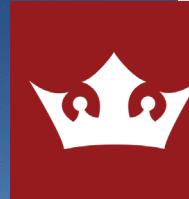


CONSUMER GUIDE

2021

VOLUME 2

A supplement of the **Journal Review**



As a family owned business that started in 2017 in Lafayette,

we take pride in our customer service and high-quality results we produce in the collision industry. In 2019, we opened our facility in Crawfordsville and brought the same principles to Montgomery County. We work with all insurance companies so next time you have an accident come see us. When you are looking for a shop you can trust, look no further than Prime Body and Paint. Don't take our word for it look what our customers are saying in Crawfordsville this past year.

“Five Stars!”

Wow!! Totally impressed! They got me right in, I took my car in there on a Thursday and got it back on Monday! They stayed in touch with me the whole time on updates. Chad was extremely helpful. I don't want to be back for the same reason lol, but will definitely be back for any of my vehicle needs! Thanks again! - Kara Price

These guys took care of my baby and got her back to me. She looks and drives just like the day before the accident. Excellent work and very fast. - Brian Thorpe

My wife's SUV was damaged when hitting a deer. Prime was actually able to move our appointment up. There were a few items not complete when inspecting the vehicle after picking it up. I shared these concerns with Prime brought the vehicle back in. They addressed all concerns that I had immediately and were very apologetic for not getting it right the first time. - Randall Squirek

Thank you for the work you performed on my vehicle! You guys did an excellent job. My vehicle looks like brand new. I was pleased with your professionalism. - Arnulfo Delgadillo

Chad was great! We took our truck to him once for hail damage repairs, and a second time for accident damage. Both times they have exceeded our expectations and finished the job within a timely manner. We will absolutely take our vehicles here for any future needs.- Cailee Gaskill

They did amazing! When I first went in, they estimated the work time to be about 5 days but they got it done in 3 days! I definitely recommend them! - Charley Quigg

Replace headlight that was burned out. Very fast service. Polite and helpful. Thought price for service was high. - Lori Guard

I was extremely pleased! They completed the repair much quicker than I expected and it looks great. I arrived to find my vehicle had also been cleaned inside and out as an extra touch of service. Great value, service, scheduling and professionalism. - Todd Barton

They restored my Dad's truck to brand new condition and were both professional and personal. Additionally, they were honest and kept us apprised of their progress. We highly recommend Prime! - Jacque Hudson

Chad was very helpful with the whole process. The service was very well done without any imperfections. - Jared McKinney

Repaired body after hitting a deer on state rd 47 In Crawfordsville can't say enough about how responsive and caring they were I give them a 5 star rating across the board thank you prime for the great work and Service hopefully I never have a accident again but if I do am definitely using you again! - Elton Johnson

My daughter brand new 2020 Civic was involved in a hit and run the day after she purchased it causing 4K in damages. Prime had it looking brand new again within a week. You can't even tell it was ever damaged. Great quality work in a timely manner. Even working with insurance was a breeze! - Tianna

Great communication while they had my vehicle. The repair looks great. To my surprise they cleaned the inside of my car also. - L Strother

I was amazed by the prompt repair of my vehicle! They did a great job on my Subaru! I highly recommend Prime Body and Paint. - S May

They were very reasonable on price, work is guaranteed, completed the work in the time frame promised. - Paula Olson

Great service went with now appointment scheduled repair completed in a timely fashion cost was a lot less expensive than I expected Great job - john hammond

These guys are professionals! Had a parking incident and damaged my car, these guys took care of everything and gave frequent updates about the repairs. I got back my car timely as they estimated and in good condition. Highly recommend. - Amogh Agrawal

Fast, professional, kept me well informed and all at a fair price! - benjamin hutson

They did a wonderful job thank you so much you will definitely have my business - Rita Reiger

Very professional !!! High recommend kept me updated every week high recommend!!! - Ally Anwander

This body shop did a tremendous job fixing the damage on my Jeep. They also did everything in a timely manner. - Sydnee Emerson

