its longstanding operating millage—the same one that has supported LMC for decades, with no increase. The second is a reduction of its capital millage, which funds building maintenance, safety, and infrastructure.

Because the college heard from its community, it is cutting the capital millage in half—from 0.48 mills to 0.24 mills. That's a powerful demonstration of good stewardship. It shows that LMC understands the balance between investing in our future and respecting the needs of local taxpayers.

For nearly 80 years, Lake Michigan College has strengthened this region—training our nurses, welders, machinists, IT professionals, and countless others who make Southwest Michigan thrive. Its legacy is not just in degrees awarded, but in the partnerships built, careers launched, and communities lifted along the way. That's a legacy we can all be proud of—and one I hope will continue to shape our region for decades to come.

On November 4th, I encourage you to join our Chamber's leadership—and hundreds of business leaders across Southwest Michigan—in voting **YES** on both LMC millage renewals.

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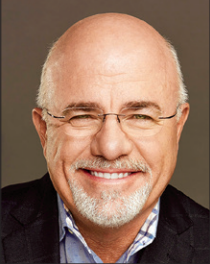
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Dave Says

Sometimes, It's Lonely at the Top

Dave,

When I started my business, I never realized just how lonely leadership can feel. The weight of every decision, pressure to protect the culture and having very few peers who understand how heavy things can be is overwhelming sometimes. How did you stay grounded and connected during the early days of building your company?

Derek

Derek,

I'm going to be honest with you. The reason you feel like you're doing it all alone is because you're doing it — all alone. And you're right. It's heavy, and it gets lonely. But it's one of the prices you pay when you decide to own and run a business and serve others. For better or worse, it goes with the territory.

When I first started, I didn't know of any businessmen's groups or support organizations for small-business leaders. So, I took a pretty simple route and began calling and emailing other businesspeople and ministry leaders, asking if they'd like to do a weekly Bible study together. It wasn't something I was teaching; I just wanted to get in a room and connect with people.

Putting together that little group turned out to be one of the best things I've ever

done. We learned so much about God, our faith and ourselves over the 14 years we met together. We went through a lot of life together — good and bad. Eventually, we began learning about each other's businesses and careers, and we began exchanging ideas that helped us all learn and grow professionally as well.

Of course, now I have a wonderful team around me, and things aren't so lonely anymore. My leadership group is made up of men and women of all ages. They're all very mature, sophisticated and smart. We're here for each other every day.

That said, I still think it's extremely important to associate with people who are at, and beyond, the level you find yourself. It doesn't matter if you're talking about spiritual development or everyday business practices — the principle's the same. So, I'd suggest finding a local civic club or advisory group, something that features group coaching like we do in *EntreLeadership*. Ask about becoming a member of something like this, or just start attending meetings of your local Chamber of Commerce and introduce yourself. My guess is you'll find plenty of folks in the same place you are, and with the same concerns you have.

I really appreciate the honesty and vulnerability in this question, Derek. God bless you, and best wishes!

Dave

** Leadership and small-business expert Dave Ramsey is the CEO of Ramsey Solutions. He has authored nine national bestselling books, including "EntreLeadership," and he hosts "The Ramsey Show" and "The EntreLeadership Podcast." He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN and Fox Business.*

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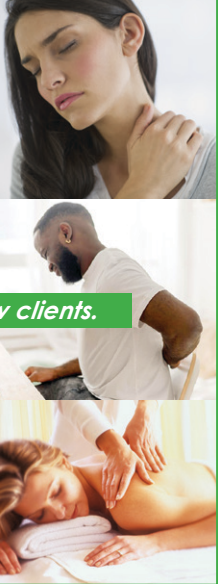


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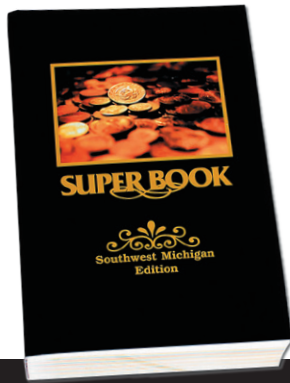
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Don
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What’s in This Food Name?

No. 5 son visited recently and we made him salmon for dinner one night. As usual, he was disappointed. Actually, he’s only not disappointed when we have the dish that pleases him most – spaghetti and meatballs.

To try to get him a little more jazzed for the meal, I added some Old Bay Seasoning to the salmon. He didn’t like the food a whole lot better, but he did plant the seed for this column by asking, “So, where is this old bay?”

Old Bay is a mix of herbs and spices, created in Baltimore around-about 1939, by a German immigrant named Gustav Brunn. It’s unclear whether Brunn had any connection to – or financial stake in – any taverns or saloons, but the story goes that crabs were super-plentiful, and virtually given away in such establishments. And by adding salty seasonings like Old Bay to the chow, customers found themselves yearning to purchase more, ahem, adult beverages.

Anyway, Brunn, living in Baltimore and all, clearly named his concoction after the Chesapeake Bay, right? Not so fast, Paprika-Breath! The original name was “Delicious Brand Shrimp and Crab Seasoning.”

Borrrrr-iiiiinnnnng!

So, at some point, someone decided to change the name – still not in honor of the Chesapeake Bay!-- but for a steamship line that traveled those waters between Maryland

and Virginia – the Old Bay Line. Ok, ok, this is also borrrrr-iiiiinnnnng, but I’m engaged in non-fake-news reporting here.

No. 5 son enjoyed one heck of nice nap when I shared all this with him. And his question inspired me to explore a couple other product names. One quest turned up pretty much nothing, so let’s get it out of the way:

In our fridge, we have a little green squeeze bottle, shaped somewhat like a lime with a neck. It’s Sicilia brand lime juice. The label clearly states it’s a product of Peru. And that it’s bottled in Switzerland.

