

# HOW TO **CHOOSE**

- Healthcare
- Childcare
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- & more!*



# What matters to you? We're listening.

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– Michelle

When you need healthcare, what matters to you? Witham wants to know. What are your goals? Are we meeting your needs? How would you like your care to proceed? If that's the kind of care you seek, find your provider at [WithamDoc.org](https://www.withamdoc.org). Because what matters to you, matters to Witham.



[WithamDoc.org](https://www.withamdoc.org)

# Choose your healthcare facility, primary care & specialty providers

When choosing your healthcare facility, primary care and specialty providers, What matters to you? What are your goals? Are they being met? How do you want your care to proceed? These are all important questions and should be considered when you need healthcare. You want someone who listens and wants to know more about your unique needs so they can better care for you. What matters to you should matter to them.

“What Matters to You?” (WMTY) these four powerful words aim to encourage and support more meaningful conversations between people who provide health and social care for the people, families and those who receive health and social care.

Asking “What matters to you?” is about listening and understanding what really matters to people, including, patients, residents, service users, family members and colleagues. WMTY conversations empower people to be involved in decisions about their own health and care, greatly improving their outcomes. Small conversations every day create the biggest change and can have a positive impact on patients’ lives and outcomes.

This is a simple, yet profound concept that is key to creating deeply personal engagements with patients and their family members, a deeper understanding of what really matters to them, and is the foundation of developing genuine partnerships for co-creating health.

The underlying principle, - **Ask, listen, do** - what matters is intended to shift the power to the person who knows best about the help or support they need, whether it be a person with a medical issue or the clinicians or staff providing care. WMTY conversations **help healthcare teams understand what is “most important” to patients, leading to better care partnerships and improved patient experience.**

What matters to you? It’s the question we pose to everyone who comes through our doors at Witham. You see, at Witham, we believe that when patients are involved in their healthcare decisions, it leads to better outcomes. So we ask not just how you’re feeling, but how you want to be treated. What can we do to make your healthcare journey better? Because no matter why you’re at Witham or which provider you’re seeing, the answer is always

the same: **What matters to you, matters to Witham.**

While the question is often asked in many different ways, the importance remains the same. At Witham want to impact our patients, visitors, and coworkers in a way that is significant to them. Doing so not only fulfills a need within ourselves, but it also gives us the means to truly address what is important from their perspective. For example: A nurse can visibly see her patient is in distress and may want to put an order for pain medicine in when the patient may actually want a warm blanket, the blinds shut, and the lights dimmed. Asking the patient “What Matters to You” would give the nurse this information and give her the opportunity to do exactly what the patient needs, and more efficiently get to an endpoint of the patient feeling better. The grandeur of asking this question yields impact-

ful results that are significant to the needs of patients.

The next time you need to seek healthcare, don’t just go where your insurance dictates. Look at your options; choose a primary care or specialist that gives you personalized care, close to home, while using the most advanced technology to treat you. Choose one who cares what matters to you, one who takes the time to listen and learn about your unique needs. One who takes the time to know you and involves you in your healthcare decisions and truly wants to make your healthcare journey better.

*MaryBeth Searles*  
Director

*Marketing and Public Relations*  
Witham Health Services

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# What to Look for When Buying Windows

Windows are truly a window on the world. But they also provide protection from the elements. They also bring natural light into homes and businesses, influencing the moods. So whether you're buying new windows or replacing them, the process requires reflection.

But most people want their windows to also reflect a certain style. Window glass and frames come in a large variety of styles to complement any decor, but choosing the right windows to satisfy each of these requirements requires some research.

If you're ready to invest in new windows, here are a few topics you need to understand.

## GLAZING

The actual glass in a window is called glazing. Many homes and older buildings have a single pane of glass within each frame. It is a traditional style; however, it is not energy-efficient.

Double-glazed windows are the popular option. There are two panes of glass in a frame. The gap between the panes acts as a layer of insulation. It improves the window's ability to maintain the building's temperature.

Sometimes, newer structures have triple-glazed windows. They are more expensive, but they also provide additional insulation benefits.

## R-VALUES

R-values measure the amount of heat a window loses through its glass panes. Higher R-values mean more energy efficiency. An R-value of three is very desirable.

## U-VALUES

U-values tell you the level at which a window conducts heat. The lower the U-value, the better.

People who live in wintery climates should choose replacement windows with strong R-value and U-value ratings to conserve energy.

## LOW-E

Low-emissive, or low-e windows, are the latest innovations in the energy-efficiency mark.

Low-e glass traps heat by placing a thin metallic coating on the appropriate window pane. Indoor radiant heat is reflected back inside, cutting the burden on a building's heating system. If you live in a cold climate, install a low-e window as a complement to low U-value components.

People who live in sunnier, warmer climates can also take advantage of low-e windows. The summer's higher levels of infrared rays are reflected back outside, keeping the interior of the house cooler.

## UV FACTORS

Blocking UV rays will spare your carpets and furniture from sun damage. That's why a window with high ultra-violet blockage is recommended, especially for people who live in warm climates.

## CASEMENT WINDOWS

When energy efficiency is a key concern, casement windows are the best choice. This simple high-and-crank design lowers air seepage. When the wind pushes against the glass, the seal becomes tight and



reduces leakage.

Casement windows are hinged on the sides. When the windows have top hinges, they are called awning windows. Hoppers are bottom-hinged windows.

Hinged windows must be maintained, as the seal erodes over time. When left unchecked, the erosion can make the window less energy efficient.

## OTHER FACTORS

Large differences between interior and exterior temperatures create meddlesome condensation on glass. Always choose a window appropriate for your climate.

Window placement is another factor when building a new structure. Consider the building's position and location as they relate to the sun. Windows facing the south let in more heat than north-facing win-

dows. Properly placed, a window can increase a structure's passive solar efficiency.

Extreme temperatures cause frames and seals to deteriorate more quickly. Windows using warm-air technology and adequate spacers reduce temperature fluctuations, placing less strain on seals and framing.

Before beginning any improvement project to your home or business, understand the building codes in your area. You may need a permit to do a major window-replacement project. If you don't have the required paperwork in order, you might have to pay a fine and remove the work that's already been done and start over.

Knowing basic terminology and concepts before you shop for windows will save you time and money in the long run. It is really less complicated than it looks.



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# How to Choose Siding for Your Home

Home siding can be deceptively important. Not only does it offer a protective skin to a home, but it's also the first thing you notice. In many ways, the exterior of a home is just as important as what's inside because it conveys a look and feeling.

At one time, siding was a relatively mundane choice. Vinyl was the primary material option, with few styles and a limited variety of colors available. But modern siding includes not only vinyl or wood, but composite board and fiber cement.

So selecting the siding is among the most important decisions you'll make when building a home or replacing siding on an existing home.

But first you'll want to shop around to get a feel for pricing and covering options, as well as factoring in the cost of professional installation. Here are a few things to consider.

## BUDGET

Your budget will guide your decision-making process. It will tell you how much money you have to make repairs or restorations. It is also a great time to look for any loans or other assistance. You might qualify for a special grant from your local government. Gather enough funds to get you through this process now, because you don't want to go through it again in the near future. It is best to do it correctly the first time.

## VARIETY

There are many siding types available for purchase. Your choice will depend on your style, the price of materials and the kind of structural protection you need for your home.

When you don't have much money, vinyl siding might be your answer. It comes in a variety of shades. When you are simply looking to add color to the exterior of your home, vinyl will

work well for your eyes and wallet.

Metal siding is another alternative. It is slightly more expensive than vinyl, but it is extremely durable. When you need something tough, metal is a superior option. This siding can last up to 25 years, especially if you add an extra coat of paint to it.

When appearance is your top priority, take a look at wood siding. It will give your home elegance and charm. Cedar is one of the most popular materials. This siding is usually recommended for houses in dry climates. Unfortunately, wood has a difficult time withstanding moisture. But this siding can last a long time if properly maintained.

Stucco is another fantastic option. It is made of cement, and it has a cool, stylish appearance. It is extremely durable. This siding can last up to 50 years. It is a bit more expensive than other products, but many homeowners believe it is well worth the price.

## INSTALLATION

It is always best to hire a professional, experienced company to install your siding. They will be able to handle the materials and do the job quickly. If something is not done properly, you can always get a portion or full refund if they aren't able to easily repair it.

People who are working on a very tight budget can look for a handyman who has experience installing siding. A local individual might give you a discount. As with any home repair job, be sure to check references and local regulations. Your community might have laws about hiring someone to do such work. And always ask for samples of his work or referrals from previous customers.

The most important thing is to work within your budget. You don't have to break the bank to get the best siding you can afford.

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# What to Look for in an Assisted Living Center

People often need extra care as they age. Some, particularly those confronting severe health challenges, need regular care that is significantly beyond the scope of what family members or close friends are able to provide. In those cases, an assisted living facility can majorly improve quality of life.

Many assisted care centers also double as full-time medical facilities, good news for people who need medical attention.

In the past, long-term care could only be handled by a nursing home. Living in a hospital setting for an extended time was not a pleasant environment.

When looking for an assisted care center, consider some of these factors.

## GARDEN AND LANDSCAPING

The landscaping of an assisted living center can give you a good indication about the quality of the facility. A well cared for lawn and garden is a good sign.

And if the prospective resident enjoys spending time in nature, look for a facility that has park-like areas. Some centers have community-style gardens and walkways for residents.

Just being able to see nature as it grows and changes with the seasons can be uplifting and soothing. An assisted living center with a manicured lawn and garden can make a huge difference in the quality of life for a loved one.

## HOME AMENITIES

Accommodations at these centers can range from luxurious, detached cottages to cozy condominiums. It all depends on what you are looking for, what you can afford, and what is available.

## RECREATION FACILITIES

Game and meeting areas can help the resident make new friends and



As you visit the facilities, try to personalize each space. Imagine how your loved one's belongings might fit into the area and where decorations will be placed. Does the atmosphere bring about a feeling of peace and tranquility? How are the rooms decorated? Are they tasteful and soothing, or do they remind you of a hospital setting?

Look at the home amenities and consider how you would feel about living there. Would you want your loved one living there? Is the facility within your budget.

keep them from feeling alone and lonely. Leaving the confines of their units is an important part of recovery. Make sure the center offers activities and space to occupy your loved one's time.

Quality facilities will have activities that match his or her hobbies. If your family member enjoys crafts, then look for a center with a designated craft area or classes for your loved one to enjoy.

## PERSONAL CARE

Ask your loved one's personal physician how much care is required to function safely. The doctor may even be able to guide you toward an appropriate facility. Be sure to seek

advice on what qualifications and certifications you need to look for in the center's staff. The center's employees should be well-qualified to handle medical needs.

If you monitor the medical care, you can avoid paying for extensive services that your loved one may not need. Understanding the care the person requires will help you find a center that is a good fit.

Choosing an assisted living facility is about finding the right combination of medical services and amenities. With research and thought, you will find the perfect place to bring comfort and care to your loved one.

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# How to build a bright future: Get kids excited about volunteering

Volunteering benefits people of all ages, but can be especially beneficial to children. Studies have indicated that teenagers who volunteer are less likely to become pregnant or use drugs. In addition, in a review of 60 studies on child engagement, Child Trends found that children who participate in civic engagement programs are likely to be more involved in school, to graduate from high school and to hold more positive civic attitudes than those who do not get involved in such programs.

Getting kids to volunteer as they progress through adolescence may not be so difficult. In its 2014 analysis of volunteering trends, Child Trends found that 39 percent of twelfth grade students volunteered at least once a month in 2014 compared to just 27 percent of eighth graders.