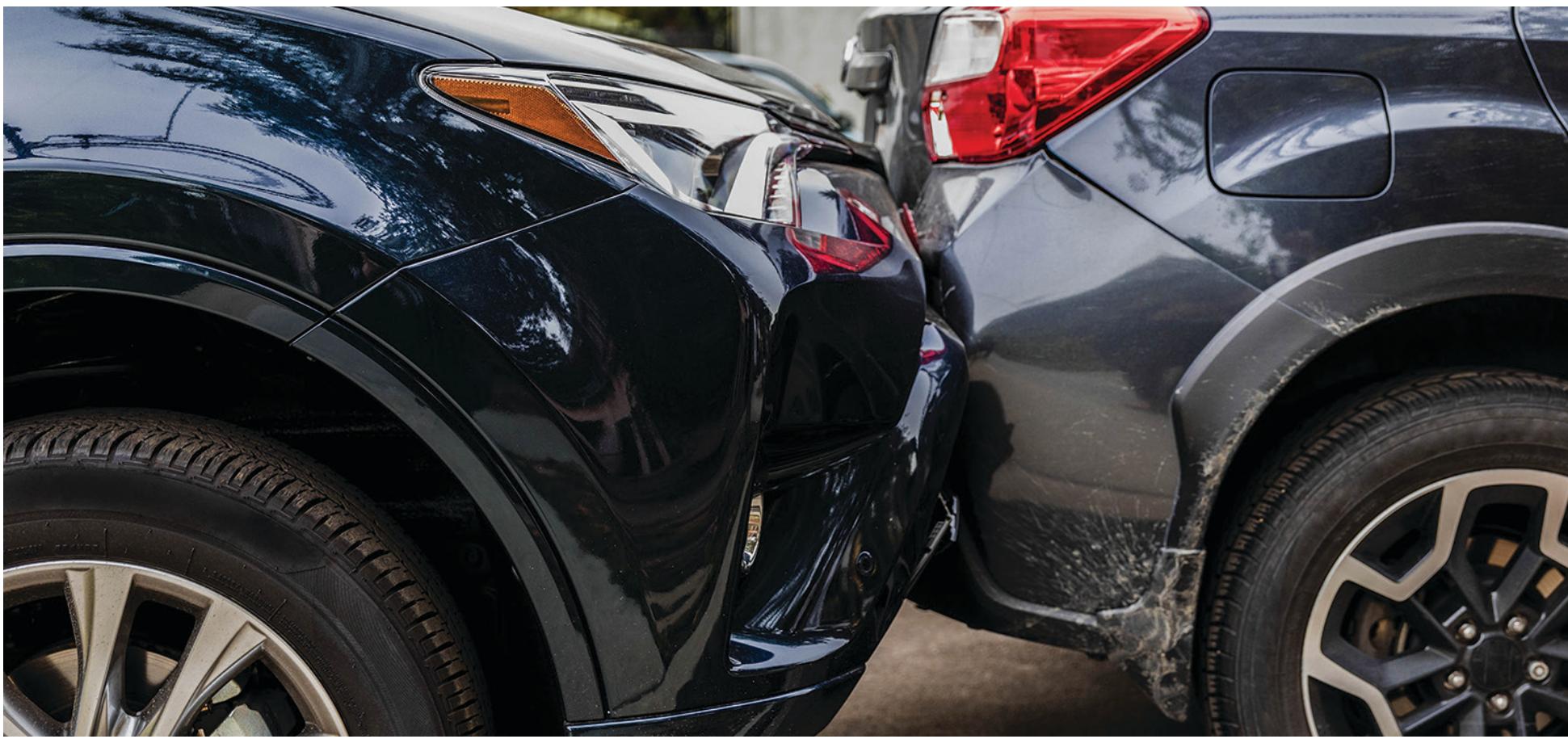
They had my windshield done in an afternoon and the price was very affordable! They did a great job and I would recommend them to anyone! - Nikki C

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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 posi-

tive, 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 else-

where. 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.

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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 frequent-



ly 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.

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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.

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How to Choose a Towing Service

You're cruising down the highway when, all of a sudden you here 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 espe-

cially 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.



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How to Choose a New Car Dealer

Purchasing a car is a big job. And there is no shortage of options when it comes to selecting a dealer to help you with your search. But pick the wrong one and you could get stuck with a lemon or unfair financing terms. A good dealer, however, will make the car buying process a transparent breeze and offer excellent after purchase support.

Here are some things to think about if you're in the market for a new car.

CHOOSE THE RIGHT CAR

The first thing you need to figure out is what type of automobile you're looking to buy. This will help you narrow down brands and pick your best option. Large families may need an SUV or van to fit everyone into the vehicle. But college students buying their first car would probably be happy with a compact car such as coupe. The savings on gas will help ease your finances while you are in school.

Along with the car model, there are numerous options to consider. You might get a car with a navigation system, moonroof, GPS and satellite radio, just to name a few.

If you have to commute long distances, think about purchasing a smaller car with a good MPG (miles per gallon) rating. Hybrid cars can help you save money on gas. Anyone in a cold climate might look at various vehicles with either all-wheel or front-wheel drive.

CHOOSE THE DEALER

Once you have settled on a car model, check into area car dealers.



Finding several dealers who sell the brand of car you want is usually best. The competition for your business will help you negotiate the total cost of your car.

Make sure to look for current discounts on the car you want. During specific times of the year, you might be able to get a great deal on a new car. It is particularly true during year-end sales.

Of course, you should test-drive a car before purchasing it.

When you begin your negotiations, remember that price isn't everything. Service should play a role as well. You are building a long-term relationship with this dealer and manufacturer. It is not worth getting a less-than-satisfactory experience just to save a few dollars.

Make sure that you feel comfortable with the dealership. Buying a car is an expensive, long-term commitment. It is always better to find a car salesperson who is informative and friendly. It will make your transaction as simple and comfortable as possible.

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What Is Community Banking?



By Amber R. Van Til
President and CEO
Indiana Bankers Association

116 member banks are – they are taxpaying, depository financial institutions that help build better communities.

The key is relationships. Whether in person or through digital means – especially during pandemic times – community banks provide lending and depository services to their customers by fostering close relationships and actively engaging in their communities. Community banks are community helpers, continually assessing local needs and assisting through donation of time, talent and treasure.

IBA-member banks, like community banks nationwide, maintain deep ties to the communities they serve. Community banks take deposits, which sets them apart from mortgage brokers, independent mortgage companies, insurance companies and other transactional finance companies. Community banks also pay their fair share of federal taxes, distinguishing them from credit unions, which pay no federal tax dollars, despite having grown to a \$1.75 trillion industry.

Being relationship-based is woven into the fabric of community banking, because community bank customers are more than clients to bank associates – they are neighbors, friends and members of the

same community. Within Indiana, there are more than 30,000 banking professionals serving their fellow Hoosiers from 2,000+ branches and offices across the state.

Community banks thrive when their communities thrive, and bank associates work hard to keep their ties strong and support their communities. Each year, Indiana's community banks donate nearly \$30 million to a variety of community causes, plus provide additional financial support through local fundraisers and in-kind donations. This help has been especially important during the pandemic, such as for nonprofits that normally raise funds through chili cookoffs and other events that had to be canceled.

