

# CONSUMER GUIDE 2020



Helping you make informed decisions concerning your:

**AUTO, HEALTH,  
LIFESTYLE, HOME  
AND MORE!**

**Journal Review**

# NEW ALL DAY OPTIONS!

FALL  
REGISTRATION  
IS NOW OPEN!



## RAINBOWS & RHYMES Preschool and Child Care a child care ministry of First United Methodist Church

**SCHOOL CALENDAR:** August 3, 2020 - May 27, 2021

Class	Preschool	Child Care
4's & 5's	8:00 - 11:30am Dropoff 7:15 - 7:55am	Monday - Friday 11:30am - 5:30pm
3's	Monday - Friday Monday - Friday Mon, Wed & Fri Tues & Thurs	<i>If you have questions, please feel free to contact us today!</i>

**Science** | **Technology** | **Engineering** | **Arts** | **Mathematics**  
the natural universe, where everything comes from | tools & innovative devices, uses & enhanced abilities | purposeful innovation, creation & analysis | humanities, ethics, ideals & expression | fact organizing base language

**EDUCATION**



FIRST UNITED METHODIST CHURCH, 212 E. Wabash Ave., Crawfordsville, IN 47933

Rachel Campbell - Children's Ministry Director  
765-362-4817 EXT. 305 • [rcampbell@cvfumc.org](mailto:rcampbell@cvfumc.org)

REGISTER NOW  
Phone 362-4817



# What's new at... RAINBOWS & RHYMES

**For SUMMER 2020:** Monday & Wednesday AM: June 1 - July 22  
4's--Kndg: Little Explorers Club  
3's--child care  
Only 26 students accepted

**For FALL 2020:** Morning Preschool with optional PM childcare  
56 children accepted--ages 3-5  
CCDF childcare vouchers accepted

**For SUMMER 2021:** Five-day extended-day childcare

With support from the Montgomery County Community Foundation, through an Early Learning Indiana Grant, we are proud to provide quality full-day preschool/child care opportunities for 56 children this fall.

## Excellence is our goal!

- "Whole Child" education focus
- Curriculum correlated to Indiana Early Learning Foundations
- Children's library and literacy center
- Daily S.T.E.A.M. activities
- *Eat Like a Superhero* nutrition curriculum
- Registered Ministry pursuing Paths to Quality status

### LEADERSHIP TEAM

Rachel Campbell, Director  
Bev Bannon  
Peggy Herzog  
Cynda Mellish  
Sandy Tidd  
Lois Vance

M.S. ED  
M.S. ED elementary education / psychology  
M.S. ED child development & family life education  
M.S. ED school supervision / administration  
M.S. ED elementary education  
M.S. ED elementary education



Great futures  
start **HERE.**



**BOYS & GIRLS CLUB  
OF MONTGOMERY COUNTY**

1001 WHITLOCK AVE, CRAWFORDSVILLE, INDIANA 47933 | (765) 362-8912

# Boys & Girls Club of Montgomery County provides fun, safe environment



Boys & Girls Club of Montgomery County members are provided with nutritious snacks, lots of exercise and wide variety of educationally enriched programs. Programs are facilitated by a dedicated team of trained caring adults and members get to explore different subjects and topics in our Technology program, S.T.E.M program and in our Arts program. Our physical activity program gives kids the opportunity to play both new games and their playground favorites. They also play a variety of sports such as soccer, floor hockey, volleyball and basketball.

The importance of good

character and personal responsibility are central tenets of the club experience as each member becomes part of a large family in a mini community. Each month we honor those club members who best represent these tenets while providing other aspiring members with what they need to achieve the same goal. Members are expected to clean up after themselves and are encouraged to pitch in and help with any larger jobs or activities. We also provide our young people with opportunities to serve the community in which they live. They have made Christmas cards for seniors, helped set up for community dinners and

helped decorate for special events. They have even created works of art to be sold to help with fundraising efforts.

For members facing difficult challenges either in school or at home, we provide mentors to help them navigate through those experiences. Mentors will provide emotional support and offer tools to empower our young people to make positive choices and keep them on the road to success.

Our club truly provides youth with a holistic, safe and fun environment full of opportunities to learn, explore and grow into mature responsible caring adults. We balance this with allowing kids to experience the



joys of childhood. The joy of imagination, creation, laughter and friendship are part of the experience and it is one that each of us staff members take great care in providing.



**STOP KNOCKING  
ON WOOD.**



# **INDIANA FARM BUREAU INSURANCE®**



**DARRIN BECHTEL**  
(765) 362-3624 x 3445  
(800) 345-6497 (toll-free)



**JOSH GRAY**  
(765) 362-3624 x 2201  
(800) 345-6497 (toll-free)



**TERRESA HATKE**  
(765) 362-3624 x 3144  
(800) 345-6497 (toll-free)

**(800) 345-6497**

100 Walter Remley Dr  
Crawfordsville IN  
47933



# How to Choose an Insurance Company

These days, there are tons of insurance companies desperately trying to win your business with catchy jingles and flashy television commercials.

But unless you know what you're looking for in an insurance provider, you shouldn't pick a company based on their marketing hype alone. Premiums from company to company can vary widely, as can the type of coverage they offer. So, before you purchase a plan, you need to understand exactly what type of insurance you're buying and how it will affect your bottom line.

## KNOW YOUR POLICY

You will have to take a look at the fine details and figures for each policy. If you are in the beginning of this process, insurance representatives should act more like teachers instead of salespeople. Your

choices may be complicated, with a range of pricing options, deductibles and exclusions. A good company will give you choices, explain them clearly and let you make up your own mind.

While reviewing your options, make sure you are comparing similar policies. If a premium seems unusually low, it might have a higher deductible or more limitations.

It is important that you get as much information as possible about each policy before making a decision.

## CUSTOMER SERVICE

Customer service always plays a key role in determining which company is best. If you've had friends or family who have filed insurance claims previously, ask them about their experiences.

Some insurance companies

have better reputations than others. Gathering all of these experiences will give you a good idea of how you might be treated by them.

Each company has a different customer service philosophy. Some of them prefer to use a local representative to communicate with clients. Others will discuss policies through their website or a 24-hour phone number.

Many insurance companies; however, use a combination of these methods. They might give you 24-hour access to national representatives along with a local advisor.

## FINANCIAL STRENGTH

An insurance company is only as strong as its balance sheet. Financial strength is especially important these days.

Every insurer is independently rated based on

their finances. An insurance agent should inform you of the company's rating and tell you what it means. A good rating means the company can make a payout in the event of a catastrophic event. A reputable, stable, well-capitalized insurance company is also likely to have more coverage options.

While your insurance premiums are an important factor, it is just one piece of a complicated puzzle. Choose a company that will not only give you a fair price, but who will also be prompt and courteous in the event you have to file a claim.

The right insurance company will treat you well at every level of interaction, provide quality coverage, and pay out in a timely manner should there be an accident.

# Meet our TEAM

**Your  
dreams  
are  
within  
your  
reach!**



**Jackie Thompson**  
VP and Branch Manager  
NMLS# 780847



**Kody Conkright**  
Loan Officer Assistant  
NMLS# 1294208

Whether you're looking to purchase your first or fifth home, we can assist you with the financing. We offer a wide variety of financing options including:

- Conventional • FHA/VA • Rural Housing
- Indiana Housing • Fixed Rate
- Renovation Lending (Conv & VA)
- Construction Lending (Conv & VA)
- Investment Property

**We look forward to meeting you!**



**University  
Lending Group**

A subsidiary of University Bank

*The smart choice for mortgages!*

**CALL OR STOP  
IN TODAY!**



NMLS #213179

**(765) 361-1900**

**JTHOMPSON@UNIVERSITY-LENDING.COM**

All loans and pre-approvals are subject to credit approval and / or acceptable appraisal. You must carry insurance on the property that secures a loan, and flood insurance may be required. Any taxes or additional conditions imposed by the city, state or county that the subject property is located in will be the borrower's responsibility. University Lending Group NMLS #213179, is a subsidiary of University Bank, NMLS #715685, Member FDIC.

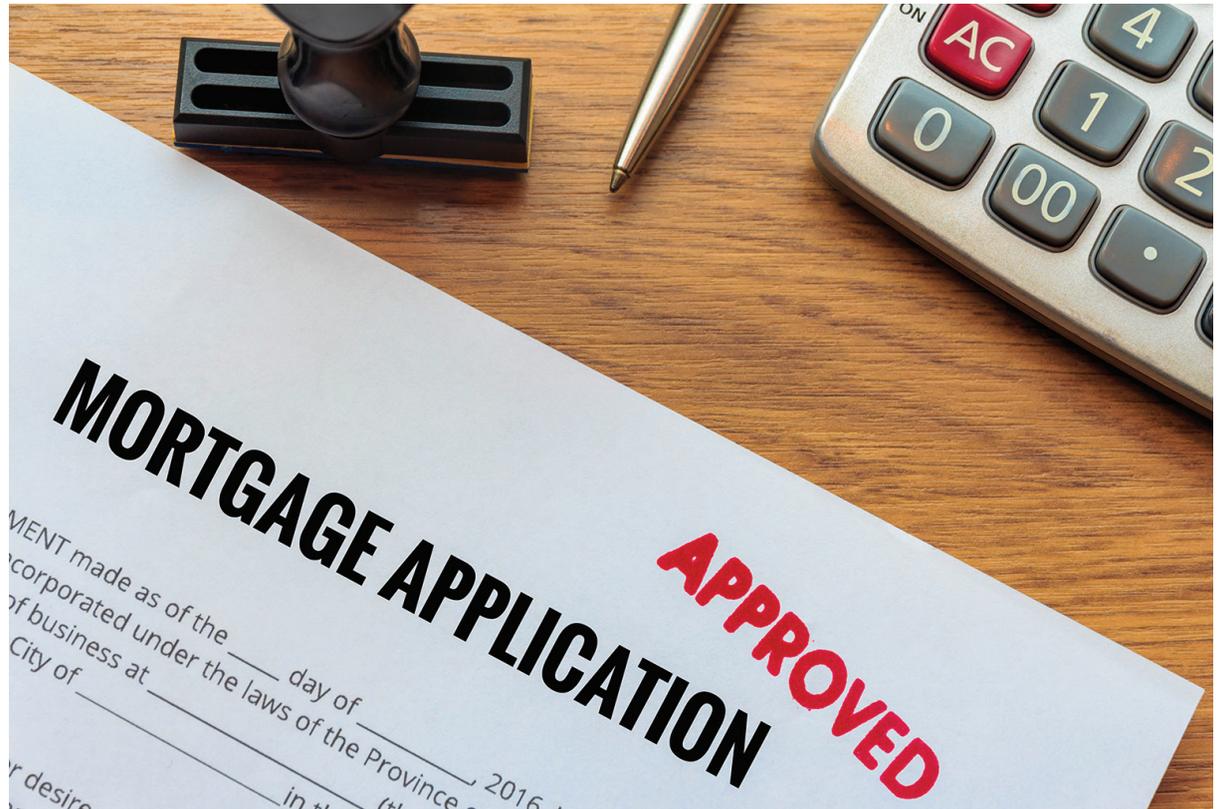
# 10 Tips from Lending Pros

There are some things you want to avoid when you are going through the home loan process. Why? If your lender has to pull your credit an additional time during the loan process and your credit scores have dropped, you may no longer qualify for the rate that was underwritten and the final approval may come back with a higher rate. All lenders qualify you for a certain program and rate based on your credit score. The following are some helpful tips to avoid the credit mistakes that many borrowers make during the loan process.