Older students might feel compelled to volunteer to improve their college admissions applications, but parents can take steps to get their younger children excited at the prospect of volunteering.

- **Set a positive example.** Young children want to emulate their parents, so moms and dads who volunteer may find ready and willing partners in their children. Parents can inform their children when they volunteer and why they do so before bringing kids along to join them.

- **Don't forget fun.** Young children may be more likely to embrace volunteering if the activity is fun. Kids might not find it too fun to sit next to their parents while mom and dad balance a soup kitchen's books, but a beach cleanup excursion or a trip



to refurbish an inner city park may inspire kids to spend a lifetime giving back to their communities and helping the less fortunate.

- **Keep it simple.** Kids may not enjoy volunteering activities that consume too much time or make them feel exhausted. As kids grow older, parents can encourage them to embrace more challenging activ-

ities and/or commit more time to volunteering. But keep things simple with especially young children or older children who have never before volunteered.

- **Try and try again.** It might take some trial and error before parents find volunteering opportunities their children truly enjoy. When volunteering with children for the first

time, be careful not to commit to more than one day. If children enjoy themselves, then parents can commit more time. If kids do not seem excited by an activity, parents won't feel guilty or let the charity down by not returning.

Children can benefit greatly by volunteering, and parents can get their youngsters involved at an early age.

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# Fall is a Great Time for Planting Trees & Shrubs

There is a false perception in the gardening world that fall is the end of the growing season. In fact, it is quite the contrary. Fall is an ideal season for planting trees, shrubs and other assorted plants. The key is encouraging good root growth. Planting trees and shrubs in fall enables the root systems to grow before the hot summer returns.

Smaller plants will be established before winter sets in, and get a head start over shrubs in the spring. Larger plants will also get a head start since a general rule of thumb is one year per one inch of trunk diameter.

Fall officially begins with autumnal equinox in late September. The ideal time to begin planting trees and shrubs is six weeks before the first sign of hard frost. September through November is the ideal time for tree planting because it allows the roots to become established before the ground freezes and winter sets in. However, it is highly recommended that you do not continue planting trees too late into the fall because this can have a negative impact on plant health.

## Fall is the Best Time to Plant

When adding trees and shrubs to your landscape, planting in the fall offers several benefits. It's an ideal time for you, as all the hard gardening work of spring and the upkeep of summer will be winding down - plus it's the best time for the tree. The combination of warm soil and cool air stimulates root growth to help your tree or shrub get established before the ground freezes. In the fall, trees and shrubs are either sold in containers or with root balls, where

the root and soil is wrapped in burlap (often called "balled-and-burlapped"). Planting them is easy. Just follow these simple steps.

## Select Your Trees and Shrubs

Healthy trees and shrubs will last for decades, so consider your longer-term landscaping goals and how the full-grown trees and shrubs will fit in. Consider trees and shrubs that will provide different features year-round, such as fruit in summer and changing leaf colors in fall. For beautiful blossoms, consider a redbud or ornamental cherry tree in Northern regions, crape myrtle in the Southeast or desert willow in the Southwest. Find a selection of trees at ProGreen Garden Center.

## Leave Ample Space

Give the trees and shrubs plenty of room to grow, making sure you research the plant's full-grown size. Refer to the information that comes with the tree or ask your garden center for recommendations. Use a tape measure to gauge how your new trees and shrubs will fit into your existing landscaping. You don't want to plant a tree too close to your home or neighbor's property, which may cause damage to the buildings and tree roots.

## Start Digging

Now you're ready to dig. Create a hole that's twice as wide as your container and deep enough that the root ball's soil line sits slightly above ground level.

## Nourish Your New Trees & Shrubs

Your new trees and shrubs need a good home in nutrient-rich soil.



When planting, blend in Garden Soil for Trees and Shrubs (pick some up at ProGreen Garden Center today) with your native soil in a 50:50 ratio. Make sure the soil line of the root ball is slightly higher than the ground level. If you have a balled-and-burlapped tree, remove all of the twine and as much of the burlap and wire cage as you can. It is especially important to clear off the top half of the rootball, to give roots room to grow. Then, start filling the hole with your soil mixture. When the hole is half-full, water the tree, then fill in the remaining soil. Finally, pull some soil away from the tree trunk to create a donut-shaped ring of soil that will act as a basin to hold water and funnel it to the tree roots, and water moderately again.

## Retain Moisture with Mulch

Most new trees and shrubs will benefit from mulch, which helps conserve moisture in the soil. Using a bark-based mulch layer 3 inches of mulch on top of the soil, leaving about 1 to 2 inches of space around the trunk to prevent disease.

## Watering Your New Tree or Shrub

When watering your new tree or shrub, keep in mind that water needs will be considered at first. But since you're planting in fall, those needs will soon taper off until spring. As your trees and shrubs are becoming established, water two or three times a week, adjusting for weather and soil condition. Go for infrequent but generous deep soakings.

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# Top 5 reasons to choose a community bank

## Put Your Money to Work Growing Your Local Economy

Small businesses, which create the majority of new jobs, depend heavily on small, local banks for financing.

Although small and mid-sized banks control less than one-quarter of all bank assets, they account for more than half of all small business lending.

Big banks, meanwhile, allocate relatively little of their resources to small businesses.

The largest 20 banks, which now control 57 percent of all bank assets, devote only 18 percent of their commercial loan portfolios to small business.

## Keep Decision-Making Local

At local banks, loan approvals and other key decisions are made locally by people who live in the community, have face-to-face relationships with their customers, and understand local needs. Because of this personal knowledge, local financial institutions are often able to approve small business and other loans that big banks would reject.

## Back Institutions that Share a Commitment to Your Community

The fortunes of local banks are intimately tied to the fortunes of their local communities. The more the community prospers, the more the local bank

benefits. This is why many local banks are involved in their communities. Big banks, in contrast, are not tethered to the places where they operate. Indeed, they often use a community's deposits to make investments in other regions or on Wall Street.

## Get the Same Services at Lower Cost

Most locally owned banks offer the same array of services, from online bill paying to debit and credit cards, at much lower cost than big banks. Average fees at small banks are substantially lower than at big banks, according to national data. Studies show that small financial institutions also offer, on

average, better interest rates on savings and better terms on credit cards and other loans.

## Support Productive Investment, Not Gambling

The primary activity of almost all small banks is to turn deposits into loans and other productive investments. Meanwhile, big banks devote a sizeable share of their resources to speculative trading and other Wall Street bets that may generate big profits for the bank, but provide little economic or social value for the rest of us and can put the entire financial system at risk if they go bad.



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## How To Navigate the waters of funeral trusts

Discussing end-of-life issues can be an emotional experience. Making decisions upon the death of a loved one can be challenging, especially if the wishes of the deceased are murky or unknown. Funeral trusts often help families avoid making decisions at times when their emotions may make such decisions more difficult.

### What is preplanning a funeral?

Preplanning a funeral can save family and friends from having to make difficult decisions. It also enables people to choose their burial space, services and transportation. Preplanning also allows people to pay for or arrange payment for their funeral costs ahead of time. According to Consumer Protection Ontario, a person can pre-plan a funeral without prepaying. However, many people prefer to have all financial components in place as well for maximum convenience.

### What is a funeral trust?

Funeral trust can be a smart investment for people who have not spelled out their wishes in a will or conveyed them in writing to someone who will be managing their estate.

Funeral trusts may be referred to as revocable or irrevocable. An irrevocable funeral trust, or IFT, is a tool people who are facing the high cost of skilled nursing care can consider. An IFT establishes an account into which money for funeral expenses is deposited. The money cannot be withdrawn or refunded, and funds must be used for funeral expenses.

In the United States, an IFT is often considered an eligible expense during the social services spend-down process. That means the money deposited in the trust is exempt as a countable asset from any financial



look-back period that helps determine eligibility for government healthcare services, such as Medicaid.

Revocable funeral trusts can be cancelled. According to the National Care Planning Council, a revocable trust can be created by anyone and, at a later date, can be dissolved by the person who originally created it.

Various organizations oversee the investment and management of prepaid funeral trust accounts.

### When is a trust unnecessary?

In certain instances, a funeral trust will not be needed. Those who have the means to fund long-term care services and will not need assistance later in life may not want their money locked up in a trust. Others opt for life insurance policies to pay for funeral needs.

Assistance with funeral trusts  
Funeral homes may work directly

with companies that manage funeral funds. Speak with a funeral director if you want to learn more about trusts. Trusts also can be established by working with an elder care attorney or with a funeral trust agency.

Taking care of funeral planning in advance can relieve families of the stress of making funeral decisions in the wake of a loved one's death.

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# 7 ways to save on food



Food is a necessity and an expense that simply cannot be avoided. A poll found that Americans reported spending \$151 on food per week. Around one in 10 said they spent \$300 or more per week, and those with higher incomes tend to spend more on weekly food bills than people who earn less.

Compounding high food bills is the fact that people tend to waste food. According to the American Chemistry Council, roughly 80 billion pounds of food are thrown out every year in the United States. Britons throw away around seven million tons of food and drink per year, says BBC Good Food.

Saving money on food may seem challenging, but it doesn't have to be. With some smart strategies, individuals can reduce their food budgets and still have enough to eat.

1. Store food properly. Pay attention to the correct ways to store food, including promptly refrigerating or freezing items to prevent spoiling.

2. Do your own work. Prepackaged, presliced, or preportioned foods take longer for manufacturers to prepare, and those costs are passed on to consumers. Separating foods oneself and putting them into manageable portions may take a little time, but the savings for consumers could be considerable.

3. Buy in bulk when it makes sense. Bulk warehouse stores can make it easier to stock up on essentials. But they also can entice people to buy items they really do not need. Consumers should only purchase items that make fiscal sense or ones that cannot be purchased elsewhere for less. Always compare the price per weight or per unit when shopping.

4. Stock up on staples. Be on the

lookout for sales on items used frequently, particularly staples that can be stored away. Watch for low prices on coffee, oils and canned goods, stocking up when such items go on sale.

5. Embrace dried and canned beans. Beans offer filling fiber and protein for relatively little cost. They also can be added to meat or vegeta-

ble recipes to bulk up dishes.

6. Plan ahead. Planning ahead can save big bucks. Peruse sales before leaving the house and spend time visiting a few different stores to save more money. Make use of store coupon apps to preload savings that can be used at checkout.

7. Explore frugal recipes. Skipping meat or other expensive items once

in awhile can help reduce food bills. Save expensive items for treats, which can make you appreciate them that much more. The same concept can be used for dining out.

It is relatively easy to save money on the cost of food when consumers make a commitment to being more frugal.



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# Why your child should see a dentist by their first birthday

Children start to develop their first teeth between the ages of 6 months-10 months. Appearing alongside these new teeth are the bacteria that can cause cavities, so it is important to establish a dental home for your baby early to form good habits and to ensure proper development of the teeth. Tooth decay in babies (known as early childhood caries) is the most common chronic childhood disease. The American Academy of Pediatric Dentistry recommends that to prevent tooth decay parents should avoid allowing

their baby to frequently consume liquids and solid foods containing sugar. Common culprits of dental cavities are fruit juices and milk in sippy cups that a child consumes throughout the day or in a bottle at night and nocturnal/prolonged breast feeding. It is recommended that children younger than 1 consume only four ounces of juice a day. While a low sugar diet is very important, it is also important to couple it with good oral hygiene practices. When the first tooth erupts, parents can begin to brush it with a smear

(rice-grain size) of fluoride containing toothpaste two times a day. Even before the teeth erupt it is important to get your baby used to the feeling of oral hygiene by wiping their mouth out with a clean wet washcloth. Setting up these good habits will help your baby have good oral outcomes so that when it is time to go to the dentist, the baby will have a good experience.