Community bankers also give generously of their time and talent, donating more than 250,000 hours annually in Indiana alone to help causes ranging from rolling up their sleeves to help stock food pantries to hosting toy drives at branches to serving in volunteer leadership roles for civic organizations. Bankers are pillars of their communities not only for their financial help, but also for their leadership support.

Another form of community bank engagement is helping to elevate the financial literacy of community members, both children and adults. More than 100,000 Indiana school-aged children each year benefit from bank financial literacy outreach, as well as 25,000+ adults. Banks also engage in public messaging to keep Hoosiers informed, for example by posting warnings on bank social media platforms about pandemic-related scams.

Lending is another means of community banks helping their communities. A striking example is the Paycheck Protection Program, a provision of the CARES Act (Coronavirus Aid, Relief, and Economic Security Act) passed by Congress last year. PPP loans, backed by the Small Business Administration, enable small businesses to meet payroll throughout pandemic closures, preventing layoffs and preserving livelihoods.

PPP loans rolled out in early April 2020, and financial institutions were essential to making the program possible by processing loan applications

on behalf of small businesses through an online portal of the SBA website. Initially there were multiple portal crashes, resulting in delay and frustration, but community bankers persevered, and eventually the technical difficulties were resolved.

Then came a remarkable moment in banking history. Because the first outlay of PPP dollars was limited, timing became a critical issue. Bankers were in a race against the clock to process as many loan applications as possible before funds would be depleted. Indeed, that first rollout of funds lasted only two weeks, during which time community bankers worked Saturdays, Sundays and at times literally through the night to keep up with demand.

As a result of this hard work, by the end of 2020 IBA-member banks had helped bring nearly \$10 billion in support to Indiana small businesses through PPP loans. This outreach far exceeded the involvement of the credit union industry, leaving community banks to shoulder the bulk of the responsibility in providing this urgent support.

Now in 2021, a new round of PPP loans has begun and, as of Jan. 24, Indiana banks have assisted in securing 6,800 loans totaling \$683,227,848 to support small businesses statewide. IBA-member banks will keep working with their communities through PPP loan applications and other means of support to help mitigate the effects of the pandemic.

While COVID-19 is still with us, rest assured that community banks continue to provide stability and support to Indiana communities. About 70% of IBA-member banks have been in operation a century or longer, helping their communities withstand flood, famine and drought; two World Wars, the Korean War and the Vietnam War; the Great Depression and several recessions. Community banking is here to stay, ensuring that their communities survive and thrive.

The Indiana Bankers Association supports Indiana banking through issues advocacy, professional education, and products and services that enhance financial institutions' ability to help build better communities. Visit indiana.bank for more information.



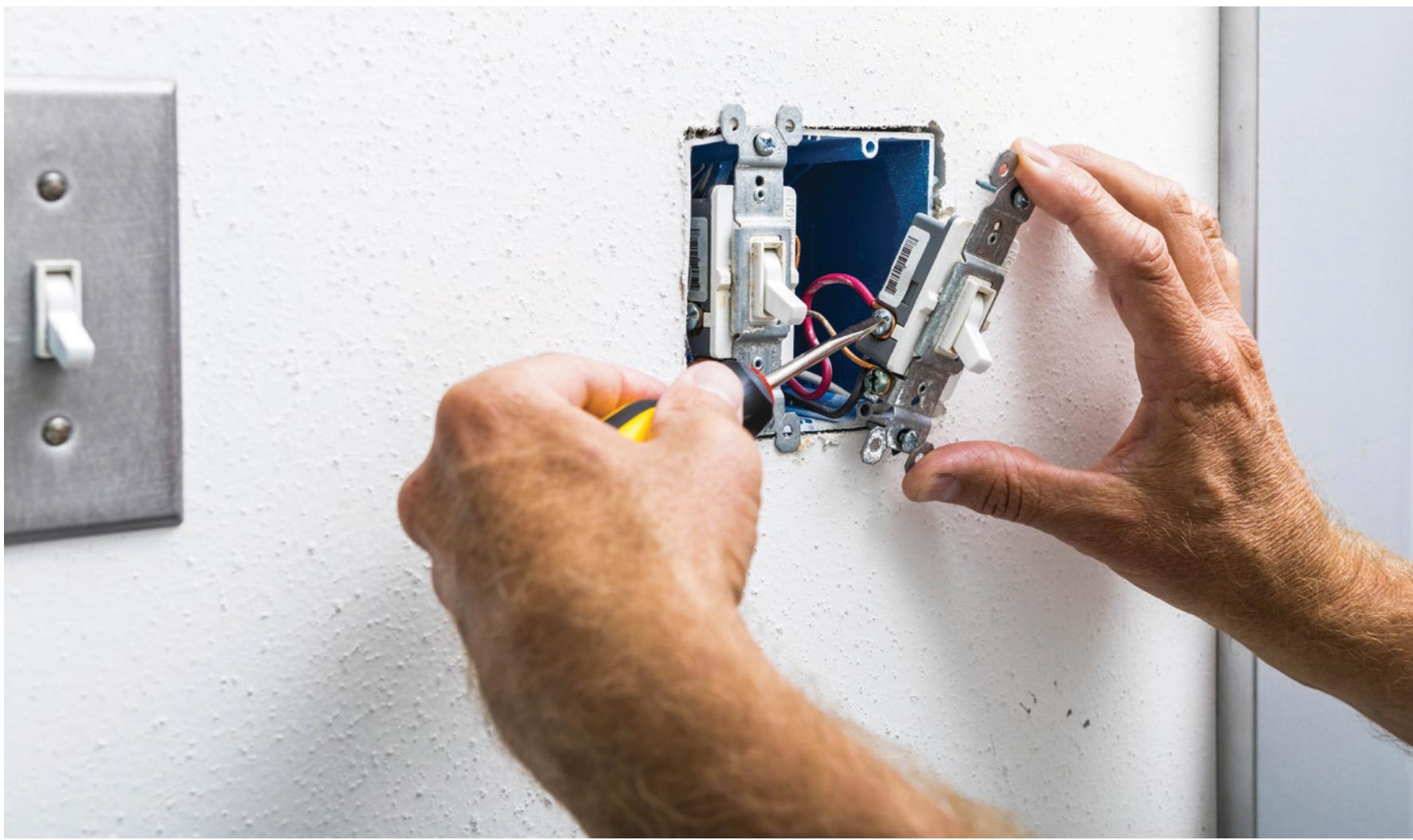
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How to Choose an Electrician