**1) DON'T APPLY FOR NEW CREDIT OF ANY KIND** including those "You have been pre-approved" credit card invitations that you receive in the mail. Every time you have your credit pulled by a potential creditor or lender, you instantly lose points from your credit score. Depending on the elements in your current credit report, you could lose anywhere from 2-50 points for one hard inquiry.

**2) DON'T PAY OFF COLLECTIONS OR CHARGE-OFFS** during the loan process. Paying collections can decrease the credit score due to the date of last activity changing. If you want to pay off old accounts, do it through closing and make sure that a) you validate that the debt is yours, and b) that the creditor agrees to give you a letter of deletion.

**3) DON'T CLOSE CREDIT CARD ACCOUNTS.** If you close a credit card account it will appear to the FICO that your debt ratio has gone up. Closing a card will affect other factors in the score such as length of credit history. If you have to close a credit card account, do it



after closing, and make sure it is a more recent account.

**4) DON'T MAX OUT OR OVER-CHARGE YOUR CREDIT CARD ACCOUNTS.** This is the fastest way to bring your score down 50-100 points. Try to keep your credit card balances below 30% of their available limit at all times during the loan process. If you decide to pay down balances, do it across the board - make an extra payment on all of your cards at the same time.

**5) DON'T CONSOLIDATE YOUR DEBT INTO 1 OR 2 CREDIT CARDS.** It seems like it would be the smart thing to do, however, when you consolidate all of your debt onto one card, it appears that you are maxed out on that card, and the system will penalize you as mentioned above in #4. If you

want to save money on credit card interest rates, wait until after closing.

**6) DON'T DO ANYTHING TO CAUSE A RED FLAG TO BE RAISED BY THE SCORING SYSTEM.** This would include adding new accounts, co-signing on a loan, changing your name or address with the bureaus. The less activity on your reports during the loan process, the better.

**7) DO JOIN A CREDIT WATCH PROGRAM.** If you join a credit watch program, you can check your reports weekly or even daily depending on the program you select. When you pull your own reports, you don't get dinged as a hard inquiry. This way, if something does show up on your reports that causes your score to go down, you'll know immediately, and

you may be able to take care of the problem before closing.

**8) DO STAY CURRENT ON EXISTING ACCOUNTS.** Like your mortgage and car payments. One 30-day late can cost you anywhere from 30-75 points.

**9) DO CONTINUE TO USE YOUR CREDIT AS NORMAL.** Red flags are raised easily with the scoring system. If it appears that you are changing your pattern, it will raise a red flag and your score could go down.

**10) DO CALL YOUR MORTGAGE TEAM** if you receive something in the mail from a creditor or collection agency that you believe may affect your score during the loan process. We may be able to supply you with the resources you need to stop any derogatory reporting to the bureaus

# WE DO LOANS

---



**Bainbridge:** 765-522-6216

**Roachdale:** 765-522-1000

**Tri-County Bank NMLS: #422911**

**Russellville:** 765-435-2620

**Crawfordsville:**

**South Blvd:** 765-362-9555

**Downtown:** 765-362-4900

[tricitybank.net](http://tricitybank.net)





# 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.



# Looking for a Super Opportunity?

We have multiple openings for immediate placement.

## AS A JOB-SEEKER

Year after year, hundreds of people turn to Workforce Plus to find a new job. It's your turn to achieve more than you've imagined.

## AS A CLIENT

Our temporary and temp to full time staffing solutions help you succeed by matching the right people with the right mix of skills and experience to your business.



**705 N. ENGLEWOOD DRIVE  
CRAWFORDSVILLE, IN 47933**

**(765) 364-9675**

# How to Choose an Employment Service

The economy is improving, but you still may need a little help finding a job. That's where an employment agency can be a big help. There are several types of employment services. Working with the right agency will increase your chances of finding work that fits your qualifications.

Here are some tips to help you find the right employment service for your needs:

## TYPES

Private placement services are the most popular type of agency. They bring job seekers to employers who are looking to hire for a specific position. These jobs typically lead to full-time work.

Temporary help services put qualified people into company positions for short terms. You may be covering for someone on maternity leave, for example. Retailers who need seasonal help often use these agencies.

The retained search firm finds highly qualified candidates for executive positions. Sometimes these employment services are also referred to as executive head hunters.

Most employment agencies are known for specializing in one or two vocations. Make sure that your skills and interests fall within this realm so the service will be useful to you.

## RESEARCH

Employment agencies often test candidates before sending them out on interviews. The results of these tests will inform you about your skill level.

Some agencies will help you create a professional resume. They will critique your personal resume and tell you which format is the best for the market.



In addition, some services will offer classes to improve your interview skills. These classes may be held in person or online.

Choose an employment service that has a high success rate. They should be able to provide references of people and companies they've helped in the past. Agencies should also show you how they are actively searching for jobs that meet your skill set and interests.

## CONTACT

Viewing their social media page is a great place to start. Calling them is a great option as well. Ask about their ap-

plication procedure and what services they provide. You should also know who pays when someone is hired. Some services are paid by the future employer. Others are paid by the employee. Understand how the employment service will be paid before you use them.

## INTERVIEW

If the company doesn't offer, ask to make an appointment for an in-person interview. Prepare a list of questions to ask about their services. You may also have an opportunity to sign up for classes and resume services.

## FIND A JOB

The last step is finding a great job. Be prepared when the agency calls you to go to an interview at a company. Finding a legitimate employment service should not be too difficult, provided you follow their advice.

Jobs are not easy to find these days, but an employment service will offer expert assistance to help you. Do your research before you agree to work with an agency. Remember that finding a job is a job unto itself! Your future success depends on you starting today.



# ***GOINGS KITCHEN KORNER***

*450 East Division Road - Veedersburg, IN 47987*

***765-294-2380***

***www.GoingsKitchenKorner.com***

***Cabinets - Countertops - Flooring - Furniture***

# How do you choose the right kitchen cabinets for your home?

Choosing new cabinetry for your kitchen can be a daunting task with the multitude of cabinet brands, styles, colors, & finishes to choose from. Knowing what type of cabinetry you are looking at is vital to making an informed decision. You will need to know the differences between Stock, Semi-Custom, & Custom Cabinetry.

## STOCK CABINETS:

Typically stock cabinets are the least expensive type of cabinetry you can purchase. These cabinets are generally made with less expensive materials (such as particle board as opposed to plywood) which keeps the cost down. Your choices of styles, finishes, and colors will be limited. Stock cabinets will only offer a specific range of standard sizes to choose from. In most cases, Stock Cabinets will have the shortest lead times since they are most likely already made and just need to be shipped.

## SEMI-CUSTOM CABINETS:

This is the next step up in terms of options and cost. Semi-Custom Cabinetry offers more options in regards to cabinet wood species, styles, & finishes. Customers will have the ability to make some



modifications to cabinet sizes as well. You can choose to upgrade to a sturdier, all plywood construction. These options allow the customer to make more design choices to fit their specific space and lifestyle. Semi-Custom Cabinets will be made to order therefore, lead times will be longer than that of Stock Cabinets. There are still restrictions on what you can do with Semi-Custom Cabinets, so it may not be possible to match that amazing design you saw online with a Semi-Custom line.

## CUSTOM CABINETS:

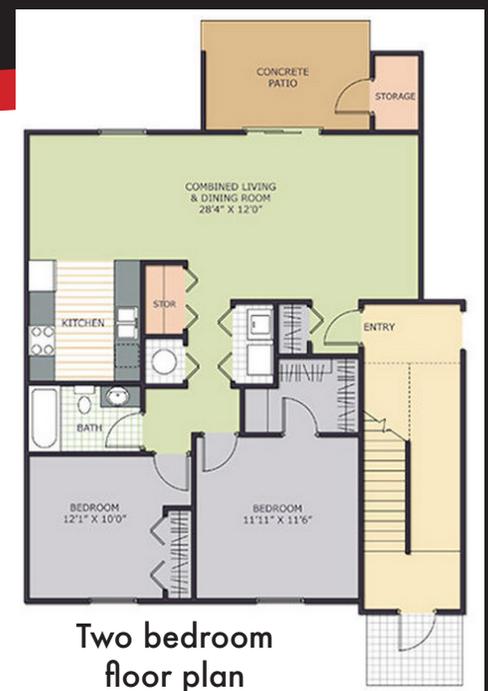
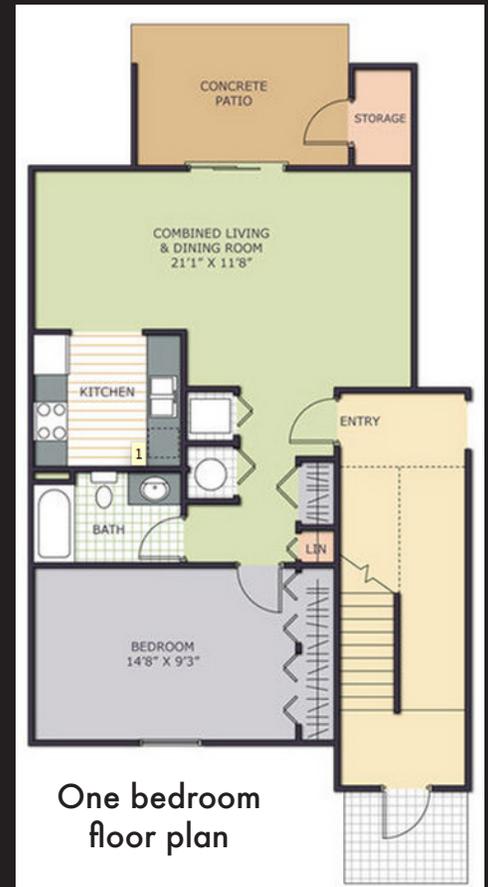
Custom Cabinets are the highest quality cabinetry you can get. By choosing Custom Cabinets you open the door of possibilities. There are a multitude of options to choose from in wood species, door styles, and finishes; allowing for a completely personalized space. These cabinets can be color matched to practically anything. Many features that are considered upgrades in Semi-Custom like all plywood construction are standard with Custom.

There are very few limitations with this option. Lead times may be longer since each cabinet is made to order.

As in most cases, the saying "You get what you pay for" does apply to purchasing cabinetry. However, everyone has different budgets to work with. Choosing a good kitchen designer is key, they will help you determine the best fit for your tastes, lifestyle, & budget. A good design can make any cabinetry you choose both beautiful & functional.

