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**Moody on
The Market**

*Pat
Moody*

**Latest Nye's Apple Barn
proposal rejected by
St. Joseph Township Trustees**

The St. Joseph Township Board of Trustees has narrowly denied approval to a mixed used commercial and residential development proposed for the Nye's Apple Barn site at 3151 Niles Road.

At their regular meeting this week, trustees considered two requests from property owner John Nye. One was for a special use permit, and the other was for a planned unit development that would have allowed for the project. Trustees approved the special use, but denied the planned unit development, killing the entire proposal because the two went hand in hand.

Township Supervisor Roger Seely supported the development and told us it's now back to the drawing board for Mr. Nye.

"We want to grow our township, and we need housing, and so we'll just see what happens," Seely said.

The development would have included a 48-unit apartment complex, a gas station and convenience store, two fast food restaurants, a dog park, and a welcome center with RV parking.

Trustees had to consider whether the project would meet several requirements laid out in the zoning ordinance to qualify for the two requests. It all boiled down to the effect it would have on the surrounding area.

Township Clerk Patrice Rose expressed several reservations and told us she's sympathetic to the nearby residents who have come out in force to oppose the project.

"We've in the past talked to Mr. Nye," Rose said. "We've all sat down with Mr. Nye and said, 'You know, how about like four-plex-us or duplexes, something lower and spread out and more harmonious with the other housing that's there.' And he's just not interested in that."

The development had support from Visit Southwest Michigan, with board chair Mike Nadolski telling trustees at an earlier workshop the group was spearheading the welcome center aspect of it so it could relocate from its Pipestone Road welcome center in Benton Township.



Happy Birthday Marines!

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**Sarah
Spoonholtz**

*Regional
Director,
SMR Chamber*

Berrien Community Foundation - SNAP Assistance

Late last week, the **Berrien Community Foundation** (BCF) announced they are working with local partners to help address the food shortage needed with local pantries. This comes as the federally funded **Supplemental Nutrition Assistance Program** (SNAP) is paused for the foreseeable future. While many states are working on ways to address the need, local organizations such as BCF are calling for immediate action.

In Berrien County alone there are over **23,000 residents** who rely on these benefits to help feed their families that will be in need. Which is why Berrien Community Foundation is calling on the community to donate food items at one of eight donation sites.

The Supplemental Nutrition Assistance Program **provides over \$2 million** in food aid in

Continued on page 2

Inserts & Promotions

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- Dollar General
- Jets Pizza
- Martin's Super Markets
- Rural King

Inserts may vary by zip code

Spoonholtz *Continued from cover*

Berrien County every month. Those dollars are spent at our local stores, with every \$1 in SNAP benefits generating up to \$1.80 in economic benefit. This is especially critical for small local grocers, according to the Food Research and Action Center.

BCF is working with partners to shore up the food pantries that are bracing for an even bigger increase in need over their already high demand. Thanks to the foresight of donors, BCF is able to **purchase \$20,000** of protein for the pantries using the **Terry N. and Maryfran Tieman Endowment Fund**. It will help, but it isn't enough. BCF is challenging the community to tap in.

The **SWMI Food Is Health Collaborative** and **SWMI Nutrition Exchange** are working with food pantries and other hunger relief agencies coordinating efforts to meet the moment, but they need everyone to ensure that our neighbors, friends, coworkers, and families have enough to eat.

How You Can Help:

1. Give Food – Eight donation sites are set up throughout Berrien County. Donation bins are available at:

- Berrien Community Foundation
- Chikaming Township Hall
- Coloma Public Library
- Corewell Health Center for Wellness, Benton Harbor
- Hardings Market, Berrien Springs
- Watervliet District Library

• YMCA – Niles/Buchanan
• YMCA – St. Joseph/Benton Harbor
Donated items will be picked up by Meals on Wheels for distribution to the pantries.
The priority items requested by the pantries are **UNEXPIRED:**

- Canned meat (chicken, tuna, salmon) in water
- Canned stews, soup or chili (low-sodium preferred)
- Canned vegetables (low-sodium preferred)
- Pasta and pasta sauce

For a full list of items visit:

www.berriencommunity.org/foodishealth

2. Give Money – Donations made to the **Food For Good Fund** at the Berrien Community Foundation will be used to purchase items in bulk for the pantries or to provide grants for pantries to purchase needed food. **You can make your tax-deductible donation at** www.berriencommunity.org/foodforgood.