Sicily. Peru. Switzerland. . . what in the name of trans-global free trade agreements is going on here? Can’t help ya – the internet has basically no info about Sicilia lime juice. I can only tell you of a discovery I made on my own: I don’t love the puckering sweetness of fresh pineapple, but my wife loves to put chunks of it on the table as a side dish. And then complains when no one eats it. Turns out a generous squirt of Sicilian/Peruvian/Swiss lime juice makes for a much more palatable comestible!

Lastly we visit The Valley of the Jolly Green Giant, which is a real place, referring to the valley of the Minnesota River.

That’s it for the “why is it named that” lesson. Much more fun, I think, is learning that the city of Blue Earth, Minnesota, has a 55-foot tall statue of the Jolly Green Giant!

The idea for the statue sprung from a local radio interview show featuring people passing through Blue Earth. During the interviews, people would usually ask, “Where’s the Green Giant?”

But before there was a statue, the show’s host would have a little fun with any kids involved in the interview. “You just missed him,” he’d say. “But look out when you get back on the road – just last week, he stepped on a car!”

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Moody *Continued from cover*

At a meeting this week, Dr. Michael Robinson of Proximity Learning told school trustees his company uses technology and in-person facilitators to deliver to students a real-life teacher, certified in the needed subject, so they can approximate a traditional classroom experience. Robinson said using remote teachers is admittedly not the best solution, but it's still a solution that Benton Harbor Area Schools can

use as it seeks in-person teachers.

"You're competing with, let's just say, Chicago up the street for the same folks," Robinson said. "This one district can offer a few more dollars than this one. Say, 'I'm going to give you a \$10,000 bonus.' You may not be able to do that in order to get a teacher within your class and within your district. So you've got to think outside of the box."

Robinson said there's a nationwide shortage of about 500,000 teachers right now, and his firm has been working with districts throughout the country to help them cope.

Benton Harbor Superintendent Simone Griffin said she's been working to find certified teachers to get into classrooms and in front of students, but there's still a serious need. She said Proximity Learning can help.

"He'll find us those certified teachers that have the pedagogy that we're looking for and can give that feedback, grades, all of that," Griffin said. "Talking to parents, they'll do all of that."

Griffin said this is better than using para-professionals and teachers-in training to lead classes.

Robinson said recognizing that having an actual, in-person teacher in front of students is the best option, Benton Harbor will not be locked into its contract with Proximity Learning and can get out of it when it finds what it's looking for. Still, the \$1.1 million contract is for ten months.

The in-person facilitators could be anyone deemed qualified by the district, even parents, while the certified teacher instructs the class from the monitor.

Trustees voted to approve the contract unanimously.

Palisades: delivery of fuel a major milestone as restart nears

The Palisades nuclear power plant in Van Buren County has received its first delivery of fuel since shutting down as the project to restart the facility gets closer to completion.

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HALLOWEEN NIGHT

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 ~ NO COVER ~

COMING UP COMEDY NIGHT THURSDAY, NOV 6 @ 8PM



Holtec International's Nick Culp tells us the fuel delivery was made this month and represents a major milestone in the historic restart effort.

"This is the first time that a shuttered nuclear plant that went into decommissioning has emerged from decommissioning back into operation status and has now received new fuel for its restart," Culp said.

Culp says securing a fuel vendor has been a major part of preparing for the restart, something the team has been working on behind the scenes for quite some time. After receiving authorization from the NRC in August to receive fuel, 68 assemblies in total are now on site and in secure storage.

"Each fuel assembly is made up of a bundle of rods that are approximately 12 foot long. Each rod contains several hundred fuel pellets that are roughly the size of the tip of your pinky or a pencil eraser. Each pellet has the energy potential of one ton of coal."

While the delivery of fuel is a major step, Culp says there are still plenty of tasks to complete at the site before the reactor can be refired. Reassembly of the main turbine generator is now underway following more than a year of inspection, testing, and maintenance.

There are currently more than 2,000 workers at Palisades getting ready for the restart. Culp says 600 of them are regular plant staff, and the rest are support staff, similar to who would be brought in for a refueling outage.

Culp says there's no hard date for the restart of the plant, but it remains on track for late this year.

Berrien Community Foundation accepting classroom mini grant applications

The Berrien Community Foundation is now accepting applications for its Golden Acorn Classroom Mini Grants, offering up to \$500 to Berrien County teachers and school professionals for classroom or school projects.

The deadline to apply is **December 1, 2025**. Applications and full guidelines are available at www.berriencommunity.org/GAclassroom.

The Foundation says the mini grants are designed to help educators bring creative ideas to life and enhance learning experiences for students across Berrien County.

With more than \$100 million in assets, the Berrien Community Foundation supports a variety of local programs and initiatives through grants, scholarships, and charitable giving opportunities. More information is available by calling (269) 983-3304 or visiting www.berriencommunity.org.

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2025 FORD BRONCO SPORT HERITAGE 4X4
Ruby Red Metallic, Convenience Package, Power Moonroof, Oxford White Aluminum Wheels, White Roof, and Much More! F25057

MSRP.....	\$38,210
SIEMANS DISCOUNT.....	- 715
RETAIL BONUS CASH**.....	- 500
TRADE-IN ASSISTANCE BONUS CASH**.....	- 1,000
SALE PRICE FOR EVERYONE \$35,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$35,495	

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2025 FORD F-150 REGULAR CAB PICKUP
Oxford White, Cloth Seat, 36 Gallon Fuel Tank, Power Windows and Locks, Power Tailgate Lock, Rear View Camera, Class IV Trailer Hitch, Lane Keeping System, Reverse Sensing System, 12 Inch Touchscreen, and Much More! F25305

MSRP.....	\$40,045
SIEMANS DISCOUNT.....	- 1,300
RETAIL BONUS CASH**.....	- 750
SALE PRICE FOR EVERYONE \$37,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$37,495	