During the first dental visit, the dentist will complete an exam and give your child their first cleaning. Often a fluoride varnish will be recommended

to further combat cavities. The exam will likely be performed with the baby on your lap and the dentist's lap. The dentist will check for cavities and the normal development of teeth. Usually, xrays are not taken unless a cavity or a developmental anomaly is suspected. Although an often-quick appointment, this first visit is extremely important to set your baby up for a healthy dental future and will allow them to get more comfortable with the dental setting as they get older.

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# How to Choose an Oil Change Center

If you have a newer model car, you'll probably find it requires fewer oil changes than previous models. Newer engines are more efficient and run cleaner, requiring less oil. But older cars may need more oil changes and frequent checkups.

Like many, you probably frequent one of several oil change centers in your vicinity to get the job done quickly. But not all centers are alike. Most shops offer a selection of basic check-up services in addition to an oil change, and price is always a consideration. Other specialize in no-frills, speedy oil changes.

Using the proper, recommend oil to keep your vehicle running smoothly is, of course, the primary concern. Some drivers develop allegiance to particular brands, while others follow the manufacturer's guidelines.

There are many variables to consider when choosing an oil change center. Here are few tips to make your decision easier.

## Speed

For many people, time is money. If you've got a busy schedule, one of the most important considerations is how much time an oil change will take out of your life.

Good oil change centers stay very busy, but the best ones have the resources and space to manage that traffic well and get their customers in and out quickly.

Speed can sometimes come at a price, though. Some establishments offer fast service but may cost a bit more. On your next oil change, shop around for the right combination of speedy turnaround time and affordable pricing.



## Convenience

Another factor is convenience. While today's engines often come with longer oil-change intervals recommended from the manufacturer than in previous generations, you still want to look for a center that's located within an easy drive from your home or morning commute.

The more convenient the experience, the more likely you are to follow the car's maintenance needs right on schedule.

## Quality

From the moment you step in the door, you can tell the difference between a well-run and a poorly-run oil change center.

The best shops will be clean, organized and staffed by friendly, courteous people. Some even offer coffee or

snacks in their waiting room to let you drink and nibble while you wait.

## Other services

While many centers specialize in oil changes, most will also offer a range of other services.

When it's time to change your engine's oil, that's also a good time to check up on a long list of automotive maintenance needs.

Is your window washer fluid reservoir full? Do you need new wiper blades? Does your brake fluid, clutch fluid or transmission fluid need to be changed?

Some oil change centers can do all these things and more, sometimes even mechanical repairs.

The range of services offered varies widely from shop to shop, though, so look for a center that meets your

needs. You may find it's easier and saves time to let the shop handle basic, regular maintenance items than doing it yourself.

## Reputation

Finally, one of the most important considerations is the oil change center's reputation in your community.

Ask your friends, co-workers and family members where they have their oil changed and what they think about the service. The best businesses always have a long history of loyal customers, so it pays to ask around.

If you shop carefully, you can find a reliable, comfortable, trustworthy and affordable service center to keep your car in tip-top shape from regular oil changes.



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# How to Choose a Physical Therapist

If you've suffered an injury or underwent an operation that hampers your normal mobility, getting back to "normal" is often a difficult chore. But it's not just accidents, aging or operations that can affect how you move. Many spend years sitting at desks, and sedentary lifestyles can have a detrimental effect on your bones and joints.

If you're undergoing one or more of these life factors, your doctor may suggest you see a physical therapist to help you regain a healthy, mobile lifestyle again.

A good physical therapist will help you better understand your body and offer advice and guidance on routine exercises and lifestyle changes that could help relieve your pain.

But because physical therapy is a combination of science, experience and art, it's important to choose the right physical therapist. While the majority have the proper training and offer good care, most specialize in specific injuries using a variety of healing techniques.

People with back pain, for instance, can receive physical therapy to strengthen the core muscles in their back. Not only will they feel better, patients may also emerge from physical therapy with a restored, functional body.

If you think you could benefit from physical therapy, first talk to your doctor.

Insurance companies often agree about these benefits. Most companies require patients to try physical therapy before turning to expensive surgery to fix the problem. In fact, physical therapy can actually negate the need for surgical treatment.



After surgery, physical therapy might serve as part of the aftercare and recovery process. For example, when you have surgery to repair a rotator cuff, a therapist can play a huge part in a successful recovery.

People with degenerative disc problems in their backs will benefit from a physical therapy regimen. It can help ease pressure and pain in their lower back. Normally, a problem like this requires surgery, but physical therapy can help patients regain a full range of motion.

Physical therapists also provide the best remedy for other injuries. Someone with a reattached finger will need to practice with a physical therapist to regain feeling and movement. A person who has been incapacitated for an extended period may need physical therapy to regain their functionality.

Insurance companies will likely have requirements. You may have to choose a therapy that is in-network, rather than out-of-network. Your insurance may also limit the amount of visits they cover.

Once you have narrowed your search to a few potential candidates, inquire about the physical therapist's previous work history. Don't be afraid of asking directly about their success rates and potential problems.

Also, contact your state board of physical therapy to see if any complaints have been filed against the professional you are considering.

The best physical therapists will provide emotional support as well. Treatment and recovery is very hard work, especially for patients in severe pain. When you feel exhausted, the physical therapist will provide motivation. She will not allow you to make excuses.

Instead, a physical therapist will push you to your limits, which will aid in your full recovery. The therapist will inspire you to regain your full independence. This is especially important for elderly people who have problems getting around on their own.

It is important that you feel comfortable with whichever physical therapist you choose. This professional may have to examine sensitive areas of your body to check for swelling or heat. She may also massage your muscles as part of therapy. You should feel at ease and safe during this process.

The physical therapist will likely provide you with follow-through exercises at home. It is very important you act on her recommendations. It will help you recover faster.

With the assistance of a good physical therapist and your own hard work, you can often make recover fully and enjoy life again.



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# What you need to know about your septic system

**Maintenance:** Periodic preventive maintenance is required to remove the irreducible solids which settle and gradually fill the tank, reducing its efficiency. In most jurisdictions this maintenance is required by law, yet often not enforced. Those who ignore the requirement will eventually be faced with extremely costly repairs when solids escape the tank and destroy the clarified liquid effluent disposal means. A properly cared for system, on the other hand, can last for decades and possibly a lifetime. Waste that is not decomposed by the anaerobic digestion eventually must be removed from the septic tank, or else the septic tank fills up and undecomposed wastewater discharges directly to the drainage field. Not only is this bad for the environment, but if the sludge overflows the septic tank into the leach field, it may clog the leach field piping or the soil porosity itself requiring expensive repairs and often total replacement of the drainage field.

How often the septic tank must be emptied depends on the volume of the tank relative to the input of solids, the number of indigestible solids and the ambient temperature (as anaerobic digestion occurs more efficiently at higher temperatures). In general, some septic tanks may need to be emptied every six months while others every year depending on use. When emptying a tank, only a small residue of sludge should be left in the tank. Anaerobic decomposition is rapidly re-started when the tank re-fills.

A professionally designed and normal operating septic system is odor free and, besides periodic inspection and pumping of the septic tank, should last for decades with no maintenance. A well designed and maintained concrete, fiberglass or plastic tank should last about 50 years.

## What can go into my septic tank?

Avoid use of a garbage disposal as much as possible. Do not dump coffee grounds in the sink. Increasing the load of solids into the tank decreases the solids holding capacity and shortens the interval between pumpings. Do not pour fats and oils down the drain. They can build up and clog the septic tank pipes. Do not put paper towels, tissue, cigarette butts, disposable diapers, sanitary napkins, tampons, and other material in the toilet, use the trash can. Use normal amounts of detergents, bleaches, drain cleaners, household cleaners and other products. Never dump solvents like dry cleaning fluid, pesticides, photographic chemicals, and paint thinner, or auto products down the drain.

## Do I really need to pump (clean) my tank, if so, how often?

YES, PUMP (CLEAN) YOUR TANK: Tanks need to be pumped (cleaned) every two to five years, depending on use. If the tank gets too full, particles of scum or sludge will flush out of the tank. This material will clog the drain tiles and cause the septic system to fail. HIRE A LICENSED PROFESSIONAL (listed in the phone book under "septic tank cleaners") to pump the waste out of your tank. The tank should be pumped out through the riser, not the smaller inspection ports. The tank should be cleaned completely, leaving nothing in the tank. Make sure the baffles are inspected and that the tank is checked for leaks.

**Do commercially obtained additives or yeast help my system?** You DO NOT need to add any commercial products or yeast to your system. Additives DO NOT improve how well your system works. There are always plenty of natural bacteria available to do the job. (They

come from YOUR digestive system.) In fact, most additives may damage your system by breaking up the sludge and scum layers, causing them to flush out of the tank and clog the infiltration surfaces within the trenches. Additives that say "Never worry about pumping your septic tank again" are the worst!

## Is excess water bad for my system?

YES, CONSERVE WATER. Fix leaks and drips. If you replace old fixtures, install new "low flow" types. Direct downspouts and excess ground water AWAY from the septic field to avoid saturating the area with excess water. Do not overload the system -- this is the primary cause of system failures. Early morning and bedtime are peak water use times in the bathroom. Run dishwashers and washing machines at other times of the day. DO NOT do all the family laundry in one day.

## Can I plant anything over my septic field?

THE GRASS IS ALWAYS GREENER: Dense grass cover and other shallow rooted plants are beneficial over a septic field. However, do not plant trees because large plant roots can clog or break the pipes. Avoid compaction of the soil over the infiltration area. DO NOT DRIVE OR PARK vehicles over the area and do not build a shed or driveway in this area. These activities can also crack pipes or cause the distribution box to settle unevenly, meaning that effluent will only flow into part of the drain field:

## What can I do to increase the longevity of my system?

In-tank, external canister, and dosing tank Filters are one of the best forms of insurance against premature system failure available for a system. These do so by trapping scum, sludge, and other particles, preventing the possibility of said items reaching your leaching field and

clogging the lines. Available in many different types, particulate filtration sizes, and flow rates, these can be installed during initial system installation or into an existing system. Pump your system on a regular basis, watch what you put down the drain, and conserve water.

## Is my system in failure?

The septic tank has not been pumped out in the past five years. Even if the system appears to be working well, sludge may have built up to the point where wastewater is released without sufficient time in the tank for treatment and settling of particles. This situation may result in pollution of groundwater or cause eventual clogging of the drain field.

## A wet area or standing water occurs above the drain field:

This situation can develop when sludge particles clog the drain field, when tree roots or broken pipes keep the wastewater from dispersing through the entire drain field, or when water use in the house regularly exceeds the design capacity of the system. When these conditions occur, wastewater does not move through the soil as it should, and instead rises to the surface creating a serious health risk and odor problems.

## Toilets run slowly or backup:

In the worst cases, the basement is flooded with sewage. This can be the result of plugged sewer lines to the tank, a plugged inlet or outlet pipe, a full septic tank, or a failed drainage field. Septic odors occur in the house, above the tank and drain field, or escape from the vent pipe. If the system is operating properly, there should be no odors. If there are odors, it can be an early warning sign that the system is failing.

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# How to Choose A Real Estate Agency

Whether you're buying or selling a home, choosing the right real estate agency can mean the difference between a fast, efficient sale and closing process or a drawn-out, frustrating experience that keeps your home on the market far longer than you had hoped.