3. Give Time – The food pantries and the Nutrition Exchange will need additional volunteers to sort, pick up and deliver items. To volunteer, email bcf@berriencommunity.org, or call 269-983-3304 or connect with your local pantry. You can also sign up and volunteer through the **United Way of Southwest Michigan** website at www.uwsm.org.

If you prefer to donate directly to a pantry near you, please do so. A list of pantries and their locations is available at www.berriencommunity.org, www.help4berrien.org or by calling 2-1-1.

If You Need Help

A list of food pantries is available at www.help4berrien.org or by calling 2-1-1.

Until this is resolved, BCF and a network of nonprofit providers will continue to work to provide access to food for those in need. The pantries and food providers cannot do this alone. If you would like to host a food drive at your place of business or other organization, please contact BCF or work directly with a pantry. If you would like more information, please contact Berrien Community Foundation at 269-983-3304 or email bcf@berriencommunity.org.

This is a true example of how it takes a village - we hope you'll be part of our village in making sure our community is fed.

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

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Photo of the Week



Red Arrow Reminiscing

Orville F. Rhoades served in the 32nd "Red Arrow" Army Division during World War II. Amused by this local sign, he asked to have his photo taken beside it. Later, Rhoades penned the following poem while in a U.S. Army Hospital in Australia during the Buna-New Guinea Campaign:

What I Am Fighting For

*I am fighting for America, Australia, and England too,
And all the other allies that believe the way we do;
I am fighting for the woman who her decency she wants to keep,
Who wants a home and children — not the Hitler way, so to speak;
I am fighting for a freedom to worship God instead of idols;
You see, I've a lot to fight for — it isn't just for titles.*

Thank a veteran for your freedoms.

Photo submitted by **Sandy Bedka**

Please email your favorite photo with a brief description to Photos@MailMaxOnline.com
Photos must be horizontal orientation to be considered for Photo of the Week.



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Tyler Allen

Comfort Advisor
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The United States Marine Corps: Celebrating 250 Years of Valor

On November 10, 2025, the United States Marine Corps marks its 250th birthday—a quarter-millennium of unbroken service, sacrifice, and adaptability. Founded during the American Revolution, the Corps has evolved from a small naval infantry force into the nation's premier expeditionary fighting unit, embodying the motto Semper Fidelis—"Always Faithful."

The Corps traces its origins to the Continental Congress's resolution on November 10, 1775, establishing two battalions of Marines to serve aboard naval vessels and conduct amphibious operations. Recruited at Tun Tavern in Philadelphia, these early Marines fought in pivotal battles like Nassau in the Bahamas, the first American amphibious assault. Under Captain Samuel Nicholas, the first Commandant, they proved instrumental in securing naval victories and protecting American independence.

Throughout the 19th century, Marines participated in nearly every major conflict, from the Barbary Wars to the Mexican-American War. At Chapultepec in 1847, during the storming of the "Halls of Montezuma," Marines earned the scarlet "blood stripe" on dress trousers, a tradition honoring fallen comrades. The Corps' role expanded with the Navy, projecting power ashore in places like Tripoli and Samoa.

The 20th century solidified the Marines' reputation as shock troops. In World War I, they earned the nickname "Teufel Hunden" (Devil Dogs) at Belleau Wood, halting a German advance through ferocious counterattacks. World War II saw iconic moments: the flag-raising on

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Mount Suribachi at Iwo Jima, immortalized in Joe Rosenthal's photograph, and brutal campaigns across the Pacific. The "island-hopping" strategy relied heavily on Marine amphibious expertise, refined through innovations like the Higgins boat and close air support.

Post-war, the Corps adapted to new threats. In Korea, Marines held the Chosin Reservoir against overwhelming Chinese forces in sub-zero conditions, executing a fighting withdrawal that saved an Army division. Vietnam tested the Corps with counterinsurgency and jungle warfare, while the 1980s brought rapid-response operations in Grenada and Lebanon. The Gulf War showcased combined-arms proficiency, with Marines spearheading the liberation of Kuwait.

The Global War on Terror defined the 21st century's opening decades. Marines led the initial invasions of Afghanistan in 2001 and Iraq in 2003, then endured grueling urban combat in Fallujah and Helmand Province. The 2021 Afghanistan withdrawal marked a somber chapter, yet the Corps pivoted to great-power competition, emphasizing littoral operations in the Indo-Pacific.