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 T-250 CARGO VAN
Race Red, 3.5 V6 Engine, Limited Slip Rear Axle, D-Pillar Assist Handles, Rear Compartment Lighting, Rear View Camera, and Much More! F25117

MSRP.....	\$52,355
SIEMANS DISCOUNT.....	- 1,860
RETAIL CUSTOMER CASH.....	- 3,000
TRANSIT RETAIL FAST CASH COUPONS.....	- 1,000
SALE PRICE FOR EVERYONE \$46,495	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$45,995	

*MUST QUALIFY



2025 FORD BRONCO OUTER BANKS 4-DOOR 4X4
Oxford White, Leather/Vinyl Seats, Black Painted Hardtop, Black Appearance Package, 17 Inch Black Gloss Painted Aluminum Wheels, 360 Degree Camera, Adaptive Cruise Control, 12 Speaker Audio System, Power Driver and Passenger Seats, 12 Inch Touchscreen, and Much More! F25293

MSRP.....	\$56,250
SIEMANS DISCOUNT.....	- 1,255
RETAIL BONUS CASH**.....	- 1,000
TRADE-IN ASSISTANCE BONUS CASH**.....	- 1,000
SALE PRICE FOR EVERYONE \$52,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$52,495	

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



2025 FORD F-150 XLT SUPERCREW 4X4
Oxford White, 3.5 PowerBoost Full Hybrid Engine, XLT Black Appearance Package, Mobile Office Package, Locking Rear Axle, 12 Inch Touchscreen, Reverse Sensing, Heated Front Seats, Power Sliding Rear Window, and Much More! F25172

MSRP.....	\$63,010
SIEMANS DISCOUNT.....	- 3,015
RETAIL BONUS CASH**.....	- 1,000
TRADE-IN ASSISTANCE BONUS CASH**.....	- 2,250
SALE PRICE FOR EVERYONE \$56,745	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$56,245	

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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.....	- 2,525
RETAIL CUSTOMER CASH**.....	- 1,500
SALE PRICE FOR EVERYONE \$65,995	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$65,495	

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**RESIDENCY RESTRICTIONS MAY APPLY



2024 FORD EXPEDITION MAX KING RANCH 4X4
Star White Metallic Tri-Coat, Java Del Rio Leather Seats, 3.5 Ecoboost V6 Engine, 10 Speed Automatic Transmission, Heavy Duty Trailer Tow Package, ControlTrac with 3.73 ELSD, Rear Seat Entertainment System, and Much More! F24129

MSRP.....	\$93,640
SIEMANS DISCOUNT.....	- 13,645
AS LOW AS \$79,995	



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! F25128

MSRP.....	\$73,685
ADD FOR KNAPHEIDE PLATFORM BODY.....	+13,806
SUBTOTAL.....	\$87,491
SIEMANS DISCOUNT.....	- 2,991
SALE PRICE FOR EVERYONE \$84,500	
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH*.....	- 500
AS LOW AS \$84,000	

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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

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2025 JEEP
GRAND CHEROKEE
LIMITED 4X4

Silver Zynith, Leatherette Seats, Power Driver and Passenger Seats, Heated Front and Second Row Seats, Navigation, Heated Steering Wheel, 10 Inch Touchscreen, Remote Start, Power Liftgate, Adaptive Cruise Control, Blind Spot and Cross Path Detection, and Much More! C25123

MSRP.....	\$47,495
SIEMANS DISCOUNT.....	- 750
NATIONAL RETAIL BONUS CASH...-	1,750
MIDWEST BC SELECT INVENTORY RETAIL BONUS CASH** -	2,000
NATIONAL JEEP MONOPOLY MONEY BONUS CASH -	500
SALE PRICE FOR EVERYONE	\$42,495
NATIONAL SFS LEASE LOYALTY BONUS CASH* -	2,000
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS	\$39,995

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**RESIDENCY RESTRICTIONS MAY APPLY



2026 RAM PROMASTER
1500 CARGO VAN

Bright White, 3.6 V6 Engine, Storage Group, Power Windows and Locks, and Much More! C26002

MSRP.....	\$47,350
SIEMANS DISCOUNT.....	- 855
NATIONAL BONUS CASH.....	- 1,500
NATIONAL SELECT INVENTORY BONUS CASH -	2,000
RAM DEALER CASH COUPON PROGRAM -	2,000
SALE PRICE FOR EVERYONE	\$40,995
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS	\$40,495

*MUST QUALIFY



2025 JEEP
GRAND CHEROKEE
LIMITED 4X4

Silver Zynith, Leatherette Seats, Black Appearance Package, 20 Inch Gloss Black Aluminum Wheels, 3rd Seats, 2nd Row Bucket Seats, Heated First and Second Row Seats, Heated Steering Wheel, Navigation, 10 Inch Touchscreen, Power Liftgate, Remote Start, Blind Spot and Cross Path Detection, Adaptive Cruise Control, and Much More! C25094

MSRP.....	\$52,220
SIEMANS DISCOUNT.....	- 725
MIDWEST BC SELECT INVENTORY RETAIL BONUS CASH** -	2,000
NATIONAL RETAIL BONUS CASH...-	2,000
NATIONAL JEEP MONOPOLY MONEY BONUS CASH -	500
NATIONAL SELECT INVENTORY BONUS CASH -	2,000
SALE PRICE FOR EVERYONE	\$44,995
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	\$41,495

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**RESIDENCY RESTRICTIONS MAY APPLY



2025 RAM 1500 CREW CAB
LARAMIE 4X4

Forge Blue Metallic, Navigation, 14 Inch Touchscreen, Anti-Spin Differential, Sport Appearance Package, Sport Performance Hood, 19 Speaker Harman Kardon Premium Sound, 20 Inch Premium Wheels, Heated Steering Wheel, Heated Seats, 3.0 Hurricane Engine, Leather Seats, and Much More! C25103