# 1 AND 2 BEDROOM APARTMENT HOMES

- *Call for our move-in specials!*\*
- *We accept HUD vouchers\**
- *We also have affordable housing\**



**WATERFORD**  
APARTMENTS

**765-362-6131**

**2001 Zelmar Drive • Crawfordsville, IN 47933**

[waterford.mysamteam.com](http://waterford.mysamteam.com)

TDD# 1-877-895-2077



\*on select units

# Finding Your New Apartment

Do you need some assistance finding the right apartment? The popularity of apartment living has soared in recent years as more people look to rent rather than own.

Renting has many built-in advantages. Apartments are more convenient than a house when it comes to repairs and maintenance. As a renter, you don't have to keep a bank account for repairs. Repairs and maintenance are the landlord's responsibility. That takes a huge financial burden off you. Another advantage is lower monthly bills. Many landlords take care of the water, garbage and sewer bills.

If you are in the market for a new place, think about your ideal apartment, about what amenities you'd like to have before starting your search.

## START SEARCHING

Come up with a sensible budget and then narrow your search to only include apartments in that price range.

Tell your friends and colleagues you are looking for a new place to live, and what you're looking for in an apartment. They may know of an available apartment in their building or complex.

Search the Internet, your local newspaper and local property management companies for apartment listings. Apartment search tools and real estate magazines can also be helpful. However, beware of paying large fees. Some agencies or websites will charge you money to look at their listings.

Local realtors or property agencies will usually steer you to legitimate landlords. Property owners pay an agency to list and rent their apartments and tend to be more reliable than some you may find using other sources.



If you are doing business with an agency, always check with the Better Business Bureau. You can also view consumer complaints online.

## THE INSPECTION

You found the perfect apartment, right? At least on paper. But, when you see it in person, it isn't at all what you expected. Or it may appear to be everything you imagined, until you move in and find all kinds of problems. To protect yourself, make sure your initial inspection is thorough.

Arrive early so you can see the neighborhood. The surrounding area should be clean and safe.

Is there parking available?

Even if you do not have a car, you may eventually get one. Plus, you may want a parking space or an area for visitors. Also, verify that the apartment is not adjacent to noisy venues or major roads that will make lots of noise at night.

Look at the building, including the roof, walkways and hallways. When you go inside the apartment, look to see if there the carpet is clean. Are the appliances updated? Is there good lighting?. Check the power, water pressure, and open and shut doors and cupboards to make sure they are all working properly.

Make a note of maintenance issues you find. Ask how the

landlord cleans and preps the apartment between tenants.

Always look at security issues. Do the locks work? Do you need a key or access code to enter the building? Are there smoke detectors and do they work?

Consider the exterior of the building. Is the entryway near the mailboxes littered with mail, flyers and newspapers?

Decide what type of apartment you want and can afford, search for it, and then make sure you inspect it thoroughly before signing a lease. Rental agencies and realtors can help you through the process, while addressing any concerns you may have.



*We're Everywhere  
You Walk*

Laminate • Ceramic • Hardwood • Vinyl • Carpet • Waterproof Flooring

*Zahn's* Floor  
Covering

310 North Green St., Crawfordsville, IN • 765-364-0517

# How to Choose a Flooring Dealer

New flooring can give your home a whole new look. It can make rooms look bigger or smaller, lighter or more elegant.

You can choose between carpet, hardwood, bamboo, laminate, stone and tile. With so many options, it is important to choose an experienced flooring dealer. You will need guidance on which brands and types are durable. Let a good dealer help you determine which flooring material will best fill your needs.

When picking the best flooring and respective dealer, don't be overly frugal. You must think about longevity. Your budget may be tight and you might be concerned about pricing, but you must get the best value possible.

What if something happens in 10 years and you have no warranty on which you can rely? Or if the installers make a mistake and leave your flooring permanently damaged?

So be sure to look at additional support and services. Find a dealer who has a great reputation and long track record of excellent customer service. Spending extra money is worth purchasing a product from a flooring dealer you can trust. You aren't just buying flooring. You are also creating a relationship.

When looking for a flooring dealer, look on the Internet or your local phone book.

But don't automatically choose the companies with the largest ads. That is no sign of the kind of service you will receive.

The Internet can also be misleading when it comes to finding a qualified floor dealer. Just because it is one of the top search engine results doesn't mean that the company is reliable.

After making a list of potential dealers you are considering, give each of them a call. Inquire about the background of the company and how long they've been in business. You may ask for referrals from previous customers for references.

Find out about the installation services they use and their reliability. Do they use in-company groups or outside contractors? Also, find out about prices and warranty coverage.

If you visit their offices, they might even show you a scrapbook of prior work.

Experience should play a role in which company you ultimately select. Quality of materials, comparable or lower prices and good references will all make a big difference in finding the right flooring dealer.



# Growing for you in 2020!

Open All Year!

- Professional Landscaping
- Shrubs
- Flowering Trees
- Shade Trees
- Perennials
- Annuals
- Baskets & Planters
- Vegetable Plants
- Vegetable Seeds
- Bulk Mulch
- Bagged Mulch & Soils
- Bird Seed
- Succulents
- Indoor Plants



**NEW THIS YEAR!**

*Succulents & Indoor Plants*

**ProGreen  
Garden Center**



 1000 Lafayette Rd. • 362-9575

[PROGREENGARDENCENTER.NET](http://PROGREENGARDENCENTER.NET)

# Garden center has your landscape needs covered

**ProGreen Garden Center** has been part of the Crawfordsville community since 1993. We would like to invite you to come and see what is new this spring in the greenhouses.

We offer a great variety of annuals in packs, flats, planters and baskets, almost all of which we grow ourselves right here at home for your gardens. We have seen our customers' interest in and desire for vegetable gardening increase over the years, so we have added more vegetables, berries and vines this year to help satisfy the want for home grown food. Also, one of the largest sections of bulk garden seed at below catalog prices is available at **ProGreen Garden Center**.

Another change we have seen over the years is that more gardeners are planting more perennials



in their gardens. We have two greenhouses devoted to perennial production offering around 200 varieties for most environmental conditions.

And then there is the **tree and shrub nursery**. Shade trees, flowering trees, evergreen trees and fruit trees. Flowering shrubs, windscreen

types of shrubs, not-so-big shrubs and evergreens. We have trees and shrubs for just about every situation.

Quality landscape gardens are a valuable investment in your home. They are also functional, usable and enjoyable. There is no charge for consultation.

We recommend getting on the list early if you are interested because when the weather gets nice, we book up very quickly. When you are at the garden center, be sure to check out the **home and garden gift and decor**. We are always looking for unique items to offer that you will not find any place else in the area.

We are thankful for all the folks who have become our customers and friends in the past 25 years, and made it possible for us to keep on growing for you in 2019!

## Join in the fun of bird feeding

Just because it is fun is reason enough. Most of us are pleased by the sight of a cardinal brightening a drab winter day outside our windows, or the sighting of the first robins of spring. How about the colorful finches darting through the air and landing on our thistle feeders in sight of our back porch? And then there are the early morning concerts announcing the rising sun and the beginning of a new day.

It is always fun to see a species at the feeder which you may not see all that often. Yes, bird feeding is fun, and that is why ProGreen Garden Center now offers many outstanding mixes of wild bird feed aimed at attracting a variety of birds to your yards and gardens.

In addition to the aesthetic

benefits of bird feeding, there are also the practical reasons. Most species of birds are insect feeders as well as seed feeders. Consistently attracting birds to your feeders keeps them coming around to also look for pesky and damaging insects from mosquitos to beetles and caterpillars.

It is a win-win proposition for feeding birds with feed from ProGreen Garden Center, where quality feeders are also offered. Birds need a lot of energy to provide us with rewards and benefits of their presence, so why not join the fun of bird feeding if you haven't already, and come to ProGreen Garden Center for reasonably priced quality bird feed today.

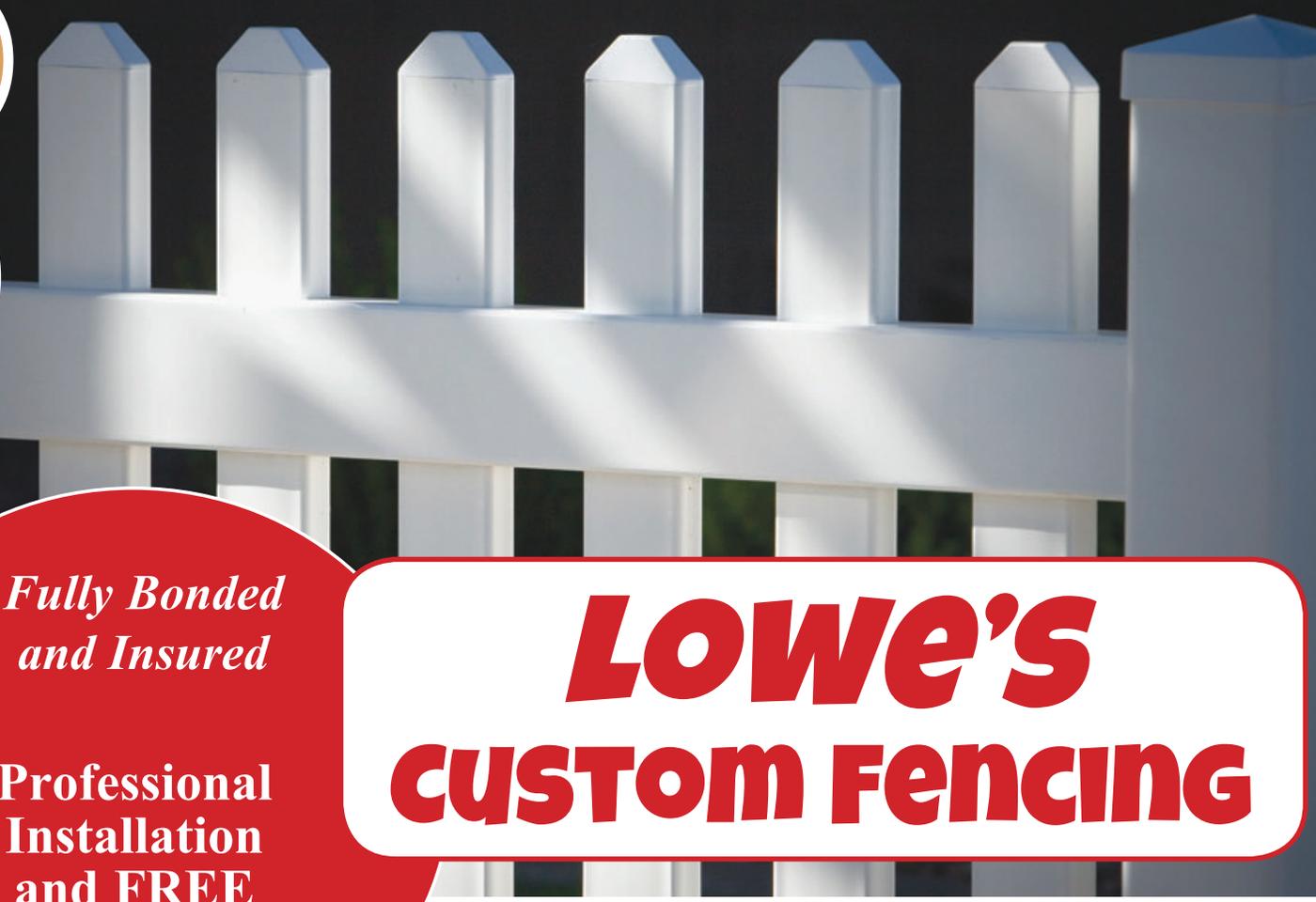




# Good fences make good neighbors

*They also provide privacy and security and enhance property.*

- Industrial & Residential
- Custom Designs
- Vinyl-Wood
- Ornamental
- Chain Link
- Farm Fence



*Fully Bonded  
and Insured*

**Professional  
Installation  
and FREE  
Estimates!**

**LOWE'S  
CUSTOM FENCING**

765-230-0600 | [lowe8282@sbcglobal.net](mailto:lowe8282@sbcglobal.net)  
P.O. Box 402, 118 E. South St., Ladoga



# How to Choose a Fencing Company

One of the best improvements you can make to your property is adding a fence to increase the level of privacy and security on your property.