Today, approximately 180,000 active-duty Marines train relentlessly at bases like Camp Pendleton and Parris Island. Innovations include the F-35B Lightning II for vertical landings and the Amphibious Combat Vehicle. The Marine Corps remains the only U.S. service with a dedicated special operations command, MARSOC, and continues integrating women into combat roles since 2016.

The 250th birthday celebrations include parades, historical reenactments, and a Commandant's Birthday Ball in Washington, D.C. Veterans and active personnel reflect on shared hardships—the crucible of boot camp, the bonds forged in combat, and the legacy of figures like Chesty Puller and John Basilone.

As the Corps enters its third century, it faces hybrid warfare, cyber threats, and climate-impacted operations. Yet its core identity endures: a force in readiness, prepared to fight and win anywhere, anytime. From Tun Tavern to the shores of tomorrow, the Marines remain Semper Fi.

Happy Birthday Marines!



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Moody

Continued from cover

Meanwhile, neighbors said the property should only be used for single-family homes, something that Nye said wouldn't be economically viable.

Dentistry students working at Cass Family Clinic get new dorms with conversion of Dowagiac house

Cass Family Clinic has held a ribbon cutting for a new dormitory it's built for dentistry students working at its locations in Cassopolis and Niles.

Cass Family Clinic dental manager Melanie Buck tells us fourth-year dentistry students from the University of Michigan do rotations at the two clinics to help fill out staff. The clinic started using them during COVID, but finding a place for the students to stay was always a problem.

"They were staying at hotel during that time and it wasn't homey for them," Buck said. "They were having problems with the rooms not being available and just the cleanliness of the hotels."

So, Cass Family Clinic bought a home in Dowagiac that it's now converted into four dorms. Buck says this will be much more comfortable for the students.

"They were extremely happy with it. We have it set up where each of them has their own room. It has two and a half bathrooms. We have a full working kitchen. We have a

study area. We have a game room, a deck with a grill."

Cass Family Clinic this year will host a total of 36 students -- with four dental students coming in for two weeks at a time, rotating between the organization's Niles and Cassopolis offices. Buck says some of the students, who will be licensed dentists upon graduation, have already expressed an interest in coming back to Southwest Michigan to work once they're out of college.

The ribbon cutting was this week.

RESA to mark 20 years of Parents as Teacher program

Berrien RESA is planning a 20th anniversary celebration for its Parents as Teachers program next month.

Outreach coordinator Laura Robinson tells us the international program has been around much longer, but it's been two decades since RESA started organizing playgroups in Berrien County to connect parents with other parents so they could learn from each other.

"A lot of times when families start out with a baby, you can feel pretty isolated," Robinson said. "And so what Parents as Teachers has done is they've created these what we call group events, and the group events bring families together."

Robinson say Parents as Teachers also serves grandparents and guardians of all kinds. 13 playgroups are held each month for

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parents and guardians to discuss childcare topics while the kids play.

More than 900 adults and more than 1,000 kids took part in Parents as Teachers last year. Robinson says RESA just conducted a survey about everyone's experiences and told us what respondents said.

"Here's one that says, 'We love being able to socialize with other parents and kids and be exposed to new toys and ways of playing.' Here's one. 'Connecting with other parents while allowing our children to interact with each other. It allows a great place of much needed support every month.'"

The 20th anniversary will be held November 7 at the Northside Child Development Center in Niles from 10 to 11 a.m. Robinson says it will be a regular play-group of reading, playing, and learning, but with the added 20th anniversary recognition. The public is welcome.

Lake Michigan College dean selected for Michigan ACE Women's Network Leadership Mentorship Program

Lake Michigan College Dean of Health Sciences Education LaToya Mason has been selected to take part in a statewide mentorship program intended to help improve senior leadership skills.

Dr. Mason tells us she'll be a mentee in the Michigan ACE Women's Network Senior-Level Leadership Job Shadow Program for the 2025-2026 academic year, shadowing Bay de Noc Community College President Nerita Hughes.

Mason says she applied for the program after attending a professional development conference this year. She's looking forward to learning more about upper-level administration.

"When you're paired with an individual, of course, you're learning about their institution, and I think one of the big things for me was just being able to gain additional knowl-

edge," Mason said. "I've been employed with LMC for quite some time, so just being able to see what other institutions are doing and how senior leadership is leading other institutions into the future and working on student success."

