



**INTERNATIONAL MOTORS HONORS TEAM WIELAND TRUCK AND TRAILER  
2025 DEALER OF THE YEAR**

International Motors, LLC\* ("International") announced the International® and IC Bus® Dealer of the Year award winners at its annual dealer meeting this week in Orlando. This event is an opportunity for International to celebrate the successes of the dealer network from the previous year. The 2025 Dealer of the Year award winners were selected based on their performance in several criteria, such as vehicle sales, parts sales, International S13® Integrated Powertrain sales and service dwell time. Growth in key areas like market share, customer experience survey results and leveraging solutions through International® Financial are additional data points used to make Dealer of the Year selections. Michigan-based Team, Wieland Truck and Trailer, was named 2025 International U.S. and Canada Dealer of the Year. Team Wieland Truck and Trailer had an impressive year, exceeding their targets across the board — from parts growth and truck sales to significant gains in customer experience and market share. They achieved nearly seven times their goal for conquest customer count. "Being named Dealer of the Year is an incredible honor, and I'm proud of what our team accomplished this past year," said Frankenmuth resident, Rob Cleary, dealer principal, Team Wieland Truck and Trailer. "Customers expect a partner who can support them across their entire operation, and our team takes that responsibility seriously. I'm looking forward to celebrating with them at the dealership and seeing what we achieve in the year ahead." Shown (l-r) with owner, Rob Cleary, are: Dan Kayser, EVP, Commercial Operations International; Fabio Souza, EVP, Service Solutions International; Cleary; Justina Morosin, SVP, Sales and Field Operations International; and Mathias Carlbaum, President and CEO International. Team Wieland Truck and Trailer, founded in the 1930s, has three locations in Michigan.

## Financial Focus

from Colin Maurer,  
Financial Advisor



### Ask these two questions before buying a home

You may have heard that buying a home is better than renting. After all, why "throw money away" on rent when you could be building wealth through homeownership? Financial professionals say the decision isn't that simple.

The answer depends on your personal and financial situation. Before you begin house hunting, ask yourself two key questions: Can you afford to buy? And should you buy?

**Can you afford to buy?** While being ready to purchase a home means having enough money for a down payment and a monthly mortgage, other financial obligations are involved.

It's important that your debt levels are manageable before you buy. Without a mortgage, it's ideal for your monthly debt payments to be less than 20% of your gross monthly income. With a mortgage, debt payments should stay lower than 35%.

You'll also need to cover homeowner's insurance premiums with a deductible, pay annual property taxes, hold emergency savings for the costs of major repairs such as roof or driveway replacement and build flexibility into your budget for routine expenses like HVAC tune-ups and lawn care. Don't forget the upfront costs, such as

closing costs, that come with homebuying. They typically run between 2% and 6% of the purchase price.

**Should you buy?** One of the biggest factors in deciding whether to buy or rent relates to time. The longer you plan to stay in your house, the more likely it is that buying makes financial sense. Generally, professionals say it doesn't make sense to buy unless you're planning to stay in the home at least three to five years.

When you buy a home, you face high purchasing costs right away. Initially, you build equity slowly, since most of your mortgage payment goes to interest. Staying in your house longer offers more time to build equity. Overall, the total cost of buying could be lower than renting.

Many factors can impact whether it will be more cost effective to rent than buy. Job stability, potential reduction in income for one or both spouses, mortgage rates, rental costs, the rate at which homes are appreciating in value and the cost of homeowners insurance all come into play. Fortunately, many online calculators account for these factors and help you compare your options.

**Beyond the numbers.** When deciding whether to buy a house, don't just look at the cost. Buying a home is more than an investment. Your home is where you live your life. So, you should consider your lifestyle and preferences. Buying might be more suitable if you need stability, want to personalize your home and are comfortable with tying a portion of your wealth to a house. Renting offers more flexibility and fewer maintenance responsibilities.

Ultimately, choosing to rent or buy comes down to understanding your finances, your plans and what you want from the place you call home. Take the time to assess costs and lifestyle trade-offs to help make a choice that supports your long term goals.

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