Chances are, there are a plethora of agencies available to choose from in almost any city or town in the country. The best offer a staff of professional, reliable and successful agents and Realtors who know the market and best position you for success in buying or selling.

But choose wisely, all are not equal. Finding the right agency is a balance between experience and chemistry. Naturally, you'll want an agent or broker with the proper credentials and licenses. Experience is valuable, but sometimes agencies with fewer clients can offer you more personalized attention. Trustworthiness is also a major factor.

You should ask around and check with your local business bureau for suggestions about good agencies in your area.

Once you have a list of possibilities, do some research. Find out how long the agency has been in business. Ideally, you want people who know your community.

If the real estate agency is merely a side business, it might not give you the best results. Buying and selling homes is a full-time job.

Look on the internet and read customer service reviews. They should also have an impact on your overall impression of an agency.

Once you have narrowed your list,

contact some businesses and ask them questions. You should know about their listings, fees and commissions.

Choose an agency that has connections with the community, a sharp understanding of neighborhoods that interest you, and solid contacts with other realty companies.

This assumes major importance when you're selling your current house, because the agency usually handles the sale while the Realtor helps you find your new one.

The marketing strategy and advertising is what makes each agency unique. It will greatly influence the sale of your home.

Although most companies might look the same, real estate agencies have a preference for the kind of properties they show or sell. These concentrations might include commercial properties or high-end homes. Try to find a business with a focus that concentrates on selling homes similar to yours.

Look at an agency's listings to see if your home would fit in nicely with their existing clients. If you were purchasing a home, would you find their listings easy to read and informative?

The size of the agency will have an impact on your experience. Small agencies can provide more personalized service, but they may not have the networking advantages of a large company. Big agencies have more opportunities to network and sell your home, but they may have to divide their time among many clients.

Be prepared to ask an agency the following questions if you are selling your home:



— How will you advertise my home? Will you use the internet and newspapers?

— How many pictures of my house will appear online?

— On which sites will my home be featured?

— Do you have other homes that have recently been sold in this price range?

— How long has the agency been selling homes in my neighborhood? — What makes your agency unique?

The two biggest financial decisions you will make in your lifetime are buying and selling a home. Protect your investment and peace of mind by choosing the best and most trustworthy real estate agency you can find.

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# 60 Ways to Better Your Community

by Angel Rutledge

Whether it's reconstructing a playground, visiting an elderly home, or clearing trash from a nearby creek, a community service project is an excellent way to bring about change on a small, intimate level. But before grabbing the work gloves, make sure that your project has a specific focus. Here are some ideas to help get the project started.

## NEIGHBORHOOD ENHANCEMENT

1. Help people paint and repair their homes.
2. Volunteer to clean up trash around a neighborhood.
3. Create a mural that depicts values of your community.
4. Set up an art exhibit at a local business, sell the creations, and use the money to fund a cause in your community.
5. Collect supplies for persons who have been victims of a fire or other disaster.
6. Plant a community garden.
7. Organize a campaign to raise money for new playground equipment, or reconstruct the playground yourself.
8. Share your skills! Volunteer to teach a class at a community center.
9. When fall comes around, distribute leaf bags and offer to assist neighbors with raking their yards.
10. Campaign for additional lighting along poorly lit streets.

## SPECIAL NEEDS

11. Volunteer at a Special Olympics event.
12. Work with kids who have special needs on an art project.
13. Set up a buddy system with the special needs program at your school.
14. Raise money to purchase Braille books, large print books or other needed materials for the special needs program at a local school or community center.

15. Make gifts with friends for kids in the hospital. Distribute Valentines, Halloween candy, or Christmas treats/toys.
16. Build a ramp for a person in a wheelchair to make their house more accessible.
17. Volunteer to read books or newspapers to those who are visually impaired.
18. Visit a local care center to learn more about those with special needs, and ask how you can help.
19. Recruit some friends or a class to help set up a library at a children's hospital.
20. Create a pamphlet that includes helpful tips concerning the respect of and interaction with people who have special needs.

## SENIOR CITIZENS

21. Adopt a "grandfriend". Write them letters, call them, and visit often.
22. Gather friends and create a "shop squad" to pick up groceries and medicine for elderly.
23. Deliver meals to homebound individuals.
24. Gather family and friends and organize a summer songfest or play to perform at a nursing home.
25. For the holidays, go caroling, bring (easy-to-eat) treats, or just go and visit senior citizens.
26. Offer to read to people.
27. Provide your local nursing home or library with more large-print books.
28. Teach a senior how to use a computer or the Internet.
29. Call up elderly people who live alone to check if they need anything.
30. Volunteer to do general home maintenance for a senior citizen.

## HOMELESS AND/OR HUNGRY

31. Help cook/serve meals at a homeless shelter.
32. Throw a birthday party for children who are homeless at a local shelter.
33. Organize a free, public nutrition

awareness campaign.

34. Gather combs, toothbrushes, shampoo, razors, etc. to make "I Care" kits for people who are homeless.
35. Take children who are homeless on outings to a movie, zoo, or other fun location.
36. Hold a book drive and donate the proceeds to the shelter, and then hold a read-a-thon or give a class on basic reading skills.
37. Donate art supplies to the local shelter.
38. Offer to repair or alter clothes for people who are homeless.
39. Campaign to create a nursery in your local shelter, or help maintain an existing one.
40. Always keep a few granola bars on hand!
41. dogs pets paws adoptions rescues fosters animals Humane grey gray animal rescue sign up form nonprofit volunteers volunteering recruitment involvement serving sign up form Donations contribute contributions charities charity donates giving sign up form

## ANIMALS

42. Volunteer at your local animal shelter.
43. Gather newspapers and give to a local animal shelter.
44. Learn about raising and training a pet to give to a disable person, and consider whether it is an option for you and your family.
45. Visit and volunteer at a local aviary, zoo, or wild animal rehabilitation center.
46. Organize a community dog wash, and donate the proceeds to organizations that aid animals.
47. Locate homes and shelters for abandoned pets.
48. Start a Chow Drive for the community to donate food and toys to a local shelter.
49. Offer dog-walking services to those who can't (or won't) give their pets

the proper amount of exercise.

50. Take pictures or videos of pets that are in the pound and use them when organizing a supplies drive.
51. Adopt a pet! Or, if this is not an option, volunteer to become a temporary foster parent for a pet in the pound.

## ENVIRONMENT

52. Clean up trash from a local outdoor space.
53. Organize a hike or nature walk with friends, and bring bags to collect trash along the trails. Click here for an example sign up.
54. Have fun with creating homemade paper out of used paper with friends (It's easy, fun, and green!)
55. Grow your own vegetables, fruits, and herbs in an organic garden, and encourage others to do the same.
56. Instead of using the car, choose the healthy route and bike to your next location. Burn energy, not gasoline!
57. Choose a family "energy watchdog" to shut off lights, television, and dripping sinks when not in use.
58. Switch your current Internet home page to an energy-saving one, such as Google's "Blackle", and turn down the computer screen brightness level as well. (It's unhealthy for both the environment and your eyes.)
59. Create a children's nature garden. Create a path, label plants and trees, and schedule guided tours.
60. Purchase recycled products as opposed to generic ones.

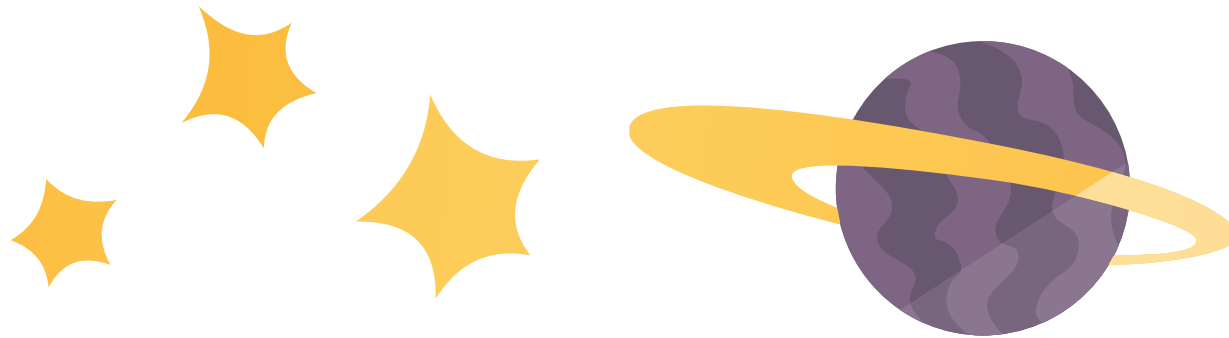
When buying food or drinks of any kind, it is better to stick to a large jug or tub as opposed to a collection of individually packaged goods.

As you put on those work gloves, keep in mind that online sign up forms are an invaluable tool for organizing events and recruiting and managing volunteers. We appreciate your efforts to change the world, one step at a time!

<https://www.signupgenius.com/nonprofit/community-service-project-ideas.cfm>



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# What You Can Do to Change Your Child's Behavior

There are many things that can cause a child to have temper tantrums, emotional outbursts, and general “bad” or unexpected behavior. These can include biological reasons, like being hungry or overtired. It can include communication issues related to learning challenges. It also can include emotional reasons, like not being able to cope with or describe their feelings. Their environment can also influence behavior.

## WHAT IS NORMAL BEHAVIOR FOR A CHILD?

Normal behavior in children depends on the child's age, personality, and physical and emotional development. A child's behavior may be a problem if it doesn't match the expectations of the family or if it is disruptive. Normal or “good” behavior is usually determined by whether it's socially, culturally, and developmentally appropriate. Knowing what to expect from your child at each age will help you decide whether his or her behavior is normal.

Remember, no child has perfect behavior. Your child's doctor, preschool, and school will be helpful in setting expectations for your child and his or her age and development.

## WHAT CAN I DO TO CHANGE MY CHILD'S BEHAVIOR?

Children tend to continue a behavior when it is rewarded and stop when it is ignored. Being consistent is important because rewarding and punishing the same behavior at different times confuses your child. When you think your child's behavior might be a problem, you have 3 choices:

Decide that the behavior is not a problem because it's appropriate to the child's age and stage of development.

Attempt to stop the behavior, either by ignoring it or by punishing it.

Introduce a new behavior that you prefer and reinforce it by rewarding your child.

## PATH TO WELL BEING

The best way to stop unwanted behavior is to ignore it. This way works best over a

period of time. When you want the behavior to stop immediately, you can use the time-out method.

## HOW DO I USE THE TIME-OUT METHOD?

Decide ahead of time which behaviors require a time out (usually these are tantrums, or aggressive or dangerous behavior). Choose a time-out place with no distractions and not frightening, such as a chair, corner, or playpen. When you're away from home, consider using a car or a nearby seating area as a time-out place.

When the unacceptable behavior occurs, tell the child the behavior is unacceptable and give a warning that you will put him or her in time-out if the behavior doesn't stop. Remain calm and don't look angry. If your child continues misbehaving, calmly take him or her to the time-out area.

Keep track of how long your child's been in time out. Set a timer so your child will know when time out is over. Time out should be brief (generally 1 minute for each year of age) and should begin immediately after the behavior or after the child calms down. You should stay within sight or earshot of the child, but don't talk to him or her. If the child leaves the time-out area, gently return him or her to the area and consider resetting the timer. When the time out is over, let the child leave the time-out place. Don't discuss the bad behavior but look for ways to reward and reinforce good behavior later on.