Mason says she's always looking to grow. As part of the mentorship, Mason will spend a week at Bay de Noc Community College in Escanaba this month, meet with her mentor remotely throughout the year and, she hopes, make another trip to Escanaba.

LMC says Mason's participation in the program isn't just good for her, but it also benefits the college because it will gain from her enhanced leadership capacity.

Pat Moody

Publisher, MoodyOnTheMarket.com
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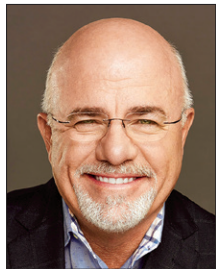
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Learning to Delay Gratification is Part of Maturing Emotionally

I know a big part of your teaching centers around the importance of learning to delay gratification. You seem to believe reaching a level of maturity where you can do this is essential to attain the things in life that are really important. But this can be hard sometimes, no matter how old you are or how mature you happen to be. Do you have any suggestions for someone struggling to reach this point?

Brent

Dear Brent,

You're right, it is hard. Sometimes it's very difficult to leave the dinner table when someone's asking if you want another piece of pie. And harder still to go from there to taking a nice, long walk instead. But learning to delay pleasure is part of the process when it comes to growing up emotionally.

When you've practiced it long enough, I think your mind starts to make the connection. You begin to realize that what's waiting down the road—if you'll just apply

Here's a quick personal example. The last thing I wanted to do today was get up really early, and go for a long walk. But the thing is, I know in my mind that I feel so much better the entire day when I get in a little roadwork first thing in the morning. That's why I made myself get out of bed before sunrise, and just do it.

I think the whole process starts in the brain, then works its way to the heart, where it promotes understanding—and mature actions. So, if you think about it, it's really an intellectual behavior that influences will. You have to logically and intellectually grasp the concept, then think about where you're going, and where you'll end up, as a result of your actions.

It works for me, Brent. I hope it helps you, too!

– 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 This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*

A photograph of a young man and woman sitting at a restaurant table, smiling at each other. The table has several pizzas, glasses of water, and wine. The background shows a warm, dimly lit restaurant interior.

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GT PREMIUM AWD
NOW \$32,453**

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

WAS \$26,995



**2019 TOYOTA RAV4
XLE PREMIUM AWD
NOW \$24,976**

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

WAS \$25,892



**2021 JEEP GRAND
CHEROKEE L LIMITED 4X4
NOW \$24,327**

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

WAS \$69,409



**2021 FORD F-150 RAPTOR
SUPERCREW 4X4
NOW \$63,995**

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

**2021 CHEVROLET
EQUINOX LT AWD**



**WAS \$23,699
NOW \$22,860**

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

**2020 FORD F-150
XLT SUPERCREW 4X4**



**WAS \$32,542
NOW \$31,377**

2.7 V6 Ecoboost, 10 Speed Automatic, Chrome-Like PVD Wheels, 67K Miles, Running Boards, Navigation, SYNC3, Power Heated Front Seats, Power Adjust Pedals, Power Slide Rear Windows, Front Collision Mitigation, Back-Up Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Magnetic, F25020A

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



**WAS \$34,995
NOW \$33,995**

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 Side Rear Window, Front and Reverse Park Assist, Back-Up Camera, Trailer Tow Hitch, Remote Keyless Entry System, Ram Certified! Billet Silver Metallic, C25052A

WAS \$25,885



**2020 FORD
EXPLORER ST 4WD
NOW \$25,302**

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, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Atlas Blue Metallic, F25216A

WAS \$32,995



**2021 AUDI Q7 PREMIUM
PLUS QUATTRO
NOW \$30,500**

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

WAS \$27,996



**2021 RAM PROMASTER CITY
TRADESMAN CARGO VAN
NOW \$22,567**

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 CHEROKEE 80TH
ANNIVERSARY EDITION 4X4
NOW \$28,462**

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal Pearlcoat, U25071

WAS \$46,500



**2021 FORD F-150 LARIAT
SUPERCREW 4X4
NOW \$41,773**

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

WAS \$26,995



**2023 JEEP
COMPASS LIMITED 4X4
NOW \$25,971**

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

WAS \$27,210



**2021 FORD
EDGE TITANIUM AWD
NOW \$25,988**

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

WAS \$29,995



**2022 FORD
EXPLORER XLT AWD
NOW \$27,995**

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 \$34,749



**2022 FORD
EXPLORER XLT AWD
NOW \$31,941**

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 \$28,901



**2022 FORD EDGE SEL AWD
NOW \$27,364**

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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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