If you have an electrical problem at home, you need to get it fixed as quickly as possible. Faulty wiring can burn down your home. But don't try to fix the problem without the help of a certified electrician. Attempting electrical repairs you aren't qualified to do can be deadly.

Trained professionals can skillfully and safely rewire a home or connect a lighting system.

Here's what to look for in a good electrician:

1. Don't postpone a repair. Flickering lights or an outlet that doesn't work is a warning sign. When you first suspect a problem, ask your family and friends to recommend an experi-

enced electrician. You can also look online for qualified professionals.

2. Contact three or four electricians and request information about their licenses, availability, experience and rates.

3. Any electrician who cannot provide references and a current license should not be considered. A reliable and experienced electrician will maintain a current license.

4. Ask for references from recently completed projects. A reputable electrician will understand and gladly comply. If he or she cannot provide references, they may do substandard work or not have recent experience.

5. Check with the local Better Business Bureau for complaints. Even the

best electrician will have a disgruntled customer or two, but if there are any complaints, find out how those complaints were resolved.

6. Get estimates from two or three electricians. They should come to your home and speak to you about the job. These estimates will allow you to compare rates and make an assessment of their appearance and work habits.

7. Get all estimates in writing. Read over the estimates to ensure that everything is covered, including a description of the job to be performed, total cost, time for completion, insurance coverage and clean-up. Ask questions and get answers in writing before you sign a contract or agree-

ment. Ask about guarantees and warranties.

8. Don't make a decision based solely on price. The electrical system in your home is far too important for you to choose simply by price.

9. If you are undecided, you can try a potential electrician by hiring him for a small project first.

Don't end up with damages that could have been avoided by being repaired by a professional. Find the right, qualified electrician in your area to make sure you and your home are safe.

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How to Choose a Church

No one knows exactly how many different church denominations exist but everyone agrees they number in the tens of thousands. And within some of the larger denominations are different subgroups. If you don't already belong to a church, finding your ideal fit can be a daunting task.

At its heart, a church is a group of like-minded people who share a set of beliefs, values and norms. In most of the cases, the members feel as though they belong to a large, extended family and offer support, encouragement and emotional and material assistance to each other.

Growing in faith should be one of the goals in attending church services where fellowship can help you along. The right church can provide

a foundation for your spiritual life. It could also be a boon for your social and personal life.

Pray to God for guidance while you look for a church. Then determine what setting is important to you. Are you looking for a less-formal, more modern church with energetic sermons? Do you need an intimate community or a mega-church?

Do you have a particular faith? If you are a Methodist, Baptist or Lutheran, being surrounded by people with similar beliefs will be important. Or do you prefer a non-denominational church?

Once you understand your needs, conduct some research. Look in your local newspaper, Yellow pages, online or drive around your city.

Ask friends and relatives about the churches they attend. People are often happy to discuss their experiences with you.

Once you have found some possibilities, visit several churches. Attend services with a positive attitude and ask questions of the members. Gather as much information as you can.

Sometimes having a friend along will help you feel more at ease. Speak to people sitting near you, or speak to the pastor after the service. Take home any literature offered.

Afterward, reflect on your experience. Does the church's statement of belief match yours?

Sometimes churches are known for their service to the community. If

volunteer work is important to you, find a religious community that has programs for soup kitchens, homeless shelters or even local parks.

Were you comfortable sitting in the church or were you itching to leave? Did the pastor hold your attention or were you bored?

Knowing your values will help you select the right church. Worship and spirituality are deeply personal. Sometimes different family members may attend different churches.

When you find a church where the pastor or minister seems to be speaking to you and the congregation feels like family, you have found the place where you will be the most comfortable and get the most out of the experience.



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How to Choose a Funeral Home

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

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

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

COMPARE PRICES

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

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

ASK FOR REFERENCES FROM FRIENDS

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

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

ASK ABOUT PACKAGES

Whether your deceased loved one

had a specific list for their final wishes or you have to make these decisions for yourself, it is important that you ask a potential funeral home what types of packages they offer.

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

CARING STAFF

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

A caring and professional funeral

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

If the director seems short or 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.

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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:

- Where will the pre-need funds be deposited until they are needed?
- Will I receive verification from the financial institution that the prepaid funds have been deposited in the trust account?
- If the funds are used to purchase an insurance policy, will I receive verification that the policy has been purchased?
- What items in the contract, if any, are covered by a price guarantee?
- Is the pre-need contract irrevocable or revocable?
- If the contract is revocable, how can I cancel the contract?



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How To Navigate the waters of funeral trusts

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

What is preplanning a funeral?