MSRP.....	\$71,505
SIEMANS DISCOUNT.....	- 5,859
NATIONAL 10% BELOW MSRP.....	- 7,151
SALE PRICE FOR EVERYONE	\$58,495
NATIONAL SFS LEASE LOYALTY BONUS CASH* -	2,000
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS	\$55,995

*MUST QUALIFY

*MUST FINANCE THROUGH CHRYSLER CAPITAL



2025 RAM 1500
CREW CAB 4X4 REBEL

Diamond Black Crystal, Leather Seats, 3.0 Hurricane Twin Turbo Engine, Dual-Pane Panoramic Sunroof, 4-Corner Air Suspension, Heated Seats, Navigation, 14 Inch Touchscreen, Spray-In Bedliner, Heads Up Display, Power Adjustable Pedals, 19 Speaker Harman Kardon Premium Sound, Dual Wireless Charging Pad, Front Passenger Interactive Display, and Much More! C25101

MSRP.....	\$76,105
SIEMANS DISCOUNT.....	- 5,000
NATIONAL 10% BELOW MSRP.....	- 7,610
NATIONAL SELECT INVENTORY BONUS CASH -	2,000
SALE PRICE FOR EVERYONE	\$61,495
NATIONAL SFS LEASE LOYALTY BONUS CASH* -	2,000
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS	\$58,995

*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.....	-11,629
BONUS CASH.....	- 3,750
RAM DEALER CASH COUPON PROGRAM -	5,000
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** -	1,000
SALE PRICE FOR EVERYONE	\$84,995
NATIONAL STELLANTIS LOYALTY BONUS CASH* -	1,500
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS	\$82,995

*MUST QUALIFY

*MUST FINANCE THRU CHRYSLER CAPITAL

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2025 RAM 3500 LIMITED
MEGA CAB 4X4

Diamond Black Crystal, 6.7 Cummins High Output DIESEL, Tow Technology Plus Group, 5TH Wheel/ Gooseneck Towing Prep Group, 20 Inch Wheels, Ultra-Premium Leather Seats, Surround View Camera System, Spay-In Bedliner, Power Deployable Running Boards, Trailer Reverse Guidance, Power Sunroof, Transfer Case Shield, Active Lane Management System, Heated Seats, Heated Steering Wheel, Ventilated Front Seats, Navigation, 14 Inch Touchscreen, Ram Box Cargo Management System, and Much More! C25064

MSRP.....	\$102,335
SIEMANS DISCOUNT.....	- 6,340
NATIONAL BONUS CASH.....	- 2,000
NATIONAL SELECT INVENTORY BONUS CASH -	2,000
SALE PRICE FOR EVERYONE	\$91,995
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
AS LOW AS	\$91,495

*MUST QUALIFY

WAS
\$48,995



2022 GMC SIERRA 1500
DENALI CREW CAB 4X4

NOW \$47,957

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, F24260A

WAS
\$27,926



2022 FORD
ESCAPE TITANIUM AWD

NOW \$26,985

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

MANA SPEC

WAS
\$49,746



2022 RAM 3500
TRADESMAN CREW CAB 4X4

NOW \$45,822

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

WAS
\$46,500



2021 FORD F-150 LARIAT
SUPERCREW 4X4

NOW \$42,796

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

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2025 FORD BRONCO
BADLANDS 4-DOOR 4X4

NOW \$60,309

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
\$27,996



2021 RAM PROMASTER CITY
TRADESMAN CARGO VAN

NOW \$23,341

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
\$30,943



2021 JEEP GRAND
ANNIVERSARY

NOW \$2

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheel, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Park Assist, Power Liftgate, Remote Keyless Entry System, Jeep Certified!

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WAS
\$34,749



2022 FORD
EXPLORER XLT AWD
NOW \$33,185

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

WAS
\$29,995



2022 FORD
EXPLORER XLT AWD
NOW \$28,995

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

WAS
\$69,409



2021 FORD F-150 RAPTOR
SUPERCREW 4X4
NOW \$65,323

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
\$28,500



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



CHEROKEE 80TH
ANNIVERSARY EDITION 4X4
NOW \$29,800

44K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise Control, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Diamond Black Crystal Pearlcoat, U25071

WAS
\$82,467



2023 JEEP WRANGLER
RUBICON 392 4X4
NOW \$71,497

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
\$28,901



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

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Bob Betker



Alisha Danneffel



Martin Siemans



Mike Ferguson



Jeff Miller







2020 DODGE DURANGO GT PLUS AWD
NOW \$29,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 61K Miles, Remote Start, Navigation, Blacktop Package, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Heated Captain's Chairs, Power Sunroof, 9 Alpine Amplified Speakers w/Sub, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Trailer Tow Group, Remote Keyless Entry System, Dodge Certified! Reactor Blue Pearlcoat, C26008A



2022 LINCOLN CORSAIR AWD
NOW \$29,995

2.0 Turbocharged Engine, 8 Speed Automatic, Bright Machined Aluminum Wheels, 45K Miles, Remote Start, Navigation, SYNC3, Elements Package, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Blind Spot Information System, Cross Traffic Alert, Lane Keeping System, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Pristine White Metallic, U25081



2023 CHEVROLET COLORADO Z71 CREW CAB 4X4
NOW \$39,995

2.7 Engine, 8 Speed Automatic, Aluminum Wheels, Only 17K Miles, Running Boards, Remote Start, Navigation, Memory Power Driver's Seat, Heated Steering Wheel, Leather Heated/AC Front Seats, Lane Keeping Assist with Departure Warning, Front Collision Warning with Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Nitro Yellow Metallic, U25084



2020 HONDA ODYSSEY TOURING
NOW \$29,575

3.5 Engine, 10 Speed Automatic, Aluminum Wheels, 78K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Sunroof, DVD Entertainment System, Power Side Side Doors, 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, Platinum White Pearl, F25308A