2022 CHEVROLET CORVETTE STINGRAY 4 COUPE 2LT
NOW \$71,554

6.2 V8 Engine, 8 Speed Automatic, Flash Painted Aluminum Wheels, Less Than 10,000 Miles! Z51 Performance Package, High Wing Spoiler, Transparent Removable Roof Panel, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, Bose 14 Speaker Audio System, Wireless Charging Pad, Stability and Traction Control, Blind Spot Monitor, Cross-Traffic Alert, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Rapid Blue, F23222B

2021 FORD ESCAPE SEL AWD
NOW \$17,972

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, 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, Desert Gold Metallic, F26017A

2019 FORD EXPLORER XLT
NOW \$12,815

3.5 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 163K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, 2nd and 3rd Row Seating, Power Liftgate, Remote Keyless Entry System, Ingot Silver Metallic, F25233A

2024 CADILLAC XT5 350T AWD
NOW \$35,834

2.0 Engine, 9 Speed Automatic, Aluminum Wheels, Only 15K Miles! Remote Start, Navigation, Power Leather Heated Front Seats, Climate Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Front Collision Warning, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Stellar Black Metallic, U25080A

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

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, Balance of Factory Warranty U25081

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

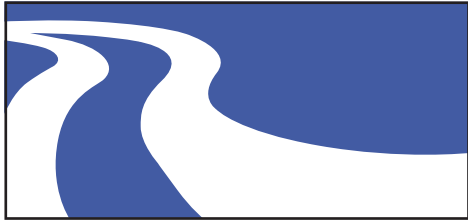
3.2 V6 Engine, 9 Speed Automatic, Aluminum Wheels, Only 37K Miles! Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System,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



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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

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 Slide 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

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

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

2024 FORD EDGE ST LINE AWD
NOW \$35,993

2.0 Ecoboost Engine, 8 Speed Automatic, Painted Aluminum Wheels, Only 21K Miles, Remote Start, Navigation, SYNC4, Power ActiveX Heated Front Seats, Heated Steering Wheel, 2nd PowerFold Seats, Wireless Charging Pad, Panoramic Vista Roof, 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! Carbonized Gray, U25083

2018 JEEP WRANGLER SPORT 4X4
NOW \$19,866

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 97K Miles, Power Windows and Locks, Touchscreen Display, Black Sunrider Soft Top, Back-Up Camera, Remote Keyless Entry System, Ocean Blue Metallic, C25038B

2021 FORD RANGER XLT SUPERCREW 4X4
NOW \$27,987

2.3 Ecoboost Engine, 10 Speed Automatic, Black Painted Aluminum Wheels, 5 Foot Box, 76K Miles, Security Cover, Bedliner, Running Boards, Remote Start, SYNC3, Black Appearance Package, Auto Climate Control, Blind Spot Information System, Cross Traffic Alert, Lane Keeping System, Front Collision Warning, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Cyber Orange, F25313A

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

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

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



- Dan Zarobsky**
- Dennis Varo**
- Greg Kantauskas**
- Jon Weber**
- Tim Place**
- Bob Betker**
- Alisha Danneffel**
- Martin Siemans**
- Mike Ferguson**
- Jeff Miller**





2025 JEEP GRAND CHEROKEE LAREDO 4X4

Baltic Gray, Power Sunroof, Power Seat, 8 Inch Touchscreen, Blind Spot and Cross Path Detection, Adaptive Cruise Control, Active Lane Management, and Much More! C25125

MSRP.....\$42,375
SIEMANS DISCOUNT.....- 630
NATIONAL RETAIL BONUS CASH...- 2,250
HOLIDAY SELECT INVENTORY RETAIL BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$37,495
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 \$33,995
*MUST QUALIFY
*MUST FINANCE THROUGH CHRYSLER CAPITAL



2025 JEEP GRAND CHEROKEE LIMITED L 4X4

Baltic Gray Metallic, 2ND Row Bench Seat, 7 Passenger Seating, Trailer Tow Package, 3 Zone Temperature Control, Heated Front and Second Row Seats, Heated Steering Wheel, Navigation, Touchscreen Radio, Blind Spot and Cross Path Detection, Remote Start, Power Liftgate, Adaptive Cruise Control, and Much More! C25091