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

What is a funeral trust?

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

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

In the United States, an IFT is often considered an eligible expense during the social services spend-down process. That means the money deposited in the trust is exempt as a countable asset from any financial look-back period that helps determine eligibility for government healthcare services, such as Medicaid.

Revocable funeral trusts can be cancelled. According to the National Care



Planning Council, a revocable trust can be created by anyone and, at a later date, can be dissolved by the person who originally created it.

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

When is a trust unnecessary?

In certain instances, a funeral trust will not be needed. Those who have the

means to fund long-term care services and will not need assistance later in life may not want their money locked up in a trust. Others opt for life insurance policies to pay for funeral needs.

Assistance with funeral trusts

Funeral homes may work directly with companies that manage funeral funds. Speak with a funeral director if you want to learn more about trusts. Trusts also can be established by work-

ing with an elder care attorney or with a funeral trust agency.

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

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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 activi-

ty, parents won't feel guilty or let the charity down by not returning.

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

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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 dis-



ease 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.

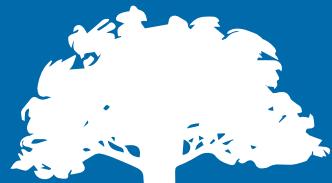
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Choosing A Nursing Home Facility

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.

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Methods for Choosing the Right Dentist

Even for routine procedures, you want to be sure you have a top-quality dentist.

Picking the right dentist is essential to helping you maintain your health and appearance in addition to helping you avoid nasty dental problems down the road.

No one wants to have a root canal redone because of shoddy work.

Find a dentist who makes you feel comfortable and explains every procedure in an understandable way, and you'll be in good hands.

Finding a dentist near your home or workplace will help you make your appointments on time. When searching for a dentist, make sure the office hours work for your schedule.

So how should you start your search?

ASK AROUND

First, ask your social network for recommendations. Friends, family and colleagues can be a great resource.

Searching on the Internet for dental offices in your area will also help. Professionals often have their own websites, which include the backgrounds of those working there. The website may also tell you about how they handle procedures and appointments, as well as specialized services they offer.

Your local newspaper will likely have advertisements from local dentists. Oftentimes you can find specials and discounts.

INTERVIEW DENTISTS

Once you have gathered a list, begin calling each prospective dentist. You can talk to a receptionist or other staff person if the dentist is unavailable.

Check to make sure the dentist earned the necessary degree from a reputable school and is current on all licensing and continuing educational requirements. Ideally, he will be familiar with the latest dental technologies and trends.

Ask if the dental office provides emergency services. If you break a



tooth or need to have a root canal done right away, you will want to use your chosen dentist. You don't want to have to search for a dentist when you are in pain.

Lead time for appointments is another consideration. Some offices might be able to see you right away, while others may have a three-week wait time.

Your prospective dentist should accept your dental insurance. If you don't have dental insurance, inquire about payment plans. The office should give you an estimate before performing any work.

OFFICE VISIT

When someone meets all of your requirements, visit the office. The staff should be professional and friendly. Every dentist should be willing to answer all of your questions.

Some people are afraid of dentists or of pain. If you have any concerns, communicate with the staff and dentist. Many professionals are willing to go above and beyond to help you work through these issues.

A basic oral health history should be taken by the dentist or staff. They

should tell you about future treatment and prevention options. A quality dentist will help you feel comfortable during your visit.

The best dentists offer friendly, happy dental experiences.

Teeth are extremely important to your overall health. They can also help or hinder your appearance. Finding a good dentist is like finding a friend who consistently brings out your best smile.

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What to Look for in an Assisted Living Center

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

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

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

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

GARDEN AND LANDSCAPING

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

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

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

HOME AMENITIES

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

for, what you can afford, and what is available.

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

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

RECREATION FACILITIES

Game and meeting areas can help the resident make new friends and keep them from feeling alone and lonely. Leaving the confines of their units is an important part of recovery. Make sure the center offers activities and space to occupy your loved one's time.

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

PERSONAL CARE

Ask your loved one's personal physician how much care is required to function safely. The doctor may even be able to guide you toward an appropriate facility. Be sure to seek advice on what qualifications and certifications you need to look for in the center's staff. The center's employees should be well-qualified to handle



medical needs.

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

Choosing an assisted living facility

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

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Getting to know Valley Professionals Community Health Center

Valley Professionals Community Health Center is a local federally qualified health center that provides comprehensive and integrated health care. Valley Professionals accepts most commercial insurance plans, Medicaid and Medicare, and offers a sliding fee scale if a patient is uninsured or underinsured. Health care services available include primary care, behavioral health, dental, patient support, and more.

At Valley Professionals, our licensed physicians, nurse practitioners, and support staff provide a wide range of services available to all individuals and families. Primary care services

include treatment of acute and chronic illness, wellness exams, immunizations and more. Staying healthy is on everyone's minds today and an important part of your wellness is making your health a priority.

Valley Professionals' behavioral health providers are also here to work alongside your primary care providers to improve your health by helping you manage the stressors that can make life more difficult. Valley Professional's behavioral health services focus on productive activities, fulfilling relationships, and strengthening a patient's ability to adapt and cope with the stresses of life through individual counseling, family counseling,

and more.

Valley Professionals proudly provides dental care in the form of preventative, emergency, and restorative services at the Crawfordsville location and is available to all individuals. Dental services include examinations and screenings, cleanings, fillings, and other treatments.

Patient support services at Valley Professionals includes our Community Health Workers and Patient Care Coordinators. Community Health Workers are on hand to ensure that patients are at their best whether it's helping patients find affordable health care coverage or connecting them to resources in the community. Patient

Care Coordinators are your health educators, on hand to help patients with nutritional counseling, or to help patients understand their chronic disease.