## HOW DO I ENCOURAGE A NEW, DESIRED BEHAVIOR?

One way to encourage good behavior is to use a reward system. Children eventually learn that bad behavior is unacceptable and good behavior is rewarded. This works best in children older than 2 years of age. It can take up to 2 months to work. Being patient and keeping a diary of behavior can be helpful to parents.

Choose 1 to 2 behaviors you would like to change (for example, bedtime habits, teeth brushing, or toy cleanup). Choose a

reward your child would enjoy. Examples of good rewards are an extra bedtime story, delaying bedtime by half an hour, a preferred snack, or for older children, stickers, earning points toward a special toy or a privilege.

Explain the desired behavior and the reward to the child. For example, tell the child, “If you get into your pajamas and brush your teeth before this TV show is over, you can stay up a half hour later.” Request the behavior only one time. If the child does what you ask, give the reward. You can help the child, if necessary, but don't get too involved. Because any attention from parents, even negative attention, is so rewarding to children, they may prefer to have a parent's attention instead of a reward at first. Transition statements, such as, “in 5 minutes, play time will be over,” are helpful when you are teaching your child new behaviors.

This system helps you avoid power struggles with your child. However, don't punish your child if he or she chooses not to behave as you ask. He or she simply does not get the reward.

## WHAT ARE SOME GOOD WAYS TO REWARD MY CHILD? BEAT THE CLOCK

Ask the child to do a task. Set a timer. If the task is done before the timer rings, your child gets a reward. To decide the amount of time to give the child, figure out your child's “best time” to do that task and add 5 minutes.

## THE GOOD BEHAVIOR GAME

Write a short list of good behaviors on a chart and mark the chart with a star each time you see the good behavior. After your child has earned a small number of stars (depending on the child's age), give him or her a reward.

## GOOD MARKS/BAD MARKS

In a short time (about an hour) put a mark on a chart or on your child's hand each time you see him or her performing a good behavior. For example, if you

see your child playing quietly, solving a problem without fighting, picking up toys, or reading a book, mark the chart. After a certain number of marks, give your child a reward. You can also make negative marks each time a bad behavior occurs. If you do this, only give your child a reward if there are more positive marks than negative marks.

## DEVELOPING QUIET TIME

Ask your child to play quietly alone or with a sibling for a short time (maybe 30 minutes). Check on your child frequently (every 2 to 5 minutes, depending on the child's age) and give a reward or a token for each few minutes they were quiet or playing well. Gradually increase the times (go from checking your child's behavior every 2 to 5 minutes to checking every 30 minutes) but continue to give rewards for each time period your child was quiet or played well.

## WHAT IF MY CHILD'S BEHAVIOR IS CAUSED BY ATTENTION DEFICIT HYPERACTIVITY DISORDER OR SENSORY PROCESSING DISORDER?

If your child has sensory issues (sometimes called sensory processing disorder or SPD) or attention deficit hyperactivity disorder (ADHD), he or she may be unable to sit still. Children with SPD and ADHD also may have very limited self-control. This can make parenting more challenging. Children who have these disorders often do not respond to punishments or rewards.

Most often, parenting a child with ADHD and SPD requires you to deal with their emotions first and behavior second. There are many ways to help teach a child with ADHD or SPD to deal with their emotions. These include breathing exercises, using an emotional levels chart, and using deep pressure as a way to calm them. Only after your child is calm can you begin to explain why his or her behavior was not appropriate or unexpected. Over time, he or she may begin to learn self-regulation of emotions. This may help with behavior.



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# How to Overcome Addiction Through God

Co-authored by Zachary Rainey and Nihal Shetty

Addiction can come in a variety of different forms, but no matter what you're struggling with, there's a way out. For Christians, relying on your faith can be a really important source of support in your recovery. Studies have shown that people with a strong sense of spirituality tend to find it easier to beat addiction.

Addiction is an illness, not a moral failing, and as an illness, you don't need especially high willpower to overcome it, just the right treatment.

We're here to walk you through the ways God can support your recovery and explain the best evidence-backed treatment options. No matter how hard recovery gets, remember that you can beat this.

## Admit you have an addiction.

The first step to addressing any addiction is acknowledging it.

Simply saying out loud that you struggle with the illness of addiction is already a step on the road to recovery. It can be difficult to escape denial, but to do it, admit to yourself, God, and the people close to you that you have a problem with addiction and want to recover.

As the Bible tells us, "Pride goes before destruction, and a haughty spirit before a fall" (Proverbs 28:13). Admitting the truth, even if you're ashamed of it, brings you closer to God and recovery.

## Pray regularly.

Prayer is a source of strength for many Christians suffering from addiction.

Not only does prayer bring you closer to God, but it also has been shown to reduce the severity of cravings.

Take time to pray every day—remember that God is your companion in your struggle against addiction, and give Him thanks for being by your side.

The Bible tells us that prayer can alleviate our fears: "Do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be known to God" (Philippians 4:6-7).

## Find support in your church community.

Your church community is there to help you. Whether this means giving you an outlet to talk about your struggles with addiction, directing you to resources to help you, or even praying for you, lean on them for support. Many churches already are an integral part of addiction treatment efforts and have programs in place to help addicts. No matter how much addiction takes from you, remember that you can find a home at church.

Community is an important part of Biblical teaching: "Carry each other's burdens, and

in this way you will fulfill the law of Christ" (Galatians 6:2).

## Keep occupied with church activities.

Staying busy can keep you from your addictive habits.

Churches have plenty of opportunities to engage with the community and do good, meaningful work. Volunteering with your church or otherwise helping it grow can keep your days busy, and keep you from relying on your addiction to bring meaning to your life.

The Bible warns us to stay away from idleness: "Laziness leads to a sagging roof; idleness leads to a leaky house" (Ecclesiastes 10:18).

## Stay away from things that trigger you.

Identifying your triggers can help you overcome them.

Take some time to write down a list of what triggers your addiction cravings, and then think about ways you can avoid these triggers. Understanding these triggers can give you a sense of control over your addiction.

Remember that God believes in your ability to overcome addiction, even when you don't. The Bible tells us: "And God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will provide a way out so that you can endure it" (1 Corinthians 10:13).

## Set boundaries with people who enable your addiction.

Boundaries can keep you away from triggering situations.

If you have friends or other people in your life who put you in situations that tempt you to give in to your addiction, let them know that you're recovering and that you can't be in those environments anymore. This doesn't mean you necessarily have to end these friendships—Jesus was a companion to all kinds of people—but it does mean that you should set boundaries to keep yourself away from negative influences.

Scripture warns us to be careful of whom we surround ourselves with: "Do not be misled: 'Bad company corrupts good character'" (1 Corinthians 15:33).

## Try motivational interviewing.

Talking through your reasons to beat addiction can drive you forward.

Motivational interviewing is a counseling strategy that has been shown to be successful in helping people struggling with addiction overcome this illness. A counselor trained in motivational interviewing will guide you through a conversation that can show you how your values can free you from addiction.

The Bible tells us to draw strength from one another: "Therefore encourage one another

and build each other up, just as in fact you are doing" (Thessalonians 5:11). Reaching out to a counselor to help you ground your behavior in your values isn't just the right thing to do: it's Biblically encouraged.

## Get help with cognitive-behavioral therapy.

CBT is about giving you the tools you need to overcome addiction.

There's scientific evidence that cognitive-behavioral therapy for addiction, which focuses on developing skills and coping strategies to keep cravings at bay, is an effective treatment. CBT is widely practiced among therapists, and working with one can make the process of recovery a successful one.

The Bible tells us that seeking out the wisdom of others is an important part of our own development: "Where there is no guidance, a people falls, but in an abundance of counselors there is safety" (Proverbs 11:14).

## Talk with your doctor about treatments.

Medication prevents withdrawal symptoms from substance abuse.

Although you might want to try and quit your addiction cold turkey, it can be very difficult or even dangerous to do this for certain drugs, like alcohol or opiates. There's nothing shameful about using medication to help you overcome your addiction, and if you feel stigma around this option, it's a good idea to talk through it with your doctor.

Addiction is an illness, and the Bible encourages us to seek out medical help when we are ill. As the Book of Matthew tells us: "On hearing this, Jesus said, 'It is not the healthy who need a doctor, but the sick'" (Matthew 9:12).

## Stay at a treatment center.

A rehab program can give you the support you need to beat addiction.

Ask your doctor if they have recommendations for a good rehab program, and do your own research. Studies have shown that short-term stays are less effective than programs that last at least 90 days, so consider a longer stay if it means being able to kick addiction to the curb.

Staying in rehab can feel scary and difficult, but remember that suffering is not something to fear. As the Bible tells us: "We also glory in our sufferings, because we know that suffering produces perseverance, perseverance produces character, and character produces hope" (Romans 5:3).

Ask questions to any rehab program you're considering about their model of treatment: whether they offer mental health services for patients with depression or anxiety, whether they test patients after leaving to see their success rate, and how long they've been operating.

## Reward yourself for reaching milestones.

Positive reinforcement is a proven method for treating addiction.

Contingency management programs involve giving you material rewards, whether financial or otherwise, for resisting addiction. Having a reward waiting for you if you meet your goals can be a great motivation for staying strong in the face of addiction.

Understand that God wants us to be rewarded for our good work. As the Bible tells us: "And let us not weary of doing good, for in due season we will reap, if we do not give up" (Galatians 6:9).

## Consider living in a sober community.

Stay accountable with others who want to stay addiction-free.

Sober living communities have been shown to help people stay away from drugs and alcohol. If you're worried that going home might keep you in an unhealthy environment, consider joining a sober living community until you can overcome your addiction.

It can feel like a big step to leave your previous living situation behind in order to pursue sobriety. Remember that Christians, we sometimes have to make choices to keep ourselves on the path that God wants for us.

The Bible tells us: "Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect" (Romans 12:1-2).

To find a sober living community, try looking online. Many communities are open not just to people who are exiting rehab programs, but to all people in recovery.

## Help others with their addiction.

Guiding others struggling with addiction keeps you on the right path.

Many recovery programs include a sponsorship component, where you can help people newer to their battle against addiction succeed. Once you've been successful in keeping your addiction at bay for some time, consider helping others. Taking on this role has been shown to be remarkably effective at helping sponsors stay free from addiction.

The Bible is well-aware of how we help others by helping ourselves: "If you pour yourself out for the hungry and satisfy the desire of the afflicted, then shall your light rise in the darkness and your gloom be as the noonday" (Isaiah 58:10).

If you're unable to join a sponsorship program in your community, try using the Internet. Even supporting other people in their fight against addiction on internet forums can be really good for you.

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# 11 Essential Tips for Buying a Garage Door

From potentially boosting your home's curb appeal to lowering heating and cooling costs, knowing what to look for when buying a garage door is important. For families with small kids, it's also essential to think about newer safety features as you shop to find the right product for your home and lifestyle.

Here are 11 tips you should consider when buying a new garage door—or replacing an old one.

## 1. Determine Your Budget

A new garage door costs between \$600 and \$3,700, depending on the materials you select. Most manufacturers roll the garage door itself and installation costs into one fee, but be sure to double-check. Generally, the most affordable garage door types are steel, wood, and aluminum, and you'll pay the most for wood-composite, fiberglass, and vinyl.

## 2. Measure Your Door Opening

Measure the rough opening of your existing garage door to determine which new garage door size you should buy. A rough opening is the framed opening distance, not including any stop molding or trim. Depending on your measurements, you may be able to purchase a standard-sized garage door; otherwise, you'll need a custom-sized one.