MSRP.....\$51,240
SIEMANS DISCOUNT.....- 1,245
NATIONAL RETAIL BONUS CASH...- 2,500
NATIONAL HOLIDAY SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$45,495
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 \$41,995
*MUST QUALIFY
*MUST FINANCE THROUGH CHRYSLER CAPITAL



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.....- 1,755
RAM DEALER CASH COUPONS.....- 3,000
NATIONAL BONUS CASH.....- 2,500
NATIONAL HOLIDAY SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$43,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$43,495
*MUST QUALIFY
*MUST FINANCE THROUGH CHRYSLER CAPITAL



2026 DODGE DURANGO GT BLACKTOP AWD HEMI V8

Octane Red Pearlcoat, Leather Seats, 20 Inch Black Noise 5-Spoke Wheels, Blind Spot Monitoring, Ventilated Front Seats, Power Moonroof, Heated First and Second Row Seats, Adaptive Cruise Control, Trailer Break Controller, Wireless Charging Pad, Navigation, Heated Steering Wheel, Power Liftgate, and Much More! C26026

MSRP.....\$49,580
SIEMANS DISCOUNT.....- 1,585
NATIONAL HOLIDAY SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$45,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$45,495
*MUST QUALIFY



2025 JEEP GLADIATOR HIGH TIDE 4X4

Anvil Clearcoat, Leather Trimmed Seats, Power Driver and Passenger Seats, 17 Inch Black Painted Wheels, Body Color 3-Piece Hardtop, Body Color Fender Flares, Heated Front Seats, Heated Steering Wheel, Remote Start, Navigation, Alpine Premium Audio System, Blind Spot and Cross Path Detection, and Much More! C25155

MSRP.....\$52,340
SIEMANS DISCOUNT.....- 1,095
NATIONAL BONUS CASH.....- 2,250
NATIONAL HOLIDAY SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$46,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$46,495
*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.....- 2,960
NATIONAL BONUS CASH.....- 1,500
NATIONAL RETAIL BONUS CASH...- 2,500
NATIONAL HOLIDAY SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$48,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$48,495
*MUST QUALIFY



2025 RAM 1500 CREW CAB LARAMIE 4X4

Forged 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.....- 4,859
NATIONAL 10% BELOW MSRP.....- 7,151
NATIONAL HOLIDAY SELECT BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$57,495
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$54,995
*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 HOLIDAY 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





Don
Stuart

Humorist

A Couple of Sure Vets

I've been thinking about how many Veterans Days my dad observed as a veteran. Technically, since November 11 became officially named "Veterans Day" in June, 1954, it would be 56 days. But weren't there thousands of ordinary days that he, not to mention my mom, siblings, and me, celebrated in some little way that he was simply here among us? I guess I don't really know the answer, but I do know that being in the limelight of this annual column always made him, and my mom too, feel a little embarrassed. But I always soothed their nerves with these tender words: "Tough toenails."

When I think of Veteran's Day, I mentally snap to 'ten-HUT for my mom and dad.

They're vets of "The Big One," World War II. My dad had enlisted in the summer of 1941, so he was already in uniform when America got involved, and he stayed in it throughout. (Well, he changed into clean uniforms once in while. I hope.)

While my dad was cultivating a taste for army food, my mom helped in all the ways that a teenage schoolgirl could. She assisted my grandpa with his duties as a block warden, finished her compulsory education, conserved and rationed. And prayed.

Dad spent almost two years on the island of New Caledonia in the South Pacific. A couple years ago, I finally memorized the dates that he was overseas. He reached New

Caledonia on April 21, 1942, the day after his 20th birthday. I figure the other end of the equation is one of the most important days of my life, even though it was 4,860 days before I was born: he headed home – all in one piece – on April 1, 1944.

Something tells me that on the voyage home, he didn't foresee a future that would bring him a degree from Wabash College (on the GI Bill), marriage to a DePauw University co-ed (58 years and counting), and long careers for both of them in elementary and high-school education - including their own "continuing education" at the hands of their five brilliant children.

I come from a family of readers, and at one time my parents owned scores of books about WWII. I was very fond of one of them when I was a kid. It's called "Up Front." It's a book of wartime cartoons by a guy named Bill Mauldin, who honored the fortitude of ordinary GI's through two foot soldiers named "Willie and Joe."


Mauldin's drawings of Willie and Joe are wonderful - a couple of regular guys always balancing their weariness against their determination. They always need a shave, and a change of uniform. (Willie and Joe won a Pulitzer Prize for Mauldin, but I once read that General George Patton just HATED the way they looked.)