Valley Professionals in Crawfordsville opened in August of 2015 and has created access to health care services for many in the area. Valley Professionals in Crawfordsville is located at 1702 Lafayette Road and serves patients Monday through Friday. Call (765) 362-5100 or visit www.valleypro-health.org for more information.



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Back pain: Q&A

Do you suffer from back pain? Have you ever had back pain that has limited your ability to do the things that you love? Have you ever had to take off time from work due to back pain? Unfortunately, millions of Americans answer “yes” to these questions with over 80% of adults experiencing back pain during some point in their life. Back pain is the most common reason for a job-related disability and is one of the main contributors to employees taking “sick day” leave.

Determining the exact cause of back pain can be difficult and at times frustrating for those suffering from severe, chronic back pain. However, the majority of back pain symptoms typically result from sprain/strain of the muscles that surround the spine, degeneration or arthritis of the spine, herniated discs, lumbar stenosis and/or fractures. For some, back pain can result from multiple areas and isolating the main “pain generator” is the first step in finding relief. Isolating the exact cause of a patient’s back pain is critical for correct diagnosis and subsequent treatment.

Although most adults will have an experience of back pain during some point of their life, the majority will not seek medical treatment. Self-directed treatments largely revolve around use of oral pain medication (including nonsteroidal anti-inflammatories, such as ibuprofen), ice/heat and avoidance of pain producing activities. Getting back to normal activity should begin with light walking, limited lifting, avoidance of bending/twisting and continued use of nonsteroidal anti-inflammatory medication. Pain should serve as a guiding factor as one begins to slowly reintroduce their daily routines.

Are there ways to prevent back pain? Recent research has highlighted a significant link between abdominal muscle dysfunction and low back injuries. There has been a significant shift of clinical focus on the impor-

tance of core muscle strengthening, specifically the abdominal muscles, and the relationship with recurring back pain. Altered abdominal musculature, whether from deconditioning or obesity, clearly has a role in how we think about the prevention of back pain. Numerous abdominal muscle training programs and rehabilitation techniques have been developed and are currently implemented by several providers, such as physical therapists and chiropractors, with increasing success. Core strengthening exercises should be tailored for individual patients and providers should quickly recognize those patients with underlying diagnoses that preclude them from this therapy.

So what are some concerning features of back pain that should prompt an evaluation by a medical professional? When back pain becomes more severe, lasts more than a couple of days or even a week or results in numbness/tingling in the arms/buttocks/thighs/legs then one should seek medical attention. Persistent back pain in children is particularly worrisome and should be promptly evaluated to rule out any pathologic abnormalities. A complete medical history and physical exam is very important in the initial workup of back pain. Identifying the severity of the pain, the location, activities that lead to increased pain and associated leg or arm symptoms lead to the correct diagnosis.

Will I need surgery? Majority of patients that present with back pain will never need surgery! Advances in new image technology and treatment options have expanded providers ability to address back pain with nonsurgical options. Exhausting nonsurgical treatment is always the first and best route for any patient presenting with back pain. Our ability to precisely and accurately diagnose the underlying cause of pain allows our medical team to focus on the most effective and efficient treat-



ment plans. At Indiana Spine Group and Witham Health Services, our nonsurgical and surgical physicians work as a team to ensure that the appropriate treatment is implemented in a timely manner so that patients can get back to their life! Patients should know that surgery should always be the last resort, especially when it comes to isolated back pain.

Dr. McCarthy was born and raised in Little Rock, Arkansas and feels most at home in “small towns.” He currently sees patients in Lebanon, Whitestown and Carmel and is excited to expand his practice in to Crawfordsville. He currently volunteers as an Assistant Professor of Clinical Orthopedic Surgery at Indiana

University, educating residents and fellows on spine pathology and spine surgery and has authored numerous research publications, textbook chapters, as well as presented nationally and internationally on his research. Dr. McCarthy’s orthopedic and neurosurgery training took place at Northwestern University in Chicago, IL and the Hospital for Special Surgery in New York, NY. He has received extensive training in both minimally invasive and deformity surgery. He treats all conditions of the spine from revision surgery and scoliosis to herniated discs and degenerative arthritis. Dr. McCarthy enjoys spending time with his family, being outdoors and fishing.