## 3. Understand Manufacturer Lingo

There are many different components of a garage door (<https://www.angi.com/articles/garage-door-parts-and-components-what-you-need-know.htm>), and while knowing technical terms isn't required, it can certainly help. One easy way to feel more prepared to shop is to understand the three main types of garage doors: single layer, double layer, and premium.

Single layer is made of lightweight steel, fiberglass and wood

Double layer is more insulated and durable than single layer

Premium is made with high-quality steel and wood with fiberglass sandwiched in between Premium and

double-layer doors cost more but do offer significantly better insulation, which could lower your heating and cooling costs.

Insulation is measured by R-Value. Material between R-6 and R-9 is good for a non-heated garage, but if it's a living space, you'll spend a lot more on heating and cooling bills if your R-value is below R-13.

## 4. Consider Each Type of Garage Door Material

From the classic look of wood to lightweight, durable metal, today's garage doors are typically made from six different materials, each with a different price tag:

Steel: \$600 – \$2,000

Fiberglass: \$1,000 – \$2,100

Wood: \$700 – \$1,800

Aluminum: \$700 – \$2,000

Wood Composite: \$950 – \$3,700

Vinyl: \$1,000 – \$2,600

Steel, fiberglass, and aluminum are some of the most common, while vinyl is a good budget-friendly option. Wood and composite wood can be expensive and may require a special wood garage door installation cost.

If you have your heart set on wooden garage doors, know that you can easily install steel and then use a wood stain to get a similar aesthetic.

Keep in mind that no matter which material you pick, you'll need to replace the whole garage door—you shouldn't use an old garage door track with a new garage door.

## 5. Pick a Garage Door That Matches Your Home's Style

Your home's garage door plays a key role in its overall curb appeal. Make sure the one you select matches your home's color, yard, and overall aesthetic. A sleek garage door will stand out, but a strange style may stick out like a sore thumb.

Many manufacturers use technology so you can see what your new garage door will look like on your home. Use these features, but wait before you buy online.

## 6. Decide on Garage Door Windows

Most garage door materials give you the option to add windows. Garage windows offer advantages such as natural light. Because they're more expensive, they could also potentially increase your property value.

On the flip side, garage windows may increase heating costs. (Although if your heart is set on one, you could counter this by understanding the different types of garage heaters and installing the right kind for your space.)

For what it's worth, some home security experts recommend garage doors without windows to detract potential thieves. As an alternative, you might consider installing a garage door screen instead.

"We had a client who wanted the look of windows, but not the security risk that windows provided," says Tschudi. "We ended up installing a non-windowed steel garage door and then painted black squares where windows would be. You can't tell that they aren't windows until you are very close to the garage door."

## 7. Consider Garage Door Insulation

Insulated garage door models cost between \$200 and \$600 more than non-insulated models.

This type of door is especially good for garages with workstations or ones with lofts or additional living spaces above. Basically, if you think you'll be spending a lot of time in the garage, consider insulation to make it feel more comfortable.

## 8. Shop for Garage Door Safety Features

Today, many garage doors come with safety features that protect pets and children. Reverse sensors have been standard on garage doors since the '90s. But many new models also offer features like:

Outside motion detection (to ward off potential mischief-makers)

Manual control (in the event of power outages)

Finger-free designs (to prevent little fingers from getting stuck or jammed in the railing)

If you have kids, it's worth doing re-

search to make sure you're getting what you need to keep your children safe.

## 9. Pair Your Garage Door with an Opener

Higher-end garage doors may come with an automatic garage door opener. But more affordable models may not include one, so if you need (or just really want) an opener, it's a good idea to shop with this in mind to find the best garage door opener. The cost of a new garage opener can be up to \$500 after product and installation.

## 10. Consider Garage Door Security

Garage door openers typically lock the garage door when in the down position; however, this mechanism won't always stop a forceful intruder. Consider incorporating additional garage door security while upgrading your door.

Many homeowners choose to install a smart garage door opener. With this Wi-Fi-connected system, you will be alerted if the garage door is ever opened and the alert can automatically notify the local authorities.

If your garage door opens manually, you could install a locking handle for extra security. This type of lock attaches to the inside of your garage door frame and must be locked before exiting the inside of the garage.

## 11. Get an In-Person Quote for Your Garage Door

New technology makes browsing for garage doors online easy. It's especially useful when you can see what your new potential garage door will look like without ever leaving your house.

However, when it comes time to buy your new garage door, you should get a quote at your actual home. This way, you don't sign up for a project that doesn't match your needs or winds up being full of surprises.

<https://www.angi.com/articles/4-tips-buying-new-garage-door.htm>

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# How to Choose a Real Estate Agent

Real estate agents are your biggest allies when it comes to buying or selling a property. They have specialized knowledge that will help guide you through complicated contract issues. They'll also be able to inform you of the precise steps you need to take just before buying or selling.

It goes without saying that you shouldn't make any property decision under the advisement of an agent you don't trust. So, do your homework and pick an agent you can have faith will get the job done right.

## REAL ESTATE AGENT VS. REALTOR

A real estate agent may or may not be a realtor, but every realtor is required to be a licensed real estate agent.

To become a realtor, a real estate agent has to join the National Association of Realtors (NAR). This allows him or her to attend industry meetings, get NAR newsletters, and access software and educational tools.

Realtors adhere to a strict code of ethics and have solid knowledge of the real estate business. These professionals have been trained well, which means they will provide you with the best service.

## WHERE TO START LOOKING

Recommendations are one of the best ways to find a qualified real estate agent or realtor. Ask people in your social network for referrals.

Sometimes agents are good at helping clients purchase homes, but not as skilled at selling them. Keep that in mind when searching for the right professional.

You might also contact local brokers or search the NAR directory online. Always work with credible, responsible agents. Otherwise you are wasting your time.



## COMFORT LEVEL

At the initial consultation with a prospective real estate professional, focus on your comfort level while interacting with them.

Do you get the feeling they are genuinely concerned about your needs? Or are they focused on their commission? Do they know the current housing market? Can they negotiate a contract?

It is important that you feel comfortable with the agent. You must trust that this person can behave ethically and help you secure a good deal.

## COMMUNICATION AND PLANNING

Your agent should be an effective communicator. If you are selling your home, your agent should develop an

effective marketing plan, explain it to you, and respond to any questions or concerns you have.

The marketing plan will probably involve placing advertisements and conducting open houses to invite the public for home viewings.

If you are purchasing a home, the agent should listen to your guidelines and price ranges.

Above all, your real estate agent needs to provide updates on progress. Do not work with someone who does not return phone calls or emails.

## MORE RESOURCES

To get a better idea about the process of buying and selling a home, conduct some research on your own. Real estate magazines contain good

information and can be a great way to start your research.

There are also a lot of good resources on the Internet, such as [www.Realtor.com](http://www.Realtor.com), which is associated with NAR and which contains free, useful information.

You may find housing statistics, market forecasts and tips, but nothing beats the power of networking. You need to find people with similar interests who will help you in your endeavor.

Upon successfully buying or selling your home, keep your real estate agent's contact information on hand.

You may want to refer other people to him or her. You may also need their services again someday.



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# The benefits of preplanning your funeral

Coping with the death of a loved one is never easy. Dealing with a sudden, unexpected death of a beloved friend or family member can be even more difficult, especially for those people who have to make important financial decisions while grieving.

To remove the burden and stress associated with funeral planning, many adults preplan their funerals. Adults can be as specific as they prefer to be when preplanning their funerals, and doing so gives relatives peace of mind knowing that their loved ones' funeral services were conducted in accordance to their own wishes.

Preplanning a funeral may sound morbid, as few people want to think about their deaths or discuss dying with their families. But there are numerous benefits to preplanning funerals.

- Preplanning provides time to make the best decisions. Men and women who preplan their funerals have ample time to decide just what they want their memorial services to be like and how they want to fund those services. Men and women trusted to make those decisions upon the death of a loved one will need to make those decisions more quickly and likely won't be in the correct frame of mind to make decisions that will honor their loved one's legacy.

- Preplanning ensures your wishes are honored. Men and women who formalize their funeral plans will ensure their wishes are honored. That can give men and women peace of mind and will provide peace of mind to the loved ones they leave behind, who can attend funeral services knowing those services are being conducted in adherence to their loved one's wishes. Even men and



women who discuss their wishes for their funerals with loved ones may not have those wishes honored if they are not put in writing.

- Preplanning can help control costs. Preplanning often includes men and women setting aside money for their funerals before they pass away. Knowing that a funeral, which can be expensive, is already paid for can provide additional peace of mind. Instead of worrying that their relatives will be

forced to handle the burden of financing their funerals, men and women who preplan can rest easy knowing their insurance money and life's savings will be going to their surviving loved ones and not toward paying for funeral expenses.

- Preplanning protects families faced with sudden death. Few people want to think about their deaths, and fewer still want to think about dying suddenly and/or dying young. Preplanning a

funeral and setting money aside early can protect and help families faced with sudden deaths. That can be especially important for young parents, who won't want to leave their spouses and children financially destitute should they suddenly pass away.

Preplanning a funeral may not be something to look forward to, but doing so can protect families and provide men and women with some peace of mind.

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# Chef's Guide to Choosing Steaks

By Isaac Welliver

The pandemic forced me to be a traditional chef.

I had to rewind the clock 100 years and start being hyper local again.

With local vendors, I can have a face to face.

I can pick up product myself if needed.

Local is now the same price or cheaper than big box stores. It's the way we're supposed to operate.

I allow the meat counter to dictate the menu whenever possible.

"Hi there, where does your beef come from?"

The answer cannot be, "We get our truck on Monday's"

At Prime Cut 41, the answer is "Our pastures with our grain."

Their approach, is the approach. After processing, the beef is aged for 21 days.

During butchering, they take their time. The trim is used to make beautiful burgers with the right amount of fat. We buy them by the 100's. They have also developed pucks which are used to produce the perfect smash burgers.

When cooking more than one steak, you need uniformity in weight and thickness to achieve timing.

Smell everything at every stage of cooking. A clean scent with a bit of iron is the goal. No discoloration. No sweet smell. Moist, not slimy to the touch.

Watch them wrap in paper. If you're cooking at home, allow them to come up to room temp before flame.

Use kosher salt, pepper, and patience.

As a chef, I'm responsible for the



entirety of our food chain. I visit the butcher, the warehouses. I lift boxes off the trucks. I was taught to feed the drivers and encourage them to use our facilities for a break.

Your dollar is your vote.

Engage your butcher. Say Hi. Bring them photos of what you've done. Ask for advice.

After all, we should strive to be clos-

er to the field, than packaged meat.

Good Life, Good Death, Good Butcher, Good Chef



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# How to Choose a Funeral Home

The emotional pain and suffering that occurs when a loved one dies can be crippling. And often the closest family members hurting the most must also deal with difficult responsibilities like choosing the right funeral home.

Choosing a funeral home is never an easy process. But there are ways to make this difficult decision a little bit easier on you and your family.

Here are some tips to help make choosing the right funeral home less stressful.

## COMPARE PRICES

If you have had to make funeral arrangements in the past, you may be tempted to just go with the funeral home you have experience with. While this may be a smart option for some people, it's not always the right option.

Depending on how long it's been since you needed to make funeral arrangements for a loved one, the price of that particular funeral home may have gone up. That's why it is wise to shop around and compare the prices of the various funeral homes in your community.

## ASK FOR REFERENCES FROM FRIENDS

Even if you have never had to choose a funeral home in the past, you may have a friend or two who has. Ask these friends if they would recommend the services provided at the funeral homes they have used.