If you're thinking about building a fence at your home, start by getting in touch with a quality fencing specialist.

Here's what you should look for:

## EXPERIENCE

The first thing you should do when talking with a potential fence installer is ask about their background. While the length of time they have been in business is certainly a factor, so is the breadth of their experience in the industry.

In other words, you want to make sure their background matches the job you have in mind.

Another related factor is how well the fencing company knows your local market. Most cities have strict regulations that govern the materials, dimensions and locations of where fences are allowed to be installed. A good fencing contractor will have done plenty of jobs in your area and will be familiar with the

restrictions and permitting process for your city, if one is required.

Local knowledge can also lead to a better result in the end. The specific soil and climate in many locations can impact what types of fencing work best and how they need to be installed. The depth of posts, for example, can be an important factor in areas where the soil "moves" a lot with the seasons.

## INSURANCE

Like with any contractor who will be working on your property, it's important to ask what type of insurance coverage the fencing company carries.

Typical homeowner's insurance policies don't cover injuries that occur to contractors working on your home. The fencing company should carry their own liability policy to protect you from any accidents that might happen while constructing the fence on your property.

## QUALITY OF WORK

The most important thing to

consider is the quality of work you can expect to get.

You can judge some of this on your own by looking for examples of their work in your area — particularly fences that are several years old so you can see how they hold up after receiving a lot of wear and weathering.

Ask the company for testimonials and the addresses of some fences that you can drive by and check out in person. Seeing their work with your own eyes will tell you a lot about what you can expect from them on your own property.

Also make sure you ask about what kind of warranty coverage their fences come with. Some companies that make the materials, such as vinyl fences, will cover those materials for a lifetime if they are installed correctly. And the people who install your fence should be able to provide a guarantee of their work for a certain period of time, too.

## REPAIRS

Finally, make sure you understand the process for undertaking any repairs that

might be required on your fence. If you've already got an older fence in place, you should be able to get a quote for repairing it or replacing a portion of it, depending on your budget.

And if you're having a new fence installed, get a clear understanding of how any repairs or adjustments will be handled going forward. It's not uncommon for gates to need a little adjustment, for example, as they settle and are exposed to the elements in the coming months, and good fencing companies will do those little repairs for free if they're needed for a certain period of time.

In the end, you should choose a fencing company that makes you feel comfortable as a homeowner. The best ones will have lots of positive recommendations and good-looking examples of their work all over town. Shop around for the company that has the best reputation in your area and provides top-notch customer service.

Every time you enjoy the privacy and beauty of your new fence, you'll be glad you did.



# MR. APPLIANCE™

## SPEEDY EXPERT SERVICE

a **neighborly** company

Keeping the Heart of Your Home Running



Whether your refrigerator, stove top or oven are on the fritz or just need a little checkup, we can handle repairs or routine maintenance on any of your kitchen appliances.

**KITCHEN SERVICES**

Let Us Help You Lighten Your Load!



When your washer or dryer stops working, we understand you need it fixed fast and on your schedule so you can continue with your day.

**LAUNDRY SERVICES**

We're About Keeping Your Home Safe



Dryer vent build up can cause dangerous fires without notice. Be sure to schedule Mr. Appliance to clean your dryer vent system at least once a year.

**DRYER VENT CLEANING**



**MR. APPLIANCE™**  
SPEEDY EXPERT SERVICE

a **neighborly** company

# MR. APPLIANCE

of West Central Indiana

4626 W Fall Creek Rd.,  
Crawfordsville

**(765) 225-2121**

# Top-Notch Dryer Vent Cleaning

Did you know that thousands of structural fires occur every year due to clothes dryers? In connection with those fires, it is estimated that more than one hundred millions dollars in property loss is incurred each year. That is in addition to dozens of tragic deaths and hundreds of terrible injuries. These fires all occur due to dryer vent clogs that could be prevented with proper and regular cleaning.

## WHAT IS DRYER VENT CLEANING?

Every homeowner should be aware of the last time their dryer vent was cleaned out. When you hire a professional to take care of it, you can rest assured knowing they will clean out all lint and other debris in your dryer's venting system that could become jammed and lead to potentially deadly fires.

At Mr. Appliance®, we utilize special tools and equipment to force air inside your vent, carefully cleaning out your venting system without leaving any mess behind.

Depending on how often you use your dryer, inspection and vent cleaning may be recommended anywhere from every month to every year. When you call on Mr. Appliance, we diagnose your appliance and provide you with a safe service plan.

## WHY DO I NEED DRYER VENT CLEANING?

As with most households,



### Dryer vent cleaning can be very helpful, leading to:



Shorter dryer times for clothes, including heavier materials



Elimination of damp or extremely hot clothes at the end of a drying cycle



Increased safety as outdoor flap properly opens during operation



Savings back in your pocket thanks to lower energy usage



Extended appliance lifespan by preventing break downs or other damage



Prevention of fires, carbon monoxide backup, and other damage



Compliance with insurance inspection requirements

you likely use your dryer on a frequent basis. Even when you clean your lint trap regularly, that doesn't mean all the lint from your laundry has been removed. In fact, only around 25% of the lint from your clothes is collected by the lint trap in your dryer. That means the rest is building up in the dryer vent system,

restricting airflow and causing your dryer to work harder. As a result, this can cost you more in monthly energy bills, and as mentioned before, become a threat for fire.

Whether you need to schedule dryer cleaning for safety purposes, monthly savings, or as a part of manufacturer-recommended routine

maintenance, Mr. Appliance is ready to help.

## ADVANTAGES OF PROFESSIONAL DRYER VENT CLEANING

While you can easily clean and maintain some areas of your dryer vent yourself, such as the lint catcher and tailpipe, professional attention to other areas of your dryer's venting system such as pipes running through walls or ceilings is strongly recommended.

The innovative technology used by Mr. Appliance allows our professionals to clean your entire dryer vent in as little as 30 minutes. In fact, if we can clean your dryer vent from the outside of your home in most cases, without ever stepping foot in your home.

**VETERANS  
& SENIORS  
RECEIVE**

**10% OFF**

**Residential • Commercial • Powerwashing**

**BK. Painting**  
**INTERIOR • EXTERIOR**

**West Central Indiana Premiere Painting Company**

**BUZZ KIDD**

**765.362-1438 • 765.918.1899 (Cell)**



# How to Choose a Painting Contractor

A painting professional can help you quickly and affordably transform the interior and exterior look of your home. Good paint also helps to protect your home, especially from weathering on the outside. A good paint job can also help increase your home's value. Unfortunately, if you pick the wrong painter, you can end up damaging your home and costing yourself needless expense.

So if it's time for a fresh coat of paint on your home, shop around and make sure you're working with a reputable painting company.

Here are a few things to keep in mind as you vet potential painters.

## PREVIOUS WORK

When looking for a painting contractor, one of the first things

to consider is their previous work. It will give you a good indication of the quality you can expect.

For exterior paint jobs, ask the contractor for a list of buildings he has painted in the past. You can easily inspect his work yourself by visiting the location. A quality paint job should last for several years without showing signs of deterioration.

Samples of interior work can be more difficult to review. Paint contractors may offer photos of their previous jobs, but it is usually better to ask your friends and family who painted the interiors of their homes.

When you see work you like, try to get contact information for the contractor. You may also get references from realtors or builders in your area, since they have relationships with contractors.

## DESIGN HELP

The best painting contractors will help you avoid the costly mistake of choosing wrong colors for your home. A shade that is too light, dark or just "off" can ruin an otherwise good paint job.

True professionals will be patient with you. They will put several options on the wall so you can decide the best color and sheen. They will develop good relationships with you and an interior designer, if you've hired one.

Some painters are as good at design as they are at applying the paint, so it helps to find one with these extra skills as you plan your project.

## DETAILS

Consider all the details before signing a contract.

You should have all the specifications in writing. This contract should include deadlines, along with specifying costs and materials to be used.

When you have narrowed your choices down to one or two contractors, ask plenty of questions. Inquire about what kind of insurance policy they carry, who will be doing the work at your home and what kind of preparations need to be made. If they are working on the interior of your home, you will likely need to move or protect your furniture before they arrive for the job.

After these questions have been answered satisfactorily, you can be confident you've chosen the right painting contractor. Then you can relax while your home gets an updated, fresh new look.

The best in collision repair  
for more than **25 years.**



**765-364-1067**

Fax: 765-364-0925

607 Waynetown Rd  
Crawfordsville, IN

---

**Open Mon-Fri**  
**8:00AM to 5:00PM**

*"There is no need to worry  
when you leave your car in  
our capable hands..."*



# Choosing where to have your car repaired

As a consumer of automotive collision repair, you have a number of rights which, if exercised, could better ensure that your vehicle will be repaired in a proper, complete and safe manner. Consider the following.

## CHOICE OF REPAIR FACILITY

Choosing the body shop where your vehicle will be repaired is an important decision, and in most cases, you have the right to make that decision. Not all shops are alike, however, when it comes to having properly trained technicians and the equipment and facilities needed to fix your vehicle right, so making a well informed choice is key.

Your insurance company may suggest you use one of its “direct-repair facilities”—these are shops with which the insurer has a contractual agreement, including both dealership and local independent shops. If you don’t already have a favorite body shop in mind, this may be a good choice.

Family and friends who have gone through the repair process also can be a great source of advice, and don’t forget about your dealership—it may have its own body shop, but if it doesn’t, it can likely offer a list of reputable shops in the area.

Remember, the body shop is fixing YOUR vehicle for YOU, and it’s important you’re comfortable with the shop you choose. If you’re making an insurance claim, your insurer pays the bill, but most states prohibit the insurer from requiring you use a particular shop—that means, ultimately, no matter what you hear, the body shop is YOUR CHOICE.