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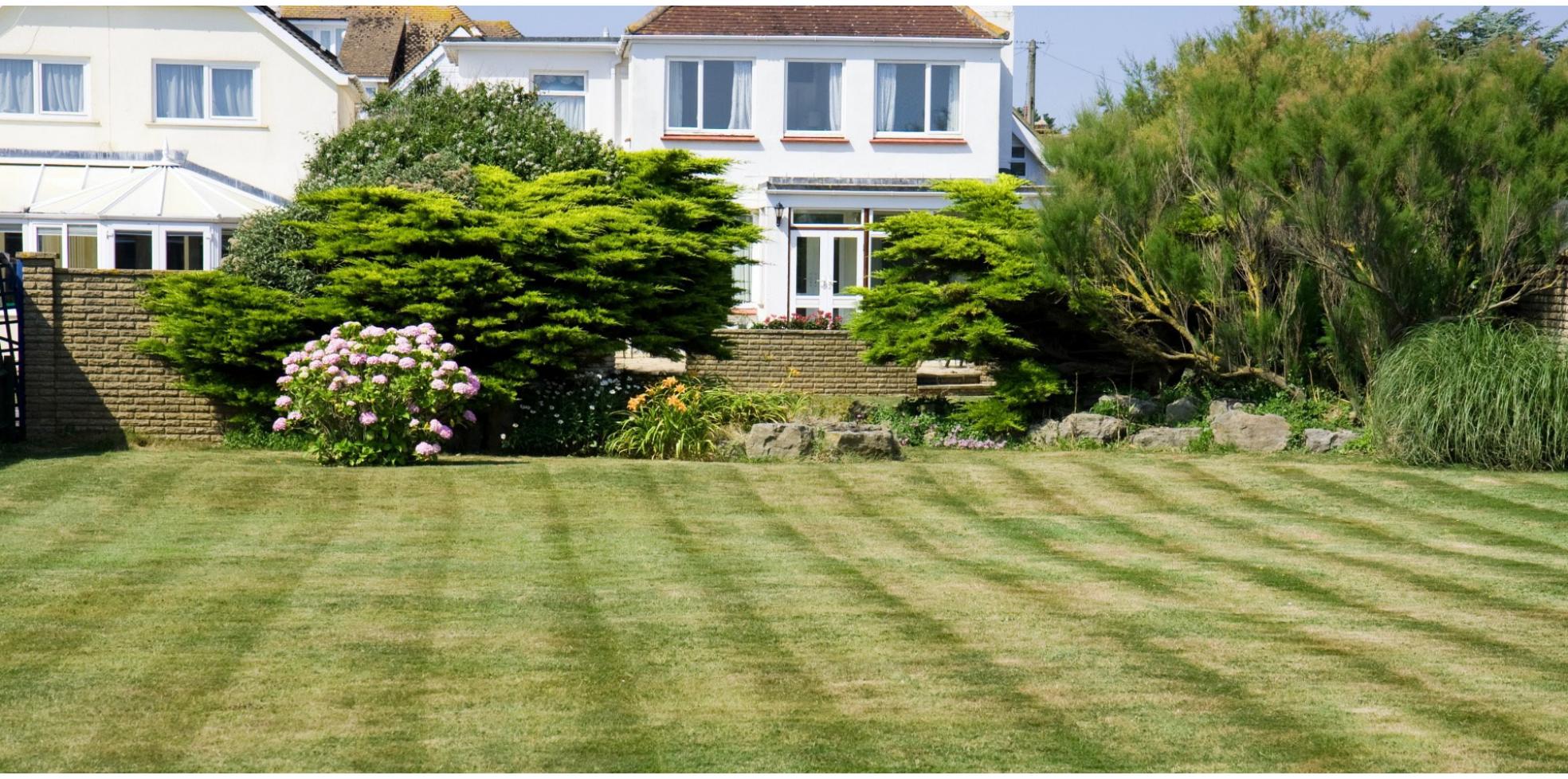
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How to choose a lawn tractor

If you have a lawn to care for, a quality lawn tractor is a must.

A good lawn tractor can help cut down the time it takes to mow your lawn and even make the job a relaxing retreat away from other daily hassles. And if you pick a quality model and keep it properly maintained, a good mower will last you for years to come.

THE RIGHT FIT

Lawn tractors come in a variety of capabilities and price points which can range from \$1,000 for a simple, basic model to \$10,000 or more for a fully-featured, commercial-grade tractor. In between, you will find a vast mixture of features and quality.

Select the right model by asking yourself how you will use the lawn tractor. Lawn size is an important factor to consider. For a bigger lawn, you may need a wider mowing deck. Do you have any other planned uses for your tractor such as hauling garden

supplies or plowing the drive?

High-end lawn tractors are more like pieces of farm equipment than traditional ride-on mowers. You can purchase accessories for them, such as baggers, trailers, powerful tillers and snowblowers.

You are not only buying a lawn mower. These tractors are platforms that can be used for all kinds of jobs. So check on the accessories that come with each model, even if you don't plan on purchasing them yet. You may appreciate the choices in the future.

SPEED, MANEUVERABILITY

Most people want to finish the job in the least amount of time.

While it is true that large mowing decks will cover more ground with each pass, there are other things to consider as well.

The transmission and speed is also a factor. How easy is it for you to change gears and turn in different directions?

The zero-turn mower is another popular option. These vehicles can turn quickly and precisely to cut lawns of all sizes and shapes. While they have been used for years by commercial lawn crews, only recently have these mowers become affordable for the average homeowner.

Zero-turn mowers are particularly useful when mowing close to homes, playground equipment and other tight areas.

DURABILITY

The longevity of your lawn tractor is also an important consideration.

The brand's reputation should weigh heavily when you are making a decision. Research consumer reviews and talk to your friends and family members about the best brands of lawn products.

Also, visiting a retail store and talking to knowledgeable salespeople will also help you.

There are plenty of low-end, affordable riding mowers out there, but few have a reputation for durability. It is economical in the long run to choose a well-built model from a reputable manufacturer.

Inspect the construction of each lawn mower careful to verify that it will meet your needs. While you probably don't need the extreme engineering and high price of a commercial-grade model, you ought to buy the best model you can afford and follow the maintenance directions closely. It will help you get the most usage for your money.

Finding a good dealer is an essential part of the process. When you locate an experienced local retailer with a long track record of happy customers, you will be well on your way to selecting the right lawn tractor for you.