They may be able to share valuable information about the staff, facility and prices of a specific funeral home.

## ASK ABOUT PACKAGES

Whether your deceased loved one had a specific list for their final wishes or you have to make these decisions for yourself, it is important that



you ask a potential funeral home what types of packages they offer.

You will find that not all funeral homes are created equal, and each offers their own different ways of handling a service. No matter what type of requirements you have, it is best to choose a funeral home that will cater to your specific needs in order to make this difficult situation a little less daunting.

## CARING STAFF

When visiting a potential funeral home, the funeral director can be a major deciding factor when you choose whether or not to use this particular company to handle the funeral of your loved one.

A caring and professional funeral director and staff will take the time to explain all your options in an empathetic way so you can make a better choice when choosing a funeral home.

If the director seems short or unin-

terested in your needs or makes you feel like you and your deceased loved one aren't important, you won't want to choose this facility to handle the funeral of your loved one.

While dealing with the death of a loved one is hard, choosing the right funeral home can help relieve you of some stress.

If you want your loved one to receive the proper funeral he or she deserves, following the above listed tips should help you make the right choice.



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# What Should I Use: Natural Wood or Composite?

Home improvement is all about weighing benefits, like time versus money or long-term value versus short-term needs. One debate that many homeowners encounter, specifically when exploring decking options, is whether to choose natural wood or composite materials. Before making an investment in either, it's best to know the facts.

As a licensed contractor, this is the advice I share with my homeowners who are interested in a deck:

## **COST**

One of the many benefits of working with natural wood is its lower upfront cost. You can install a natural wood deck for less money than you'd spend on the alternative – a great incentive for taking the natural route.

## **APPEARANCE**

Wood is naturally beautiful, period.

Although composite materials mimic real wood, there is no replacement for the look, feel and smell of real wood. For me, there's also the appeal of working amidst sawdust. It's one of my favorite smells!

## **VERSATILITY**

Wood can easily be transformed by sanding and applying a new coat of stain. Since composites are manufactured, the appearance isn't easily (or cheaply) changed. Considering the speed at which styles change, this versatility allows you to keep your deck from looking outdated.

If you choose to expand your wood deck or add a shade structure, simply purchase the same wood species and your addition will look seamless. If you want to expand your composite deck, you'll first need to make sure the shade of your original composite deck is still produced. At which point, you

could be left with the choice to have your addition not match the rest of your deck or, worse, start over completely.

Multi Level Cedar Deck | Photo Credit: Western Red Cedar Lumber Association

## **AFTER EFFECTS**

Wood is a natural, renewable resource, and therefore, biodegradable. Wood decks store carbon throughout their lives, making for a much lower carbon footprint.

Unlike real wood, composites end up in landfills. Composite decking is typically made from a combination of different synthetic materials that are processed to give the appearance of wood. Considering decks are recreational, I feel responsible for choosing a source material that doesn't just have minimal impact on nature, but will eventually return to it as compost.

While many people purchase a composite deck because they think it requires zero maintenance, that isn't quite true. Any structure exposed to the elements will require some maintenance.

## **PRESSURE TREATED WOOD DECK**

Ready to start building with wood? Get more inspiration for wood deck designs in our project gallery.

Kayleen McCabe is a licensed contractor whose skills were showcased on DIY Network's Rescue Renovation. She was also the 2009 winner of Stud Finder. Kayleen is an ardent advocate of trade careers and education. Her goal is to shed light on the rising demand for trade professionals that's outpacing vocational training – and to help restore America's respect for the trades in the process.

# JEFF NEAL

# Paint & Body Shop

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*40 Years  
Experience*

**Jeff Neal - Owner**

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# 5 Tips for Choosing the Right Auto Body Shop

It's not uncommon for estimates from different body shops to vary wildly. One shop might give you an estimate for \$500 while another wants \$2,000 for the work. What's the difference? And when is it OK to choose the cheaper shop?

John Mallette, owner of Burke Auto Body & Paint, in Long Beach, California, knows better than most people how to choose a reliable shop. Mallette started working on cars when he was 12 years old and has been in the body shop business for 24 years. Here are some of his tips for choosing the right shop to work on your car — particularly when you're the one paying the bills.

## 1) Pay Attention to Word-of-Mouth

Any business can advertise, but you'll do better with a shop that friends, family or acquaintances recommend. It's a business that has proven it can satisfy customers. And it might not be the biggest or best-known shop in your area.

Mallette went to a shop years ago on such recommendations and found that the owner was a "real stand-up guy.... He doesn't advertise on the Internet; it's a family-owned shop," Mallette says. "But, golly, if you take your car there, you'll get a fair price."

In some cases, you might get a recommendation for a small shop where the owner works on the cars himself. "That's how I like doing business," Mallette says. "To me it seems so much more personal and then you can understand what's really going on with your car."

## 2) Consider the Operation's Location and Overhead

"Where you get screwed in our business is labor hours," Mallette explains.

Large body shops with a lot of front-office workers probably have to charge higher rates to pay their staff. While service delivered by front-desk folks, managers and foremen gives

## **JEFF NEAL** *Paint & Body Shop*

- Owner owned and operated - Free estimates
- 14 years own business - Small family employee vibes
- Commission pay - No appointment needed
- Started the business as a single dad with 2 toddlers
- Insurance & self pay options
- Auto body repairs, custom upgrades, rust repair

some people a feeling of confidence in the business, it can result in estimates that are padded with non-essential work. When they're charging more labor hours at a higher rate, your bill can add up quickly.

In his shop, Mallette says he does things by the book — literally. Body shops and garages use reference guides that estimate the number of hours required to perform common repairs.

"Let's say somebody has damage to their fender, bumper and headlight," Mallette tells us. "I go to my book, I write an estimate and I basically go by the hours mandated by the book."

By contrast, the higher-end shops might decide to charge for everything in "the gray area," meaning those things that they might have to do to fix the problem. In Mallette's example, high-end estimates might include a charge for time spent removing the hood and the door, while his judgment call is not to perform this additional work.

## 3) Get Several Estimates

Taking your car to several auto body

shops for repair quotes is the best way to avoid overcharges, Mallette notes. "I'll tell people to go get some estimates and bring 'em back to me. I'll match estimates if I can."

And while it's important to protect against being overcharged, you shouldn't simply take the lowest quote. "You might get some kind of midnight guy who will say he can do it really cheap," he says. "Stay away from those guys, because there is something they're not doing. You could have major problems down the road."

## 4) Ask the Right Questions

When choosing a body shop, "you don't go in with your pocketbook open," Mallette explains. "You go in smart," and ask some key questions. Does the shop provide a written warranty? And if so, for how long? What does the warranty cover?

A one-year warranty is a minimum, Mallette says. His shop offers a two-year warranty for body work and a three-year warranty for complete paint jobs. Some shops offer lifetime war-

rancies as a selling point, but that isn't realistic, he says.

"Most of the stipulations and conditions those warranties require are more restrictive than the majority of people can adhere to," he says. "So basically, the warranty becomes useless."

Another key question is whether the shop carries fire and theft insurance. You want to be sure you're covered if your car is destroyed, stolen or burglarized. Don't forget to ask how long the shop has been in business. Make sure it has a business license.

You will also want to know about the materials the shop intends to use. Are new, used or aftermarket body parts going to be used? New parts are obviously the best and used parts are fine, though they don't offer the savings people imagine. Depending on the damage to your vehicle, aftermarket parts can save a lot of money and can be just as good as the ones that come from the original manufacturer. If paint work is involved, ask how many coats of paint and clear coat the shop intends to use.

## 5) Follow Your Intuition

Finally, it's important to trust your intuition about the shop you're considering. If a shop isn't busy, maybe that's because customers are avoiding it because of shoddy repairs. If the place is really dirty, cluttered or disorganized, this might reflect the kind of work you could expect the shop to do with your car. Is the shop owner or manager a grouch who seems to resent answering your questions? You'll be happier with a shop where the owner communicates well and is straightforward with customers.

"Trust your gut," Mallette says. "If your gut tells you the guy's shady I wouldn't even go there."

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# Select a Community College

You hear a lot about community college these days. Almost everyone has an opinion about it. The problem is, too many of those opinions are based on information that's either out of date or just plain wrong. It's time for Ivy Tech to set the record straight.

## **What is a community college?**

It's the most common type of two-year college. Most community colleges offer a wide range of education programs, and offer their students associate degrees and certificates. A lot of community college students use their training to head into the workforce as soon as possible, filling some of their community's most in-demand, high-paying jobs. Other students attend community college, then further their education by transferring their credits on to a four-year college or university.

The first community college in the United States was started in Joliet, Illinois in 1901. Since then, community colleges have become a valuable resource for millions each year—offering a smart, cost-effective way to get the opportunities created by higher education.

In most states, there are multiple community colleges (California, for instance, has over 100!). In Indiana, there's only one: Ivy Tech.

## **What kind of people go to a community college?**

All kinds. Some are right out of high school, trying to improve their marketability as fast as they can. Other high school grads start here, then transfer to a four-year school, where they can pursue a bachelor's degree.

Some adult students go to community college so they can advance in

their careers. Others are getting ready to jump into a new field. Some are students at four-year colleges, taking courses on their summer breaks. And some are taking classes just for the sake of learning.

## **Why would I want to attend a community college?**

Cost savings is the one you probably know about already. Ivy Tech Community College offers the most affordable tuition in the state. You can go to school here for less than half the cost of what you'd pay most other places.

Because we have 19 Indiana campuses, and offer classes in an additional 27 sites, students enjoy a shorter commute—and younger students may be able to live at home while they go to school, saving the cost of room and board.

At a time when four-year college graduates are struggling with debts that will take them decades to pay off, it makes a ton of sense to save money by attending community college—whether you want a career as soon as possible, or whether you want to get a smarter start on your bachelor's degree.

## **What makes your tuition so low?**

We can't speak for every community college. But at Ivy Tech, there are several reasons why your tuition cost would be about half the cost of anybody else's. One is that the state helps to support us, because we train so much of its workforce. A lot of big companies also donate to us, in exchange for us supplying them with skilled workers. Our costs stay low, and our grads get jobs. Everybody wins.

## **Besides affordability, why should I go to community college?**

To start with, Ivy Tech Community College offers two paths for students to follow. Those who want a good career as soon as possible get associate degrees or certificates, and can enter the workforce in two years or less. Others come here for two years, and then transfer their credits to a four-year institution—earning their bachelor's degree (and getting the classic college experience) while saving up to \$10,000.

If you're not sure what career field you want to pursue, our advisors can point you towards one of more than 95 career fields. And our low tuition costs make academic experimentation less financially risky than it would be elsewhere.

Another reason to attend: our low student-teacher ratio. We have an average class size of 22, so you can get more one-on-one time with instructors than you would in some giant lecture hall.

For those with work and parenting conflicts, we offer flexible scheduling. Because we offer classes at many campus locations, students don't have far to travel. And thanks to our many online courses, some students barely have to commute at all.

## **I always thought Ivy Tech Community College was a technical school. You're not?**

That's how we started out, 50-some years ago. And we're still training students in Automotive Technology, HVAC, Welding and many other tech fields. But after half a century, we now offer more than 44 academic programs, in the areas of Health, Technology, and Business and Public Services.

So while you'll see in-demand programs in technical fields, you'll also find programs in fields like Surgical Technology, Cyber Security, Education and Agriculture. We also offer many transfer degrees, for students who want to take classes here, then transfer their credits on to four-year schools.