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2019 FORD F-150 LARIAT SUPERCREW 4X4
NOW \$35,995

3.5 V6 EcoBoost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 61K Miles, Security Cover, Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Blind Spot Information System with Trailer Tow Monitoring, Front Collision Mitigation, Back-Up Camera, Max Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Oxford White, F25309A



2021 JEEP GRAND CHEROKEE LIMITED X 4X4
NOW \$33,989

3.6 V6 Engine, 8 Speed Automatic, 20X8 Gloss Black Aluminum Wheels, Only 32K Miles! Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise Control with Stop, Blind Spot Monitor and Cross Path Detection, Lane Departure Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Bright White, U25078



2023 MAZDA CX-50 PREMIUM PLUS TURBO AWD
NOW \$27,995

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 81K Miles, Navigation, Power Black Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Twin Panel Moonroof, Blind Spot Monitor, Cross-Traffic Alert, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Polymetal Gray Metallic, ONE OWNER! M25141A



2024 GMC SIERRA 3500HD DENALI CREW CAB 4X4
NOW \$78,894

6.6 V8 Turbo DIESEL Engine, 10 Speed Automatic, Aluminum Wheels, 49K Miles, Security Cover, Bedliner, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Front Collision Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Onyx Black, F26002A



2024 FORD MAVERICK XLT
NOW \$28,713

2.0 Engine, 6 Speed Automatic, Mash-Face Ebony Aluminum Wheels, 21K Miles, Security Cover, Bedliner, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Climate Control, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Cactus Gray, F25206H



2021 JEEP CHEROKEE LATITUDE LUX 4X4
NOW \$25,995

3.2 V6 Engine, 9 Speed Automatic, Aluminum Wheels, Only 37K Miles! Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Sting-Gray Clearcoat, U25079



2022 CHEVROLET EQUINOX RS AWD
NOW \$27,843

1.5 Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Warning, Front Collision Mitigation, Bag Sensor, Telematics, Requires Subscription, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty, Iron Gray Metallic, U25077



2024 FORD MAVERICK LARIAT SUPERCREW AWD
NOW \$37,500

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, Less than 4,000 Miles! Security Cover, Bedliner, Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Driver Monitoring, Evasion Assist, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Hot Pepper Red Metallic, U25080


**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, F25262B


**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


**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, C26016A


**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, C25032A


**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, N25034A


**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! C24094A


**2022 FORD
EXPLORER LIMITED 4WD**
NOW \$32,995
2.3 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, SYNC4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Wireless Charging Pad, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Exosion Assist, Back-Up Camera, Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Balance of Factory Powertrain Warranty, Jewel Red Metallic, M25033


**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


**2020 FORD
EXPLORER ST 4WD**
NOW \$25,885
3.0 V6 EcoBoost Engine, 10 Speed Automatic, Aluminum Wheels, 116K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row Seats, Twin Panel Moonroof, 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, Atlas Blue Metallic, F25216A


**2021 CHEVROLET
EQUINOX LT AWD**
NOW \$23,699
1.5 V6 Turbo Charged Engine, 6 Speed Automatic, Aluminum Wheels, Only 37K Miles! Power Driver's Seat, Heated Front Seats, Lane Change Alert with Side Blind Zone Alert Rear Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Warning with Mitigation, Power Liftgate, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Midnight Blue Metallic, F25235A


**2023 DODGE DURANGO GT
PREMIUM AWD**
NOW \$33,985
3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 41K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Captain's Chairs, 3rd Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Dodge Certified! DB Black, C25117A


**2020 TOYOTA
RAV4 LE AWD**
NOW \$24,879
2.5 Engine, 8 Speed Automatic, Styled Steel Wheels, 48K Miles, Power Windows and Locks, CD-Player, Adaptive Cruise Control, Back-Up Camera, Remote Keyless Entry System, Ruby Flare Pearl, Very Nice! F25190A

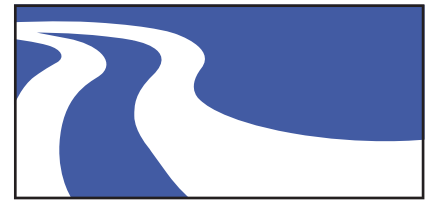

**2022 RAM 1500 BIG HORN
SPORT CREW CAB 4X4**
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3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, ONLY 13,000 MILES! Security Cover, Running Boards, Remote Start, Navigation, Sport Appearance Package, Power Driver's Seat, Power Adjust Pedals, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Bright White Clearcoat, F25116A


**2021 JEEP GRAND
CHEROKEE L LIMITED 4X4**
NOW \$25,892
3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 104K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 7 Passenger Seating! Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Velvet Red Pearlcoat, C25033A


**2019 TOYOTA RAV4
XLE PREMIUM AWD**
NOW \$26,995
2.5 Engine, 8 Speed Automatic, Aluminum Wheels, 76K Miles, Power Leather Driver's Seat, Power Sunroof, 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, Super White, F25152B


**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 II Trailer Hitch, Remote Keyless Entry System, Ford Certified! Magnetic, F25200A


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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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**Josh
Bishop**

Pastor

Tell Me the Truth

Who talks to you the most? Perhaps you think it's someone who works close by, so you talk to each other often. Maybe you feel it's a family member you keep in close contact with. But even if you talk every day, they don't speak to you as much as one source. Would it be the people you live with, if you have that?

Do you know who really talks to you the most? You do. You're inside your head all day speaking to yourself—processing events and analyzing what people say. The things you tell yourself can have a big impact on how you feel.

Of all the thoughts you think each day, which ones would you classify as positive and which as negative? Be honest. Is your list of negative thoughts longer than your positive ones? I'm generally a positive person, but if I'm honest, the words I wield inside my head can be weapons against my soul.