## CHOICE OF REPAIR PARTS

As a consumer, you have the right to request that your vehicle be repaired only with Original Equipment (OE)



collision replacement parts. These are the same parts that your vehicle manufacturer distributes to ensure proper fit, function, and most importantly, safety.

Two factors influence whether your request will be honored: your insurance policy limitations and local (state) laws and regulations regarding collision repair.

### INSURANCE POLICY LIMITATIONS

Prior to being involved in an accident, check your policy to see what allowances may, or may not be, made for certain part types.

Some policies may allow for OE parts in all circumstances, while others may allow for OE parts depending on the age of the vehicle. Some may specifically call for use of parts that are “like kind and quality,” usually indicating salvage parts. In other cases, insurance companies may offer two auto policies; one that specifies that

only OE parts be used, and another specifying the use of only alternative parts.

In addition, there may be policies available through a plan endorsed by your vehicle manufacturer, which assures OE parts for that brand of vehicle. Find out before you buy!

### STATE LAWS AND REGULATIONS

Most states require repair shops and/or insurers to disclose to their customers when something other than OE parts will be used, usually as part of the estimating process.

Far fewer states—about a quarter—also require shops and/or insurers to get your consent before using non-OE parts. These laws and regulations vary greatly, however, and most come with time limits—such as two years/30,000 miles—or other restrictions.

There also are several states with no disclosure or consent rules currently in place for

collision repair.

Protect your family and your vehicle investment, and know your rights **BEFORE YOUR VEHICLE IS REPAIRED.**

Check with your local collision or auto body repair associations regarding the collision repair-related laws and regulations in your state—a quick Internet search should help you find them.

### THE RIGHT TO A SAFE, PROPERLY REPAIRED VEHICLE

Everyone deserves to drive or ride in a safely repaired vehicle; one that will perform properly in the event of a subsequent collision. But don’t leave safety to chance.

Ask questions about the parts that will be used, and how your car will be repaired. Ask about the technicians’ training and if the shop is “certified” or “recognized” within the collision repair community. You have rights, but rights must be exercised. Get involved in the repair of your vehicle.

**“Get Hooked on Froedge’s”**

**FROEDGE’S, INC.**



**Auto  
& Truck Repair  
24 HR. Towing  
& Recovery**

**SEE US FOR YOUR COMPLETE AUTO & TRUCK CARE**

- Tune Ups
- Brakes
- Oil Changes
- Batteries
- Radiator Flush
- Engine Replacement
- DOT Inspection
- 24 Hour Towing & Recovery

**700 Covington Street, Crawfordsville, IN 47933 | (765) 362-0966**

# Tips for selecting a good towing company

If you have ever been involved in a car accident, or your vehicle has simply broken down in any location, you will know the hassle of finding a good towing company to help you move your vehicle to your garage, or home. The thing is, people don't take the time to provide themselves with a good, genuine towing companies number before leaving the home, or even leaving a number in the car to have on standby. We know that how frustrating it can be to have to call a auto towing company. However, sometimes roadside assistance is inevitable.

Not all towing companies are formed alike. Though it is not a big task contacting a towing company, finding a truthful and efficient one from the many towing services available can be difficult and time consuming. Nobody wants to have car trouble. How you spend your time waiting for the tow truck can become important. First of all, keep your head clear so that you will be able to explain exactly what happened. This can help the tow truck operator and the body shop more easily assess your vehicle's condition.

Now we can see some tips to selecting a good towing company.

- It is very imperative for the protection and well-being of both you and your car that you make the conclusion of which auto towing company you would prefer to use before you really need to call them. Doing the research and making a decision now



will save you cash, time and headaches afterward.

- You can use the help of the internet, or ask friends and family for suggestions. It is always better to use recommendations from people you trust, as you can frequently trust their recommendations. In addition to this you can get an idea of the services best avoiding.

- Ask friends and relatives what auto towing company they desire to use. If a relative or friend has used a company that they are not happy with, they will inform you. Friends and family also are very swift to let you know if they are happy with the service that they have received from a particular

company.

- A good place to start your search is by calling your auto insurance agent, they will be able to tell you the companies that they prefer to work with.

- Also find out the distance they are willing to tow your vehicle and if you have to pay for their services upfront or if your insurance company will be paying for the towing services.

- Choose towing companies that are open 24/7 and offer roadside support. They also proffer additional towing services like changing of tires and jump starting your vehicle.

If you choose an unpaid to tow your vehicle, it is a possibility that you could

need more clash work or even perfunctory work after the tug. There are so many things that may happen to you while on the road. In addition to pricing, you will want to look at the towing companies status with other clients. Read reviews, testimonials, and check with friends or family to find out what the service is really like you may meet with some minor mishaps like a flat tire, the sliding of your car into a ditch, running out of fuel when you least expect it or your battery running out. Whenever you encounter such situations, the first thing that enters your mind is to get out of these situations with the help of an efficient tow service.

# WILSON'S

**24 HR**

# TOWING

*"We're the Happy Hooker"*

## 765-362-9350



**Light Duty Towing**

**Heavy Duty Towing**

**Lockout Services**

**Secure Storage**

**Damage Free Towing**

**Local & Long Distance**

**2020 INDIANAPOLIS RD, CRAWFORDSVILLE**

## Reasons to Choose Wilson's Autotech

- 4 Wheel Alignment - \$69.95
- Important tire services like wheel balancing, tire rotation, low profile tire installation, nitrogen inflation, flat tire repair, and TPMS service
- Complete automotive repair services like belt and hose replacement, brake repair, diesel engine service, differential repair, and more
  - 100% Guaranteed Service at our AAA approved repair center
- Roadside assistance and 24-hour towing
  - Free repair estimates
  - After hour key-drop off

# WILSON'S

*autotech*

**SINCE 1987**

**"Guaranteed Auto Repair"**



765.362.1089 Shop  
765.362.7000 Towing

2008 Indianapolis Road  
Crawfordsville, IN 47933

# How to Choose a Towing Service

You're cruising down the highway when, all of a sudden you hear a bump and a clink. When you roll to a stop and finish staring under the hood of the car like you have any idea at all what went wrong, you'll want to call a towing service.

If you take the steps to get familiar with area towing companies ahead of time scenarios like this won't be too much of a hassle.

Here's a list of tips for finding a towing number to keep in your phone today.

## TALK TO THE PROFESSIONALS

Ask for recommendations from trustworthy people, such as your local police or sheriff's department. Your insurance agent or mechanic might also know some great services. You are searching for an honest company who will charge a fair price.

Make sure you are not getting paid referrals. For example, a mechanic might guide you toward a towing company he owns or that pays him for referring new customers. Getting several recommendations from different sources will help keep you from being influenced by walking advertisements.

## ASK AROUND

Family, friends and even colleagues at work will also know good towing services. Ask around to find out about towing companies they've used in the past. Would they be



willing to use them again? Did the driver arrive promptly? Was the price reasonable? How did he treat the car during transport? Was there any damage? Did the driver act professionally?

## LOOK FOR LONGEVITY

Not all companies are qualified for towing vehicles. Unfortunately, many companies are in business, but are not all that responsible.

Look for a business that has been properly licensed, insured and trains its employees thoroughly.

The best companies have a long track record. A business can keep operating only if it has satisfied customers and continues to do excellent work.

## GET PRICE QUOTES

To find the best towing companies, have several business give you price quotes. Towing services will consider several factors in their quotes, including the type of vehicle you drive, the distance it has to be towed and even the time it was towed -- day or night.

Find out how each company calculates its rates so you

know what the cost will be before an emergency.

Beware of companies with especially low quotes. They may have hidden fees, inexperienced employees, old equipment or bad service.

Once you have identified the towing services you will use, keep their names and phone numbers in a handy place. The phone numbers should be in your glove compartment, console or even programmed into your phone. That way, you won't panic if you break down.



**Now open in Crawfordsville. We work with all insurance companies and welcome you to our newly remodeled facility with experienced technicians and superior customer service. Come see why we are the fastest growing independent collision repair team in Indiana.**

As a locally owned and operated auto body repair and paint shop, we take pride in the level of service we provide our clients and the high-quality results we produce. When you are looking for a shop you can trust, look no further than Prime Body and Paint.

# Prime

---

## BODY AND PAINT

Lafayette: 765-477-7880 | Crawfordsville: 765-362-5879

LIKE US ON FACEBOOK! 

3422 RASCAL DRIVE, LAFAYETTE | 216 GREEN STREET, CRAWFORDSVILLE



## How to Choose an Auto Body Shop

Making repairs to the body of your car, however small, requires the expertise of professionals at a reputable body shop.

If you find an auto body shop that is trustworthy and dependable, it will ensure that your car, truck, SUV or minivan is repaired quickly, affordably and correctly.

The shop you choose should be able to complete all manner of work, from a minor touch-up to a full-body repair.

Your friends, family and colleagues might have recommendations. After all, auto body shops are an unfortunate, but necessary, part of life for most people.

Have a list of companies, research each shop on the Internet and read customer reviews.

Testimonials, negative and

positive, should be considered. But keep in mind that no business has a 100 percent satisfaction rate. Someone will always be displeased. Also, more people are likely to leave a negative rather than a positive comment.

A good source for finding an auto body shop is your local newspaper. Local businesses advertise and many times you can find special deals to help save you money.

Once you have created a list of shops, contact them on the phone and ask pertinent questions. How long have they been in business? What are their specialties? How soon can you bring your vehicle in for an inspection?

Ask to set up an appointment for a free inspection. Then further investigate the business. Look

around their lobby. Is it clean? Do they have their license and any awards or certificates posted? Do they care enough about their customers to offer reading material, coffee or water?

Consider their prices. Are they comparable to other body shops? While you want to find that deal, remember, cheaper is not always better. Understand that you will often get what you pay for when it comes to auto body work.

Low prices may be tempting, but they typically mean sub-par work, used parts and paint that is incorrectly applied.

Feel free to ask the manager or owner for references before they work on your car.

You can also check their previous work. When you see a car with paint drips,

panels that are misaligned or paints that don't match, look elsewhere. You will not save money if you need to have the improper work redone.

The shop should inspect your vehicle for repairs that are not readily visible. Oftentimes, there are hidden damages that cannot be detected until repair work begins on the vehicle.

Finding an auto body shop may not be the most pleasant business because it usually means your vehicle has suffered some kind of damage. But finding the right shop will make the experience much more pleasant and you will be happy with the repairs.

Especially if you find the right shop that knows how to repair your vehicle so it looks the same as before, or even better.