As a kid, I'd draw my own versions of Willie and Joe. They were about what you'd expect from a 10-year old, although I did do a pretty nice job with their stubbly whiskers. Of course, I could observe and touch the occasionally unshaven face of a real-live vet.

Lucky me.

PS - Thanks dad and mom (we miss you both), and thanks to every vet of the front lines or the home front.

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No Fear in Death

How often do you think about death? You may be, by all estimations, drawing close to it, and so death shoves itself to the front of your mind. Perhaps you recently attended the funeral of a loved one and now cope with the aftermath. It's hard not to notice it in the headlines. Recent celebrity deaths or victims of tragedy have become a regular occurrence.

Thinking about your own death should be a healthy thing—not a dangerous obsession or something you avoid outright.

People often try to avoid the topic of death. It can stem from fear—fear of what it will be like, how much it will hurt, and the judgment that awaits when we die. We can cower in fear over death and dread the pending appointment at the funeral home to discuss the details for those we love.

But God bids us to have no fear. Why? Jesus died. He knows the pain and hurt of separation. The curse that has come to all people because of sin—he knew it, even though he had no sin. He felt it.

Jesus also felt and experienced a resurrection. I wonder if he quickly inhaled as his lifeless body was fully reanimated, or was it a peaceful, slow breath of confidence in his finished work? He rose. He woke up. He lived. He continues to live.

Death could not hold the Son of God, and so death cannot hold you. Death has no

power over you. The fear of judgment doesn't affect you because Jesus has been judged for your sins. His condemnation is your release. His death is your life. His resurrection is your life eternal.

This is why Isaiah said these words as he looked forward to heaven: *"I also will be glad because of Jerusalem, and I will rejoice over my people. The sound of weeping will not be heard in her again, nor will the sound of crying. There will never again be an infant there who lives for only a few days, or an elderly man who does not fill out all his days, for one who dies at a hundred will be considered a young man, and one who fails to attain the age of one hundred will be regarded as cursed."* (Isaiah 65:19–20)

There will be no more death, no more growing old and having creaky bones, no more aches and pains, no more weeping over loved ones passing away. No more sin that cuts life short. You can rejoice today because heaven is yours forever in Jesus.

Confront death with eternal joy. Jesus talked about death without obsessing over it. He didn't avoid talking about his own death with his close friends and family, but he didn't let that pending death hold him captive. He continued his life, laughed with his disciples, ate, and drank—because he knew the future victory that came after death. That victory is yours.

How does heaven help you confront your own death and the death of those you love?

Prayer: *Dear Jesus, death can be such a scary thing that I don't even want to think about it. Thank you for never backing down—not even from death. You did that for me. Give me the joy of heaven when death enters my life. Amen.*

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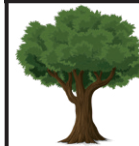


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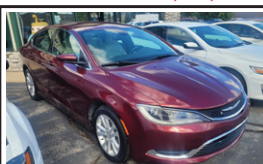
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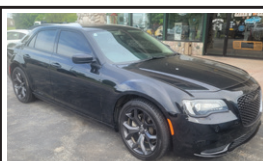
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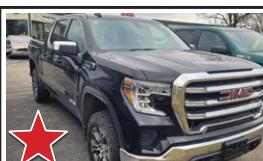
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Every New Toyota Comes With ToyotaCare.¹²

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. Remaining new 2025 Tacoma SR5 Double Cab 4x4 Model 7540. Lease based on net cap cost of \$37,308. Lease end purchase option \$32,136. 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 3.99% APR For 72 months with \$15.64 per \$1,000 borrowed. 4. \$1,000 TFS Standard APR Cash on remaining 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 \$27,390. Lease end purchase option \$20,990. 6. Toyota vehicles and components are built using U.S. and globally sourced parts. 7. Remaining new 2025 RAV4 Gas & Hybrid models and remaining new 2025 Camry. 4.75% APR financing for 72 months with \$15.99 per \$1,000. 8. New 2026 Camry LE FWD Model 2559. Lease based on net cap cost of \$26,145. Lease end purchase option \$20,750. 9. New 2026 Camry 4.99% APR financing for 72 months with \$16.10 per \$1,000 borrowed. 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 U.S.A., Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. 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 32,500 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 remaining new 2025 and new 2026 models in dealer stock while supply lasts between 11/4/25 and 12/1/25. 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 12/1/25.



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