An important question is this: What is the truth? Are the words I tell myself true or not?

Jesus said, **"You will know the truth, and the truth will set you free"** (John 8:32). If the truth sets you free, what is the truth?

Maybe you messed up. You might be hard on yourself for a real reason. You've done harmful things that can't be undone. You've said words that have accosted another's being, causing real emotional damage. Those words have already come out, and you can't pull them back in.

But what is the truth about your sins? Jesus died for those. Jesus took those words.

You can tell yourself, "You say I am guilty? What about it? My Savior has died for those sins. You accuse me of wrong? My God has forgiven me. I do not need to listen to your condemnations. I belong to Christ because he has redeemed me."

This truth sets you free. You can stop beating yourself up.

This truth does not excuse your harms, but it also doesn't let your harms shape who you are. God and his truth get to do that. The truth that sets you free is the word from God.

This allows you to be honest with others about the things you've done so that you can also apologize and find resolution.

Let the truth set you free from your own self-condemnation.

What can be your reminder to speak God's good truth to yourself the next time you catch yourself speaking harmful words in your mind?

Prayer: Lord, how often I listen to myself above you. Help turn me outside of myself and listen to what you say about me. Overcome my self-criticism with the power of your truth as you call me your dearly loved child. Amen.

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



**Meagan
Olson,**
*Licensed Medical
Aesthetician/Certified
Laser Practitioner*

**Why Laser Hair Reduction Is the
Modern Beauty Solution — and What
You Should Know Before You Try It**

Tired of razor burn and endless waxing appointments? You're not alone. Laser hair reduction has quickly become one of the most popular beauty treatments — and for good reason. It offers smoother skin, long-lasting results, and a confidence boost that sticks around far longer than your last shave.

As a laser esthetician, one of the questions I get most often is "How many sessions will I need?" The truth is, it takes a series of treatments because hair grows in cycles. Laser targets the pigment (melanin) in the follicle during the active growth phase, called anagen. Since not all hairs are in that phase at the same time, it usually takes six to eight sessions — spaced a few weeks apart — to catch each one when it's ready.

THE Aesthetics Lounge and Spa
Saint Joseph, Michigan

Meagan Olson is a Licensed Medical Aesthetician & Certified Laser Practitioner at Aesthetics Lounge & Spa. For a complimentary consultation, call or text us at (269) 250-5638 or visit our website saintjoseph.theaestheticsloungeandspa.com 431 Upton Dr, St Joseph, MI 49085

Another common question: "Is it permanent?" Laser hair reduction offers long-term reduction, not total removal. Most people see a 70–90% decrease in hair growth. The few hairs that do grow back are typically finer, softer, and lighter in color. A quick touch-up once or twice a year keeps results smooth.

Hormones also play a big role in how well laser works. Conditions like PCOS or thyroid imbalances can cause stubborn or excessive hair growth, especially on the chin or face. Laser still makes a big difference — it just might take more sessions and occasional maintenance to stay ahead of regrowth.

Modern laser systems, like the ones we use in our spa, are designed with advanced cooling technology to protect the skin and make treatments comfortable and safe for a wide range of skin tones.

Laser hair reduction isn't about perfection — it's about freedom. Less irritation, fewer appointments, and the confidence of effortlessly smooth skin.



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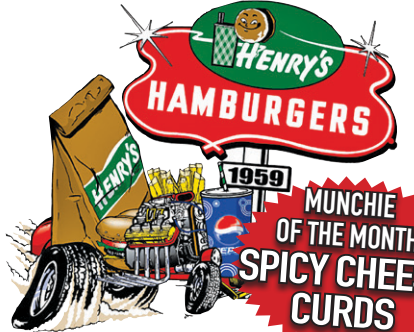
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Level: Advanced

WORD SEARCH

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

Find the words hidden vertically, horizontally, diagonally, and backwards.

FRIGHT NIGHT WORD SEARCH

BATS	JACK-O'-LANTERN	SPOOKY
BLACK CAT	MONSTER	TRICK OR
CANDY	MOON	TREAT
COBWEB	OCTOBER	VAMPIRE
COSTUME	PUMPKIN	WEREWOLF
GHOST	SCARY	WITCH
GHOUL	SKELETON	ZOMBIE
HAUNTED	SPIDER	

Answers can be found on Page 20



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Common car noises and what they might be indicating

Although there are many drivers who understand what goes on under the hood of a vehicle and the inner workings of car mechanics, there are plenty of others who might not know a spark plug from a dipstick. For the latter group, random noises when driving can be a cause for immediate alarm.

Certain noises can be innocuous and easily fixed, while others may be indicative of something more complex. Pinpointing where a noise is coming from can help vehicle owners identify the problem. Here's a list of some common sounds and what the causes might be, courtesy of Firestone, Geico and Nationwide.

High-pitched squealing

Screeching or squealing coming from the tires when stepping on the brakes likely means that brake pads are wearing down and the indicator is rubbing against the rotor. Although this is not an emergency situation, it does mean that brakes will need to be replaced sooner than later.

Rattling in the wheel

If you hear rattling inside of a wheel at low speeds which stops as you drive faster, it could mean there is a loose lug nut inside of the hub cap. That wheel wasn't tightened properly the last time it was removed and replaced. Bring the car to a mechanic as soon as possible.

Clicking

If you try to start the car and only hear a clicking sound instead of the car turning over, a dead battery is likely the cause. Such a noise also may indicate corroded battery terminals that are preventing the current from flowing. Terminals need to be cleaned. The battery should be checked and jumped, if necessary. If a battery is not holding a charge, a new one is needed.

Squeaky or scraping windshield wipers

Squeaking and scraping means the windshield wipers are wearing down or the windshield is dirty. Clean the windshield and inspect the wiper blades to make sure they are in working order. A bad wiper and dirty windshield can reduce visibility and make driving dangerous.