# MOMENTS OF happiness

## *Enhanced Programming for Residents with Dementia*

### *Dementia is not a normal part of aging*

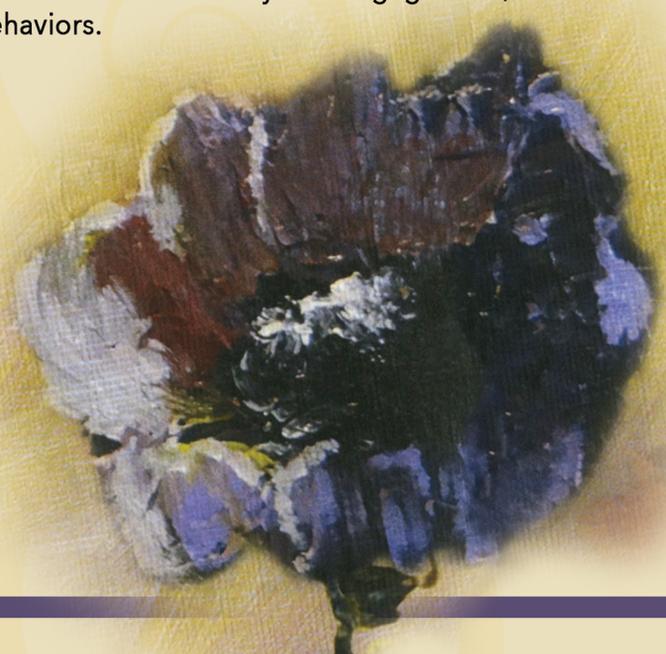
– it destroys the brain’s ability to function properly. Life with dementia is lived moment by moment. Because of this, we have to engage people with dementia in this present moment and it must be meaningful for them. By knowing their Lifesong, we can cue them purposefully, uniquely, creating as many individual moments of happiness as possible, engaging with them in meaningful ways so they can find their place again. These very moments become the moments of clarity that break through the chaos that is dementia.

Residents with dementia will seek to be busy in a variety of ways and most of their busyness we perceive negatively. Whether it is wandering, rummaging or exit-seeking, these are their efforts to be active. Through scheduled small group activities, we help your loved one with dementia experience more Moments of Happiness. We call these specialized activities that cue meaningful moments - Cuetivities. As your loved one participates in an increased number of meaningful and purposeful Cuetivities throughout the day, they will experience enhanced daytime engagement, better nighttime sleep patterns and improved overall behaviors.

enriching happiness™

  
**Bickford**  
memory care

100 Bickford Lane, Crawfordsville • (765) 362-2000



# How to Choose Alzheimer's Care

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 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.

# Neighbors Taking Care of Neighbors

## Nursing Home Services

- Skilled nursing staff
- Medication management and administration
- Restorative nursing
- Physical therapy
- Speech therapy
- Occupational therapy
- Respiratory services
- Wound care management
- IV therapy
- Pain management
- Nutritionally balanced meals
- Assistance with dining
- Special diets
- Between meal snacks
- Hospice care
- Assistance with daily care
- Daily social and recreational programs

## Rehabilitation Services

- Physical Therapy
- Occupational Therapy
- Speech Therapy



*Crawfordsville*

817 N. Whitlock Avenue  
Crawfordsville, IN 47933

**(765) 362-8590**

# Choosing A Nursing Home Facility

A quality nursing home facility can help parents, grandparents, siblings or other loved ones live a happy, healthy life.

Cherished family members deserve the best care, especially as they grow older.

You will have peace of mind knowing that they are receiving kind attention and care.

There are several aspects to consider when picking a care center. Making the right choice means your loved ones will enjoy happiness and longevity. It will also mean less stress for family members.

## VISIT THE FACILITY

Take a tour of the potential facility. You should intuitively feel warmth and safety in this environment. Your visit will also provide clues about the general atmosphere and morale of the residents. There should be lots of natural light, cheerful colors, bright wall art and hints of laughter from the staff and patients.

Focus on the cleanliness, staffing levels and the appearance of other residents. Is the air fresh and free from unpleasant odors such as urine, feces and stale food? Are there enough nurses and attendants on duty? Are residents appropriately dressed? Do they seem clean and freshly bathed?

Bring the prospective resident along for the tour. This facility may become home. Your loved one deserves to have a voice in selecting the facility. Feeling welcomed are cues that this could be a positive living experience.

Socializing is important. Are there opportunities for residents to meet each other? Regular activities such as



music and crafts or an outdoor area for enjoying the sunshine will enhance quality of life.

Most nursing home facilities are happy to provide a tour of the building. Once you see the environment, ask for a consultation with a staff member. This is an opportunity for you to ask questions and address special needs of the prospective patient.

Possible questions might include availability of physical and occupational therapy, accommodation of patients' doctors' appointments outside the facility and access to barbers and beauticians for the residents.

## TALK WITH OTHERS

You might have a chance to talk with a relative of a patient

who is currently living in the nursing home. Don't be afraid of asking them for honest opinions about the facility.

Query them about the staff and quality of care received by the residents. Solicit their input on whether you should place your own loved one in this facility.

These relatives are usually eager to share their experiences with you. Hearing their impressions will help ease your own anxieties about this important decision.

## ASK THE DOCTOR

If you are still unsure about your decision, or if you have reservations about the facility, discuss the matter with your loved one's primary care physician. This professional

should also be able to recommend good nursing facilities in your area.

The doctor may suggest additional facilities not on your original list. When your loved one has special needs, the doctor will know which facility or center can best meet these requirements.

Deciding to put a family member or loved one in a nursing facility is never easy. Carefully weigh the expectations of your family member with your impressions and the recommendations of others.

This is one of life's most difficult decisions. Taking the time and doing the research will result in a better quality of life for your loved one and peace of mind for yourself.

# Sugar Creek Smiles

FAMILY, IMPLANT, & COSMETIC DENTISTRY

## Dentistry for the whole family

114 Walter Remley Dr  
Crawfordsville, IN  
765-267-8484



**ERIN LANGEVIN, D.D.S.**

## Accepting New Patients

### SCHEDULE ONLINE

Through Facebook or  
our website:  
[Sugarcreeksmiles.com](http://Sugarcreeksmiles.com)

Emergencies seen  
same day

Laughing gas &  
sedation available

Financing Available

No insurance?  
Sign up for our in-  
house savings plan

### WE ARE IN-NETWORK WITH THE FOLLOWING INSURANCES

Aetna | Anthem BCBS | Cigna |  
DNOA | Delta | Guardian |  
Metlife | United Healthcare

Monday: By appointment

Tuesday: 8:00-5:30

Wednesday: 10:00-7:30

Thursday: 10:00-5:30

Friday: 8:00-3:00

### WE LOVE KIDS!



# Dental Office Celebrates One Year

Dr. Erin Langevin opened Sugar Creek Smiles in Crawfordsville in February 2019. What a whirl wind it has been! Dr. Langevin has dreamt of having her own dental practice since high school. After completing her undergraduate degree at the University of Illinois (2004) and her doctorate at Indiana University School of Dentistry (2008), she practiced in private and community dental health in Illinois. After commuting from Crawfordsville to Illinois for 9 years, she was ready to open her practice in the town she resides in. Having five children, she knew she wanted to commute less and grow her roots in Crawfordsville.

Sugar Creek Smiles is approaching on their one year anniversary. Dr. Erin, as many call her, had envisioned a practice where her patients would become family. After almost a year in, her dream is becoming a reality. Dr. Erin and her staff of three enjoy coming to work every day to provide the best experience they can for their patients. Whether you need preventive care or extensive dental work, she is here to listen to her patients' concerns. She herself gets anxious with dental treatment, so she wanted an office space that was warm and inviting. When you step through the front door, you will see all the attention to detail that was put into making Sugar Creek Smiles a relaxing environment. She offers laughing gas and oral conscious sedation to aid in the relaxation of her patients. You can also get your mind off of things by watching a ceiling mounted TV during your dental treatment. Sugar Creek Smiles also has all the latest up to date technology. Your digital radiographs and intraoral photos can be reviewed together on the TV screen in front of you. They also have a state of the art Dental CBCT that provides more



information than a conventional radiograph. It uses advanced technology to generate a 3D image. This allows for more precise treatment planning, especially in regards to dental implants.

Sugar Creek Smiles has convenient hours, with evening & Friday appointments. They are conveniently located off of US 231 at 114 Walter Remley Drive, Crawfordsville. They can be reached at 765-267-8484 or Hello@Sugarcreeksmiles.com. You can conveniently book an appointment online through their website: [www.SugarCreekSmiles.com](http://www.SugarCreekSmiles.com) or through their Facebook page. As a busy mother herself, Dr. Erin knows how important it is to be able to schedule appointments online. It's not always possible to make those calls during your busy day & when you're home in the evening it's easy to just jump



on your phone or computer.

We would say it has been a successful year of growth for Sugar Creek Smiles. Dr. Erin can't wait to see what the next year and future will hold. If

you need a dental home for your family, Dr. Erin and her dental family welcome you with open arms!

# WELLNESS UPDATE:

## Untreated hearing loss and dementia are linked.

Older adults with hearing loss are more likely to develop problems thinking and remembering.<sup>1</sup>

Though all human brains become smaller with age, **shrinkage is accelerated** in adults with hearing loss.<sup>3</sup>



Untreated hearing loss may result in **serious long-term consequences** to healthy brain functioning.<sup>4</sup>



Adults with untreated hearing loss are more likely to **develop dementia**.<sup>2</sup>



### Why? Researchers have two theories:

1

Extra effort exerted by the brain to listen “steals” resources from the part used for memory and decision-making.

2

Hearing loss is linked to social isolation, which is a well-known risk factor for cognitive decline.

## Treat hearing loss before it's too late.



Get an annual hearing screening once you reach age 50.

## Call (765) 364-0861 to schedule today.



**Crawfordsville**  
**AUDIOLOGY**  
Comprehensive hearing care for all ages

200 W Main Street  
CRAWFORDSVILLE, IN 47933  
[www.crawfordsvilleaudiology.com](http://www.crawfordsvilleaudiology.com)  
**(765) 364-0861**



Janeane Murphy  
Au.D., CCC-A  
Doctor of Audiology, Owner

SOURCES: <sup>1</sup>[http://www.hopkinsmedicine.org/news/media/releases/hearing\\_loss\\_accelerates\\_brain\\_function\\_decline\\_in\\_older\\_adults](http://www.hopkinsmedicine.org/news/media/releases/hearing_loss_accelerates_brain_function_decline_in_older_adults) | <sup>2</sup>[http://www.hopkinsmedicine.org/news/media/releases/hearing\\_loss\\_and\\_dementia\\_linked\\_in\\_study](http://www.hopkinsmedicine.org/news/media/releases/hearing_loss_and_dementia_linked_in_study) | <sup>3</sup>[http://www.hopkinsmedicine.org/news/media/releases/hearing\\_loss\\_linked\\_to\\_accelerated\\_brain\\_tissue\\_loss\\_](http://www.hopkinsmedicine.org/news/media/releases/hearing_loss_linked_to_accelerated_brain_tissue_loss_) | <sup>4</sup>[http://www.hopkinsmedicine.org/news/media/releases/hearing\\_loss\\_accelerates\\_brain\\_function\\_decline\\_in\\_older\\_adults](http://www.hopkinsmedicine.org/news/media/releases/hearing_loss_accelerates_brain_function_decline_in_older_adults)

© 2018 Starkey. All Rights Reserved. 1/18 205863025

# Hearing Loss Accelerates Brain Function Decline in Older Adults

Older adults with hearing loss are more likely to develop problems thinking and remembering than older adults whose hearing is normal, according to a new study by hearing experts at Johns Hopkins.