## **Would a four-year school accept transfer credits from Ivy Tech?**

They would, and they do. We have transfer agreements with virtually every other institution of higher learning in Indiana—including Indiana University, Purdue University, IUPUI, Ball State University, Indiana State University, the University of Indianapolis, the University of Evansville, Hanover College, Valparaiso University—the list goes on and on.

Ivy Tech's Transfer As A Junior degrees let you smoothly transfer your associate degree credits to a four-year school as a junior.

## **I have kids, and I'm not sure how I can be a parent and a student at the same time. Help?**

We'll do everything we can to make this easier for you. We offer flexible class times that may be able to work around your schedule. We also offer more than 350 online courses statewide.

## **How do I enroll?**

There are a few steps you'll need to take first. You'll need to complete an application for admission at [ivytech.edu/apply](http://ivytech.edu/apply) now. Once accepted, you'll need to complete an assessment. After that, you'll meet with an advisor, to identify your goals and register for classes. Then, you'll attend a New Student Orientation.

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# How to Choose Alzheimer's Care



the facility? Are the rooms clean and comfortable? Are there quiet areas for reading? Do outdoor activities inspire activity? Patients need to feel comfortable and safe. The best facilities offer cozy atmospheres where your loved one can feel at ease.

Professionals who care for Alzheimer and dementia patients know the support of family and friends can have a huge impact. You should have ample opportunities for family visits, activities and outings that include family and friends.

When choosing a residential facility, tour the entire center. Ask to see a model resident room, and if permitted, ask to speak to some residents or family members.

Does the center have group activities, special outings and other services? Quality centers provide supervised picnics, fitness and craft classes, religious events and even field trips to enhance the care of the residents. Active people stay healthier longer.

The facility should not feel like a locked hospital ward or a boot camp,

but should have security and protective measures in place. Your loved one should be treated with dignity and respect.

Some centers have a pet therapy program for animal lovers and people who have left pets behind.

When you find the right care for your loved one, you can be assured of their safety, health and happiness. And you can enjoy peace of mind knowing they are safe and well cared for.

If your loved one has been diagnosed with Alzheimer's, a managed care facility may be just the place they – and you – need.

A diagnosis of Alzheimer's or dementia can be a devastating experience, and finding the right facility will ensure your loved one is treated with care, respect and dignity during such a trying time in their life. With the right care and the right facility, there will be no need to feel guilty for your loved one's new living arrangements.

There are many care centers throughout the country that can help, but finding a facility that best serves the needs of everyone involved can be difficult.

Here are some tips to help you find the best quality care facility to meet the needs of you and your loved one, guilt-free.

The best care facilities are dedicated solely to treating patients with Alzheimer's and dementia. The staff in these facilities is knowledgeable and dedicated. Inquire about the staff requirements at each center, as well as online or continuing education opportunities.

The care facility should conduct evaluations to determine where your loved one falls in the Alzheimer's spectrum -- beginning, middle or end stage. The care they give will fit the personal needs of the individual.

After the initial assessment, the facility should be assessed on a regular basis, as individual needs can change according to the symptoms experienced. People in the beginning stages of the disease might still maintain limited independence while others in end-stage dementia need around-the-clock care and attention. The center should be able to adapt to the changing needs.

How is the living environment at

# The SAFETY, HEALTH, and WELL-BEING of our students and staff are our #1 priority!

## Enhanced safety measures to keep children safe day to day:

- Security Cameras inside and outside of our building
- All doors always remain locked
- All staff have completed extensive background screens and fingerprinting
- All staff have passed a drug screen and TB test
- All staff are certified and trained annually on CPR and First Aid
- Monthly emergency drills to safety measures

## What we are doing in addition to normal safety protocol to reduce the spread of germs:

- Staff wear face masks when appropriate, and smocks are always worn
- Children are receiving individualized learning materials to reduce the spread of germs through sharing toys/tools.
- Our facility goes through an extensive daily sanitation process
- Health logs and records kept, units enforced when sickness is present within the building

## Additional Info:

- At least 70% of staff within the facility have a bachelor's degree or have obtained their CDA at all times
- We will soon be offering mental health support to children as well as staff
- Hands-on experiences, field trips and visitors within the school on a regular basis are included
- Our staff is constantly enhancing their childcare education.
- Our hours of operation are Monday-Friday, 7:00am-5:30pm
- We serve USDA approved meals that are healthy AND yummy!
- We are bringing in additional staffing to handle the influx of children as parents return to work
- We accept CCDF vouchers and can help families apply
- We are offering On My Way Pre-K, a free pre-k program for qualifying families



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# Preschool Program Checklist

The categories below will help you learn about what you should look for and ask when you visit a Preschool Program.

We also encourage you to use our Pandemic Safety Checklist as you decide whether a program will be a safe place for your child and family.

## GENERAL QUESTIONS

Is the program licensed?

Does the program provide safe and reliable transportation? If so, are drivers licensed and insured? Are children properly restrained in the appropriate car safety seat that is appropriate for their weight and age?

Are there clear check-in and check-out procedures?

## HEALTH AND NUTRITION QUESTIONS

Does the program have records proving that the other children enrolled are up-to-date on all of the required immunizations?

Is handwashing a regular part of the program's practices for both staff and children, especially before eating and after using the bathroom?

If the program serves food, does it meet nutritional standards?

How does the program handle if a child has food allergies or dietary restrictions?

*\*Eco-healthy tip:* If the preschool program is housed in an older building, it may still have lead pipes or solder. Warm water is more likely to leach lead out of old pipes and puts children at higher risk for lead poisoning. Ask if the program uses only cold water for drinking and cooking.

## SUPERVISION AND SAFETY QUESTIONS: ADULT TO CHILD RATIO AND GROUP SIZE

Recommended ratio of 1 adult for every 10 4-year-olds

How many children are cared for in the classroom?

How many teachers are in the classroom?

Does the preschool follow best practices regarding ratio and group size? Or, does the preschool follow the state licensing standards for ratio and group size?

## BEST PRACTICE RECOMMENDATIONS:

2-year-olds: 4-6 children per caregiver, max group size of 12 children

3-year-olds: 7-9 children per caregiver, max group size of 18 children

4- and 5-year-olds: 8-10 children per caregiver, max group size of 20 children

## SUPERVISION OF CHILDREN

Are children supervised at all times, both indoors and outdoors, and even when they are sleeping?

Can teachers be seen by others at all times so that a child is never alone with one staff member?

Have all staff undergone comprehensive background checks?

Have the staff been trained on how to prevent, recognize, and report signs of child abuse?

## SAFETY

Are indoor and outdoor environments clear of broken equipment, chipped or peeling paint and tripping hazards?

Have the building and property been inspected for radon, lead and asbestos? If these hazards are present, how does the program minimize children's risk of exposure?

Are cleaning supplies and other chemicals locked away and out of reach of children?

Are toys clean, safe, and within reach of children?

Is smoking prohibited indoors and outdoors, including vaping, during work hours? If the program allows providers to take smoke breaks during the day, what measures do they take to prevent second- and third-hand smoke exposure?

## EMERGENCY PLANS AND DRILLS

Does the program have a plan in place in case of a disaster, like a fire, tornado, flood, blizzard, earthquake or active shooter?

Does the program practice drills once every month?

Does the program have an emergency plan in case a child is injured, sick, or lost?

Does the program have information about who to contact in an emergency?

## FIRST AID AND MEDICATION

Have the teachers been trained on CPR and First Aid and are those certifications current?

Does the program have first aid kits?

Are medications kept out of the reach of children?

Are the teachers trained on administering medications, and are the medications labeled to make sure the right child receives the right amount of medication?

## INDOOR ENVIRONMENT QUESTIONS

Is there enough room in the environment for children and providers to move around?

Are there different areas for resting, quiet play, and active play?

Is the atmosphere pleasant?

Is the environment clean? What measures have been taken to keep outside contaminants from coming into the classrooms?

Are there enough toys and learning materials for the number of children?

Do the materials change based on what children are interested in?

Does the program use TV, computers, or other types of technology with the children? If so, how often are these materials used?

*\*Eco-healthy tip:* Does the program use fragrance-free, non-aerosol cleaning products? Aero-

sol sprays can trigger allergies and asthma attacks. Some fragrances that are added to detergents and all-purpose cleaners can be harmful.

## OUTDOOR ENVIRONMENT QUESTIONS

Is there a space for outdoor play?

Is the outdoor play area fenced in?

Is the outdoor play area regularly inspected?

Is the outdoor area clean?

Is the equipment the right size and type for the age of children who use it?

Are children taken outside on a regular basis?

Do teachers actively supervise (play with) children outdoors?

*\*Eco-healthy tip:* Does the program encourage families to turn off their vehicles in the parking lot? Exhaust from idling vehicles can cause poor outdoor and indoor air quality that makes breathing difficult for kids and adults with asthma or other chronic breathing problems.

*\*Eco-healthy tip:* Is the building located near any busy roads, gas stations or factories? If so, what is the program doing to minimize children's exposure to air and water pollution? Chemicals from farms, roads and other businesses can pollute the air and water of nearby properties.

## CAREGIVER-CHILD INTERACTION QUESTIONS

Are children comforted when needed?

Do teachers and children enjoy being together?

Are children warmly greeted when they arrive?

Do teachers talk to children and seem genuinely interested in what the children are doing?

Do teachers get down on children's level and speak with them?

How do teachers help children solve their own problems?

How do teachers react to children's behavior?

How do teachers encourage peer interactions?

## PROGRAM STRUCTURE QUESTIONS

Is there a daily balance of play time, story time, activity time, and nap time?

Do children play for a significant part of their day?

Do children get to choose who they want to play with?

Do staff play with children to help facilitate their learning?

## PARENT PARTNERSHIP QUESTIONS

Do teachers share and talk to parents about their child's daily activities, either at drop-off or pick-up?

Does the program incorporate technology as a communication tool? If so, is information shared with parents on how to access it and how the information is kept secured?

Are parents encouraged to visit at any time?

Are there ways for parents to be involved in the

program? How are parent ideas incorporated into the program?

Are there regular opportunities (at least twice per year) where parents can meet with the teachers and share their child's strengths and hear how their child is developing skills?

How often do teachers share observations and ongoing assessment information with parents?

How do teachers work with parents to incorporate the family's culture and values into the classroom?

How are transitions from classroom to classroom handled? What type of support does the program offer to both the parents and the child during this time?

## STAFF QUALIFICATIONS QUESTIONS

Does the lead teacher have a bachelor's degree in a child-related field?

Has the teacher worked in an early education setting for at least one year?

Does the teacher plan lessons and experiences for the children that help them learn and grow?

Does the director have a bachelor's degree in a child-related field?

Has the director worked in child care for at least two years?

Does the director understand what children need to learn and grow?

Are both the teachers and director involved in ongoing training or continuing education programs?

## CHILD CARE POLICIES AND PROCEDURES

Does the program provide a written contract before you enroll your child?

Does the program provide a copy of the parent handbook prior to enrollment?

Does the program clearly outline the cost of care, field trip or special program fees, and any other fees?

Does the program have a policy regarding drop-off and pick-up times, including who can pick up your child? Are there fees for late pick-up?

Does the program have a policy for times when it may close, such as for certain holidays, inclement weather, or in case of emergencies?

Does the program have a policy regarding when your child and other children should stay home because of illness?

Does the program have a policy regarding termination of your child care agreement?

Does the program have a written policy for when the provider is allowed to give medications?

Does the program have a written supervision policy or plan that ensures children are supervised at all times?

Does the program provide a written guidance and discipline policy?