Clunking sounds

Clunking sounds may indicate a few different issues. A clunking sound might indicate worn out shock absorbers, which absorb vibrations from the wheels. Damaged struts also can cause clunking. Worn out leaf spring shackles that help in off-roading conditions also can cause clunking when they bend or break.

Humming, whining or whirring

These strange noises might have different origins. Check if the differential needs to be lubricated. A wheel bearing also could be worn out and produce a noise. In more severe cases, the transmission could be failing. The best course of action is to get a professional opinion from a mechanic.

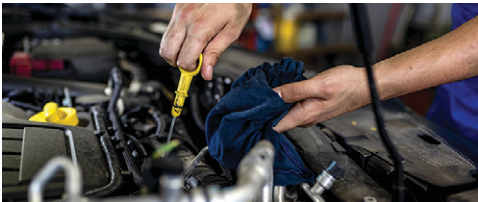
Flapping noise

A broken belt typically is the culprit when a vehicle makes a flapping or slapping noise. Something also may be interfering with the fan. Driving with a broken belt may cause severe engine damage, so it's important to address the issue.

Squealing under the hood

Squealing can indicate worn or loose accessory belts. In newer cars it might be the serpentine belt. Belts are relatively inexpensive and easy fixes.

These are some of the sounds that vehicles can make when something is awry. Figuring out the issue can prevent further damage.



4 car-buying tips to consider

Drivers spend a lot of time in their vehicles, and that's perhaps one reason why new car buyers are willing to spend so much on a new automobile. According to a recent report from Kelley Blue Book, the average transaction price of a new vehicle in June 2025 was just under \$49,000.

Drivers who have not purchased a new car in a while may be overcome by sticker shock when they start shopping for a new car, but plenty of reliable vehicles can still be had for less than \$49,000. Motorists in the market for new vehicles can consider these four tips as they begin their search for a new ride.

1. Consider buying in fall. Fall can be a buyer-friendly time to purchase a new vehicle because many dealerships may be seeking to unload outgoing model years to make room for the coming year's models. In such instances, dealerships may sell outgoing model year vehicles for thousands of dollars less than the incoming year's models. Inventory of outgoing model years may be limited, which can reduce the options drivers have in regard to various amenities, such as vehicle color and accessories. But if such details aren't high on buyers' priority lists, then buying in fall can be advantageous.

2. Make a sizable down payment, if possible. Interest rates remain high, so the less drivers will need to borrow when buying a new car, the more money they'll save in interest charges over the life of the loan. The consumer advocates at Consumer Reports recommend new car buyers put at least 15 percent down and ideally between 20 and 25 percent at the time of purchase. The higher the initial down payment, the more manage-

able the ensuing monthly payments become.

3. Get your credit ducks in a row. Of course, the size of the down payment won't be the only number that determines the amount of a monthly payment. Drivers' credit ratings affect their interest rates, so it's best to maintain a good reputation or rebuild a poor one in the months leading up to a new car purchase. Pay off existing consumer debt entirely, if possible. If that's beyond reason, then make sure to make all monthly payments on time and pay more than just the minimum required each month.

4. Shop for incentives. Consumer Reports notes that dealerships and manufacturers offer a wide range of incentives that can help to reduce the cost of a new vehicle. Cash-back offers and zero percent financing are two notable incentives buyers can shop for. After researching which vehicles to buy, shop around for incentives packages to help narrow down your options.

Drivers in the market for a new vehicle can employ various strategies to land a reliable and affordable car or truck.



Did you know?

When it comes to getting to work, Empire State residents spend more time getting from home to the office than any other people in the United States. The most recent data from the United States Census Bureau indicates that the average New York worker spends 33.5 minutes getting to work each day. Among those workers, 28 percent take public transit while roughly 53 percent drive solo. On the opposite end of the commuting spectrum sits South Dakota. The average worker in the Mount Rushmore State, where 81 percent of people drive solo to work, spends just 17.3 minutes getting to the office each day. Perhaps surprisingly given the state's reputation as a haven for traffic jams, California does not even crack the top five longest average commutes. But the Golden State is sixth on the list of longest commutes in 2025, with residents spending an average of 29.8 minutes getting to work in sunny California.

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Tips to winterize your vehicle

The elements pose a unique challenge to motor vehicles, and that's particularly notable when seasons change. Though the shift from spring to summer or even summer to fall may not be too significant, drivers who want to safeguard their vehicles would be wise to take certain measures to prepare their cars or trucks for winter weather.

Winterizing a car can be an important part of vehicle maintenance. That's particularly true for vehicle owners who live in regions where winter is marked by especially cold temperatures and/or significant snowfall. As fall gives way to winter, drivers can take these steps to winterize their vehicles.

- Address tires and tire pressure. The experts at Kelley Blue Book note the danger of aging and/or poorly inflated tires, particularly in winter. Icy, wet and/or snow-covered roads can be dangerous to traverse, so it benefits drivers to examine their tires prior to winter. Worn down treads reduce traction and make it more difficult for vehicles to stop, which is already challenging on roads where ice is present. It's equally important to keep tires properly inflated, as KBB reports each 10-degree dip in temperature can lead to a one-pound loss in air pressure. Poorly inflated tires can decrease performance and safety on the road.

- Check the battery and replace it, if necessary. Another step to winterize a car involves the battery that helps to keep the vehicle running. The automotive experts at Firestone note that sinking temperatures force the chemical reaction within vehicle batteries to slow, which reduces the amount

of power the battery can generate. In fact, Firestone estimates a battery can lose as much as 60 percent of its strength in freezing temperatures. Firestone urges drivers to get a battery assessment test prior to winter to ensure the battery is healthy enough to endure the coming months. If the assessment indicates the battery is weak, replace it prior to winter.