In the study, volunteers with hearing loss, undergoing repeated cognition tests over six years, had cognitive abilities that declined some 30 percent to 40 percent faster than in those whose hearing was normal. Levels of declining brain function were directly related to the amount of hearing loss, the researchers say. On average, older adults with hearing loss developed a significant impairment in their cognitive abilities 3.2 years sooner than those with normal hearing.

The findings, to be reported in the *JAMA Internal Medicine* online Jan. 21, are among the first to emerge from a larger, ongoing study monitoring the health of older blacks and whites in Memphis, Tenn., and Pittsburgh, Pa. Known as the Health, Aging and Body Composition, or Health ABC study, the latest report on older adults involved a subset of 1,984 men and women between the ages of 75 and 84, and is believed to be the first to gauge the impact of hearing loss on higher brain functions over the long term. According to senior study investigator and Johns Hopkins otologist and epidemiologist Frank Lin, M.D., Ph.D., all study participants had normal brain function when the study began in 2001, and were initially tested for hearing loss, which hearing specialists define as recognizing only those sounds louder than 25 decibels.

“Our results show that hearing loss should not be considered an



inconsequential part of aging, because it may come with some serious long-term consequences to healthy brain functioning,” says Lin, an assistant professor at the Johns Hopkins University School of Medicine and the university’s Bloomberg School of Public Health.

“Our findings emphasize just how important it is for physicians to discuss hearing with their patients and to be proactive in addressing any hearing declines over time,” says Lin. He estimates that as many as 27 million Americans over age 50, including two-thirds of men and women aged 70 years and older, suffer from some form of hearing loss.

More worrisome, he says, only 15 percent of those who need a hearing aid get one, leaving much of the problem and its consequences untreated.

Possible explanations for the cognitive slide, Lin says, include the ties between hearing loss and social isolation, with loneliness being well established in previous research as a risk factor for cognitive decline. Degraded hearing may also force the brain to devote too much of its energy to processing sound, and

at the expense of energy spent on memory and thinking. He adds there may also be some common, underlying damage that leads to both hearing and cognitive problems.

Lin and his team already have plans under way to launch a much larger study to determine if use of hearing aids or other devices to treat hearing loss in older adults might forestall or delay cognitive decline.

In the latest study, which began in 1997, all participants were in good general physical health at the time. Hearing tests were given to volunteers in 2001, during which they individually listened to a range of soft and loud sounds, from 0 decibels to 100 decibels, in a soundproof room.

Brain functioning was also assessed in 2001, using two well-recognized tests of memory and thinking ability, known as the Modified Mini-Mental State (3MS) and Digit Symbol Substitution (DSS), respectively. Included in the 3MS test, study participants were asked to memorize words, given commands or instructional tasks to follow, and asked basic questions as to the correct year,

date and time. In the DSS test, study participants were asked to match specific numbers to symbols and timed on how long it took them to complete the task.

Both types of tests were repeated for each study participant three more times until the study ended in 2007, to gauge cognitive decline. Factors already known to contribute to loss of brain function were accounted for in the researchers’ analysis, including age, high blood pressure, diabetes and stroke.

Funding support for this study and the Health ABC study was provided by the Intramural Research Program of the National Institute on Aging, part of the National Institutes of Health (NIH). Corresponding grant numbers are N01-AG62101, N01-AG62103, N01-AG62106, R01-AG028050, R01-NR012459, P30-AG02133 and K34-DC0111279. Additional research support was provided by the Eleanor Schwartz Charitable Foundation and a Triological Society and American College of Surgeons Clinician-Scientist Award.

In addition to Lin, other Johns Hopkins researchers involved in this study were Jin Xia, M.S., and Qian-Li Xue, Ph.D. Other study co-investigators included Kristine Yaffe, M.D., and Hilsa Ayonayon, Ph.D., at the University of California, San Francisco; Tamara Harris, M.D., M.S., Luigi Ferrucci, M.D., Ph.D., and Eleanor Simonsick, Ph.D., at the National Institute on Aging, in Baltimore; Elizabeth Purchase-Helzner, Ph.D., at the State University of New York Downstate Medical Center, in Brooklyn; and Suzanne Satterfield, M.D., Dr.PH., at the University of Tennessee, in Memphis.

# HEMP IN THE HEARTLAND



## OFFERING:

- \* Indiana grown organic CBD craft hemp flower
- \* Retail / Wholesale
- \* Infused full spectrum CBD oil
- \* CBD Pet tincture
- \* Co-op farming opportunities



[heritagefarmacy.com](https://heritagefarmacy.com)



# What Is CBD?

## What Could it Do for Me?

Cannabidiol is a popular natural remedy used for many common ailments. Better known as CBD, it is one of over 100 compounds known as cannabinoids found in the cannabis sativa family of plants.

The Cannabis Sativa family is made up of two varieties. Marijuana and hemp are like sisters in this family. They are the same in many ways yet much different in their chemical make-up.

Although both marijuana and hemp look alike, have the same fragrance, and share the same compounds, the percentages of these compounds are what makes them different from each other.

The two main cannabinoids in cannabis sativa are Tetrahydrocannabinol (THC) and Cannabidiol (CBD).

THC is the principal psychoactive compound of cannabis. It's what gives you the sensation of being "high". CBD is the main cannabinoid found in hemp. Unlike THC, CBD doesn't have a psychoactive effect. In fact, it's shown to have several health benefits without the "high" associated with THC.

This makes CBD an appealing option for those who are looking for natural, herbal remedies. It's also proven to be effective on a long list of ailments without the mind-altering effects of marijuana and certain prescription drugs.

CBD can be consumed many ways. It can be extracted as an oil tincture and taken directly under the tongue. (sublingually) It can be added to food and consumed or smoked in its purest form known as CBD flower.

Cannabidiol is gaining momentum in the health and wellness world with some scientific studies confirming

it eases symptoms of ailments like chronic pain, anxiety, epileptic seizures, inflammation, depression, hypertension, acne, and a host of others like autism, insomnia, and arthritis. CBD has also shown to modify the circuits in the brain related to drug addiction and reduce morphine dependence and heroin seeking behavior.

At Heritage Farmacy, we take pride in providing a safe herbal alternative to addictive drugs like opioids, oxy, Xanax, valium, stimulants, and a host of anti-depressants.

Our CBD hemp is grown from the best genetic hybrids that have been created through years of selected breeding. We grow our hemp on certified organic farms and use no herbicides, insecticides, or manufactured fertilizers. Quality and safety are two of our main concerns in producing our CBD products.

Our oil tinctures are different than most others currently on the market in the way they are manufactured. Most all CBD oil tinctures are made from extracted oil through a process that uses solvents to remove the cannabinoids from the plant material. The cannabinoids are first concentrated then thinned down with an organic carrier oil like coconut or hemp seed oil to give it volume for proper dosing.

Although there is no evidence that these solvents such as ethanol, propane, or Co2 leave any dangerous residues, it is common knowledge that they can degrade the cannabinoids. Even more so they can damage the bioflavonoids, terpenes, and phytonutrients that are in the extract.

Our method is much different and is very new to the scene. So new that the machine producing our CBD tinctures is a proto-



type, first of its kind machine built by a company in Colorado. Heritage Farmacy's tincture is the first run from this machine that is being coined as an infuser instead of an extractor.

Instead of using the solvents to remove the cannabinoids, our method uses the carrier oil that is normally used to thin the concentrate as a catalyst to separate the cannabinoids and other beneficial phytocompounds from the plant material. The hemp flower is first soaked in the carrier oil. In our case, certified organic coconut oil. Then through a process using heat and pressure the carrier oil is infused into the hemp flower then with more heat and even more pressure, the oil is forced out of the CBD rich flower to produce a fresh squeezed infused oil that needs no thinning. After a filtration process, the infused oil is bottle ready without any further processing.

The difference in our CBD oil tinctures compared to others on the market could be compared to the way orange juice is made. There's orange juice from concentrate and there's fresh squeezed. This gives our tincture

a higher grade of bioflavonoids, phytonutrients, and terpenes. These are all compounds that add to the effectiveness in the tincture through an effect called The Entourage Effect.

The entourage effect simply describes how all these compounds work together and in unison to give the best possible effect of each compound. The terpenes help the cannabinoids to become more bioavailable for our body to absorb. Bioavailability is important to get the most benefit possible from all the compounds the plant has to offer.

We are beyond excited and very proud to introduce this new "fresh squeezed" tincture into the marketplace. We feel that our hard work, research, and innovation has produced the best CBD hemp flower and tinctures available anywhere.

Anyone who has questions concerning our products or CBD in general can call Davidson Greenhouse & Nursery and a trained consultant will be happy to answer your questions and guide you in exploring the world of herbal remedies.

# W ENTERPRISES, LLC

Walden Transport & Recycle

(765) 362-2182

302 S. Oak St. Crawfordsville, IN

## Recycle Accepted

Plastic Bottles

Cardboard

Office Paper

Junk Mail

Cereal/Food Boxes

Glass Bottles/Jars

Newspaper

Shrink Wrap

Books/Magazines

### SCALE HOURS:

Monday - Friday

8:00 A.M. - 4:30 P.M..

Saturday

8:00 A.M. - Noon

## NO SORTING REQUIRED

**No Garbage - No Food**

**No Plastic Bags - No Styrofoam**

**WE PAY  
CASH FOR:**

- SCRAP METALS
- ALUMINUM CANS
- AUTO BATTERIES
- ALL VEHICLES
- EXOTIC METALS

*(Copper, Aluminums & Brass)*

**We Accept Electronics**



# Handle Your Recyclables

## RECYCLING STARTS AT HOME

Almost any package, can, glass jar, box, plastic bottle, pop can, beer can and drink can you open can be recycled.

As you are making your meal, look at the materials you are getting ready to throw away. Most meal preparation will have no waste when you are done. You can recycle the cardboard boxes that cereal, noodles, cake and so on come in, all soup and vegetable cans, your soda and drink cans, any glass that spaghetti, cheese, pickles, etc. come in, cardboard egg cartons, milk jugs and so on and on!

If you read the newspaper or if you get a lot of junk mail, you can recycle those. Your magazines, phone books and reading books can also be recycled. Schools and offices can recycle all office paper.

Things you don't even think about but just throw away. 85 percent of your normal weekly items can be recycled, did you know that? And with places to bring them to, it has now become easier for everyone to do their part to clean the environment.

## INSTEAD OF THROWING THESE ITEMS IN THE TRASH, RECYCLE INSTEAD

You only need two containers - one for trash and one for recyclables.

Reduce the loads being dumped at landfills; save money on your trash bills and help make the Earth a greener environment. You don't even have to sort the items. We just ask that you rinse everything out.

## WALDEN RECYCLE ...

... is contracted with West Central Solid Waste District



and other solid waste districts. Together we have containers located at Southmont High School, North Montgomery High School, Crawfordville High School, New Ross, Waveland, and our facility located on East Wabash Street in Crawfordville. Plus numerous other locations throughout Montgomery and surrounding counties. In addition to our containers, we service a lot of the local industries with their recycling needs.

## WALDEN RECYCLE ACCEPTS LARGE ITEMS ALSO

- Such as refrigerators, freezers, washers, dryers, TV's and computers at their Wabash Street location. If at any time you need help unloading, there are people there from 8 a.m. to 4:30 p.m. Monday through Friday and 8 a.m. to noon Saturday. Or you can call ahead (765-362-2182) and make arrangements to schedule a drop off. If you are unsure if something can be recycled, feel free to call in and ask.

Once your recyclables are

collected and dropped off at The Walden Recycling Facility, the sorting process begins. The containers are dumped onto a conveyor system that carries it down a conveyor belt to be sorted into Gaylords.

All sorted items are then dumped into a baler which compacts it into a bale and is now ready to be loaded onto a trailer and shipped to a recycle processor of each product. At each recycling processor, all products are made into post recycled products.

# The American Legion Post 72 Proudly Supports...

- Cub Scouts Pack Boys & Girls Club
  - Local Youth Sports
  - Operation Toy Box
- The American Legion Hoosier Boys State
  - Scholarships
- Crawfordsville Police Fire Dept.
- Montgomery County Sheriff Dept.
  - Veterans in need
- The American Legion Post 72 Baseball Team
  - State level Indiana Veterans Home
- The American Legion Indiana Emergency Fund
- The American Legion Operation Comfort Warrior



**And so much more...**  
**Come join The American Legion**

**A CENTURY OF SERVICE &  
STILL GOING STRONG.**



**AMERICAN LEGION POST 72**  
The American Legion • Byron Cox Post #72  
101 Walter Remley Drive • Crawfordsville, IN 47933 • 765-362-9921  
Must be 18 years old – No Children. Open to the Public!



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

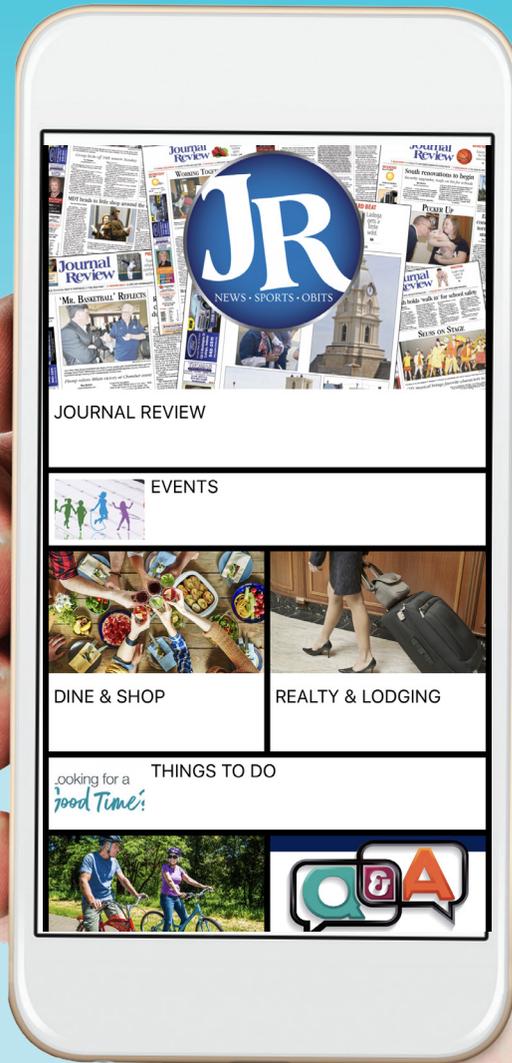
- Try and try again. It might take some trial and error before parents find volunteering opportunities their children truly enjoy. When volunteering

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.

# NEW & IMPROVED!

Download our newly updated app for your handheld resource for all things Crawfordsville!



## Journal Review

119 N Green St, Crawfordsville, IN | (765) 362-1200



# Why get your local coverage from the Journal Review

Paid-circulation newspapers are a popular advertising medium for most local businesses. They are the oldest forms of mass media, and they continue to be one of the largest, as measured by volume of advertising dollars. Industry giants, as well as the local convenience stores, use newspapers to advertise. Every community has its own newspaper. There are over 1,600 paid-circulation daily newspapers in America and several thousand additional local weekly papers as well.

Every advertising medium has characteristics that give it natural advantages and limitations. As you scan your local newspaper(s), you will notice a number of businesses that advertise on a regular basis. Observe who they are, and how they advertise their products and services. More than likely, if the advertisements are repeated, the ads are working.

Consider this media if you are selling to a general market, because newspapers are generally bought by all segments of the population. Even though the newspaper no longer enjoys its former role as the almost exclusive source of news, they still remain a strong factor in their specific sphere of influence.

## Advantages of Newspaper Advertising

There are a number of characteristics of paid-circulation newspapers that make them especially appealing to advertisers:

Most paid-circulation papers, both daily and weekly, reach the majority of homes in their primary city or town.

Almost every home in the United States receives a newspaper, either at the newsstand or by home delivery.

Newspapers permit an advertiser to reach

a large number of people within a specified geographical area.

The printed advertising message has both permanence and desired obsolescence. A reader can refer back to, or even clip and save, a particular ad, yet tomorrow's edition is new and fresh and as eagerly sought by the same reader.

The newspaper offers a predictable frequency of publication: once, twice or up to seven times a week.

Newspapers have immediacy. You can place an ad on Monday and be getting results before the week is over. Short deadlines permit quick responses to changing market conditions.

People expect to find advertising in their newspapers. In fact, many people buy newspapers just to read the ads from the restaurants, movies and discount stores.

Reading the newspaper has become a habit for most families. It has something for everyone.

You can reach certain segments of your market by placing your ads in different sections of the paper such as: sports, comics, crosswords, news, classifieds, etc.

An advertiser has flexibility in terms of ad size and placement. Production changes can be made quickly, if necessary, a new insert can be added on short notice.

Advertisements can be examined at leisure. Exposure is not limited, so readers can take their time reading the messages.

It offers a great variety of ad sizes. If you don't have a large budget, you can still run a series of small ads.

Many options are available. Copy alone; copy with graphics; black and white; or full color.

Newspaper supplements often feature certain subjects that readers pull out and save.

# Journal Review

*Since 1900, We've Stood For . . .*  
*Dignity . . .*  
*Consolation . . .*  
*Concern . . .*



**HUNT**  
**& SON**  
FUNERAL HOME

*Since 1900*

*Trust Our Experience*

107 North Grant Avenue  
**765-362-0440**

# Ask Questions When Pre-Paying for Funerals

**Q: What is a pre-need funeral contract?**

**A:** Generally, a pre-need funeral contract refers to the purchase of funeral goods and services before they are needed. Nationally, approximately one-third of funerals are arranged and purchased ahead of time.

**Q: Why would an individual pre-arrange and pre-pay a funeral?**

**A:** Pre-arrangement allows an individual to talk directly to the funeral director about his or her own funeral preferences. Also, it can relieve surviving family members of financial burdens and from having to make funeral decisions while grieving. Finally, individuals who currently qualify for Medicaid assistance or who anticipate qualifying may pre-pay their funerals without impacting their Medicaid eligibility.

**Q: Are there disadvantages to pre-paying?**

**A:** By pre-paying, you are tying up your funds. Additionally, if you cancel the pre-paid contract, you may not receive all of the funds back from the funeral home.

**Q: What does the funeral home do with my pre-payment?**

**A:** The funeral home will use the pre-paid money either to buy an insurance policy on the contract beneficiary's life or place the funds in trust. In the case of an insurance policy, the pre-paid funds are used to purchase a single-pay policy that has a built-in growth factor. When the contract beneficiary dies, the insurance policy proceeds are paid to the funeral home to cover the cost of the beneficiary's funeral.

**Q: I'm considering pre-paying my funeral expenses. Can I receive a refund if I change my mind after I've signed a contract?**



**A:** Pre-need contracts may either be revocable (can be canceled) or irrevocable (cannot be canceled). For the first seven days after the contract is signed, however, the consumer may revoke any pre-need contract—even an irrevocable one. During the first seven days, the consumer is entitled to a full refund. After this initial cancellation period expires, a consumer can cancel only a “revocable” contract. If the revocable pre-need contract guarantees the price of the funeral, the consumer is entitled to receive back from the funeral home 90 percent of the amount in the trust. If the pre-need contract does not guarantee

a price, the consumer will get back 100 percent of all principal and interest when he or she cancels the contract. While a consumer cannot obtain a refund on an irrevocable contract, the consumer may direct that the funding be transferred to another funeral home.

**Q: Why would a pre-need contract be made irrevocable?**

**A:** Primarily for Medicaid purposes. An individual can have only minimal resources in order to qualify for Medicaid benefits. An irrevocable pre-paid funeral contract does not count as a resource, and therefore does not disqualify the individual from receiving Medicaid assistance.

**Q: What are guaranteed price contracts and non-guaranteed price contracts?**

**A:** A guaranteed price contract means that the funeral home guarantees to provide you with the funeral goods and services you selected for the amount of money stated in the contract. This means that you or your estate will not be required to pay any additional cost for the guaranteed items.

If the contract does not guarantee the prices charged, the price of the funeral will be determined at the time the services and merchandise are provided. Any amount you pre-pay will be considered as a deposit to be applied toward the purchase price. However, if the original money paid on the contract plus the interest earned on those funds are not sufficient to cover the price of the funeral goods and services, you or your estate will be responsible for the difference.

**Q: What questions should I ask when pre-paying for a funeral?**

**A:** Look over the pre-need contract carefully ask the funeral director the following questions:

a) Where will the pre-need funds be deposited until they are needed?

b) Will I receive verification from the financial institution that the prepaid funds have been deposited in the trust account?

c) If the funds are used to purchase an insurance policy, will I receive verification that the policy has been purchased?

d) What items in the contract, if any, are covered by a price guarantee?

e) Is the pre-need contract irrevocable or revocable?

f) If the contract is revocable, how can I cancel the contract?



*Our family*  
CARING FOR YOURS.

*Sanders Priebe*

**FUNERAL CARE**

315 S Washington St, Crawfordsville, IN 47933  
(765) 362-6849 | [www.sandersfuneralcare.com](http://www.sandersfuneralcare.com)

*Sanders*

**FUNERAL CARE**

203 S 1st Street, Kingman, IN 47952  
(765) 397-3499



# 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 uninterested 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.



Staying connected  
is easier than ever.

**ONLINE.  
ON THE GO.**

**Your news, *your way.***

Log on to [www.journalreview.com](http://www.journalreview.com) today.

Create an account and unlock the full online  
experience, including headlines straight to your inbox!

**Journal Review**

119 N Green St, Crawfordsville, IN | (765) 362-1200 | [www.journalreview.com](http://www.journalreview.com)