- Check fluid levels. Routine vehicle maintenance at an auto body shop or car dealership typically involves checking and topping off fluid levels. Book such an appointment in advance of winter to ensure the vehicle has coolant, which KBB notes is formulated to resist freezing. Without sufficient coolant, a vehicle engine can suffer significant damage. Windshield washer fluid also should be filled to ensure the windshield can be sufficiently cleaned of salt during and after snowstorms. A pre-winter oil change also can help the vehicle run smoothly throughout the colder months.

- Inspect belts and hoses. KBB notes cold weather weakens belts and hoses, which can become brittle and fail in low temperatures. Belts and hoses should be checked prior to winter. Engines can overheat, electrical system problems can emerge and power steering may be compromised if belts and hoses are allowed to fall into disrepair.

Winter can be a challenging time of year for cars and trucks. Various strategies to winterize a car before the mercury drops can make it safer to be on the road when the weather turns cold.

Signs it is time to replace brakes

Each component of a vehicle performs an important function that ensures the car runs safely and soundly. A working brake system is vital to vehicle safety, so any issues affecting the brakes merit attention. Fortunately, there are various warning signs that indicate to vehicle owners it is time to replace brakes.

- Grinding sound: Sun Auto Service says a deep grinding metal sound indicates that brakes are wearing down. Brake pads typically come equipped with tiny metal ridges on the bottom of the pads to alert the driver that the pads have worn down. Continuing to drive like this will put metal on metal, which can damage the rotors.

- Squealing sound: Some brake pads have built-in wear indicators. A driver may notice a squealing, screeching or whining noise when the brakes are engaged, says Bridge-stone. Grinding or squealing often indicates that the brakes need to be replaced.

- Pulling to one side: When braking, drivers might notice the car pulling over to one side. This indicates brake pads are unevenly worn out, causing the car to pull to one side when braking.

- Visible wear and tear: A visual inspection of the brakes can give drivers an idea of their condition. If the pads are less than a quarter-inch thick, it is time to have them inspected or replaced.

- Brake pedal vibration: When brakes are working properly, the vehicle will smoothly slow to a stop. If the brakes are worn out or if the rotors are damaged, the break pedal can vibrate and the car may even buck as it comes to a stop. This means the brakes and possibly the rotors will need to be changed.



- Failure to stop: Of course, a clear indication that it could be time to replace the brakes is if the car does not respond promptly to braking when the brake pedal is pressed. A soft brake pedal or longer stop times might mean brake fluid is low or may indicate the need for a brake replacement.

Various signs may indicate it is time to replace a vehicle's brakes.



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

WORD SEARCH ANSWERS:

J	R	F	L	B	N	F	E	D	R	E	S	P	Z	N	F	J	W	E	K	H	O	S	T	A	P	N	J	R	E	E	L	B	D	I	O
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Applications and job description may be obtained at the Benton Charter Township Hall, 1725 Territorial Road, Benton Harbor, Michigan 49022. All applications and/or resumes should be sent to Benton Charter Township Hall - Attention Andy Jordan, Public Works Supervisor. E.O.E.

LEGALS

Public Hearing Notice

The City of Bridgman will hold a Public Hearing on Monday, November 10, 2025 at 6:00 PM during the regularly scheduled City Council meeting at Bridgman City Hall.

The purpose of this public hearing is to receive comments on the draft 5-Year Parks and Recreation Master Plan, which outlines future goals, projects, and improvements for the City's parks, facilities, and recreational opportunities.

A copy of the draft plan is available for public review during the required 30-day review period which is available online at www.Bridgman.org as of September 22, 2025. Community members are encouraged to attend the hearing and provide input. Written comments may also be submitted in advance by email to sball@bridgman.org. All feedback will be considered before the plan is finalized and presented to City Council for adoption.

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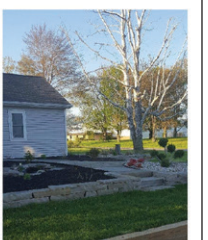
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\$309/Mo. 36-Month Low Mileage
10,000 Mile/Year Lease

new 2025 RAV4 LE GAS
FWD Model #4430

\$309

Per Mo.⁵

36

\$3699

Mo. Lease

Due At Signing

Excludes applicable taxes & fees.
No security deposit required.

CAMRY

AMERICA'S
BEST SELLING CAR!¹



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

new 2026 CAMRY LE
FWD Model #2559

\$279

Per Mo.⁹

36

\$3699

Mo. Lease

Due At Signing

Excludes applicable taxes & fees.
No security deposit required.



new 2025 TACOMA
Includes Hybrids! Excludes Trailhunter and TRD Pro.

2.99%
APR Financing

for 48
Mos.³

-or- 3.99% APR for 60 Mos.³

-or- 4.99% APR for 72 Mos.

PLUS \$500 TFS APR Cash⁴
on SR and SR5 Models Only



Hybrid Models
BUILT IN THE USA⁶

new 2025 RAV4 Gas
Excludes Hybrids

4.75%
APR Financing

for 60
Mos.⁷

-or- new 2025
RAV4 HYBRID
Excludes RAV4 Plug-in Hybrid

5.75% APR for 60 Mos.⁸



BUILT IN THE USA⁶

new 2025 CAMRY

4.75%
APR Financing

for 60
Mos.⁷

-or-

5.75% APR for 72 Mos.⁷

Expanded Toyota
Military Rebate Program¹⁰

For
MILITARY
PERSONNEL
& THEIR FAMILIES

\$500
OVER & ABOVE
ALL OTHER
INCENTIVES!

Ask
about
the

\$500

COLLEGE
REBATE PROGRAM¹¹

OVER & ABOVE ALL OTHER INCENTIVES!

ToyotaCare

Every New Toyota Comes With ToyotaCare.¹²

2-Year No Cost Maintenance Plan.

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 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 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 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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Places

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