W ENTERPRISES, LLC

Walden Transport & Recycle

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Recycle Accepted

Plastic Bottles

Cardboard

Office Paper

Junk Mail

Cereal/Food Boxes

Glass Bottles/Jars

Newspaper

Shrink Wrap

Books/Magazines

NO SORTING REQUIRED

No Garbage - No Food

No Plastic Bags - No Styrofoam



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(Copper, Aluminums & Brass)

We Accept Electronics

Handle Your Recyclables

RECYCLING STARTS AT HOME

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 plastic bags, any glass that spaghetti, cheese, pickles, etc. come in, 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 like drink cups you get at the gas station or fast food joints. 85 percent of your normal weekly trash 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 Montgomery County Solid Waste District and other solid waste districts. Together we have containers located at Southmont High School, North Montgomery High School, New Ross, Waveland, Darlington and our facility located on East Wabash Street in Crawfordsville. 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 and dryers at their Wabash Ave. location. If at any time you need help unloading, there are people there from 8 a.m. to 5 p.m. Monday through Friday and 8 a.m. to noon Saturday.

Or you can call ahead 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.

Got trash?

Trash piling up? Bring it to T&S Transfer station
Almost Everything accepted!*



*no tires or hazardous materials

Residential Pickup:

\$20/month
weekly pickup
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Transfer Station:

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up to 1000 lbs
\$60 per ton

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765-866-0372 | 3034 S. 1000 W., Waynetown, IN 47990



T&S Trash to go fully automated

Nick Wilson | nwilson@jrpress.com

WAYNETOWN — The use of the newest and most advanced technology is becoming invaluable in a labor-intensive industry like waste removal.

Safer and more efficient methods through cutting-edge tech, especially during the socially distanced era, will soon be routine for waste removal workers at T&S Trash Service through an automated trash pickup program.

Five new trucks equipped with extendable arms meant for picking up 95-gallon trash cans, also known as "toters," are set to roll out as soon as Oct. 1, T&S owner Sam Newlin said.

"Then we are gonna try to have it completed for everyone by Jan. 1 — all residential and commercial customers," Newlin said. "We constantly try to learn and evolve as a company to make it better, not just for us and our employees, but for all of our customers, because we want to be around for the next 100 years."

Newlin and his crew will be featuring the new trucks in the Waynetown area before expanding to Darlington, Ladoga and New Market as the first service of its kind in Montgomery County.

"As technology evolves — and it takes a long time for it to get to our in-

dustry — it really does make it friendlier for our workforce and our customers," Newlin said. "And these trucks are a lot quieter: As you put the trash in, they automatically cycle all the time, instead of it sitting in front of your house, revving up the engine, hearing them out there running the levers. But this is a lot more efficient and you don't have the annoyance of the noise."

The new trucks also load directly into the top, or middle, of the container, instead of the back. This loading method, along with toters with secure lids designed to be picked up by an extendable arm, make spills on the roadway much less likely.

The company's transfer station, located on the Montgomery-Fountain county line, processes more than 150 tons of waste each day from areas in Montgomery, Fountain, Warren, Parke and Boone counties.

On the other end of that spectrum, Newlin said the time it takes to empty a residential trash can will be cut to a fraction of what it once was.

"It takes us about 15 seconds," Newlin said. "To get off the truck, get the trash, get it into the truck and take off again, it was taking our guys about 45 seconds. We pick up 500-600



stops in one day, it can really add up."

For commercial customers using dumpsters, automated trucks with front-loading arms promise to cut pickup time even more.

"Instead of having to back in to each container and line them up, they just drive in, grab it, set it right back down and off they go," Newlin said. "We see a real advantage with it."

Additionally, each truck will only

require one operator versus three, allowing workers to spend more time on other tasks and less time in the elements.

A recycle program is also in the works, Newlin said.

For more information, contact T&S Trash Service at 765-866-0372 or visit www.tandstrashservice.com.

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Choosing a Cellular Phone Provider

Today, there are several options for cellphone service providers. And their pricing and incentives can make picking the best one a daunting task.

One of the biggest things many customers have a hard time understanding is data limits. And overages add up fast, making it very important to find a provider who can carefully explain your plan.

Smart phones have made cell phone contracts more complicated than ever.

When choosing a cellular phone provider, here are a few things to keep in mind.

1. PLAN YOUR PHONE USAGE

How do you plan to use your phone? What kind of features will you need? Some users only talk on the phone, others text, stream video and browse the internet. If you plan on doing a lot of streaming or playing video games on your phone while waiting in a line, consider getting a bigger data plan.

Don't pay for technology you're not going to use—but keep an open mind about upgrades. What works for you today might change a year from now. Technology grows by leaps and bounds in a short time. Think of how few people used text messaging when cellphones first introduced the capability.

Once you've decided how you will use your phone, communicate it clearly to salespeople. Listen to their advice, but know that the final call is yours.

2. CONSIDER LOCAL CARRIERS

Big-name national phone carriers are known for reliable service. But you may also want to take a good look at companies with a local touch. Employees at smaller carriers work and live in your community. Ask friends, family and other people in your social network to recommend a local carrier. Also keep in mind that the best companies are often the ones involved in the community.

If you go with a national carrier, choose a local branch with a reputa-



tion for good customer service and cell reception. You should feel welcome at this location. If they listen and understand your needs, and you receive quick service, it will make a huge difference when you need assistance.

3. UNDERSTAND THE CONTRACT

Contracts are can be daunting. But to keep from getting hosed, read the fine print of any cell contract. Understand the agreement and you will save you trouble, money and embarrassment.

Terms vary widely depending on the service provider, the plan chosen and even the model of phone. Take the time you need to read the agreement

carefully. Ask questions if you don't understand the terminology.

Here are some important things to look at in the contract:

- Duration and the penalty for early termination
- National and international “roaming” fees.
- Call, text message and data limits. Be sure to check how much it costs to go over.
- How often you'll be eligible for an upgrade and what incentives and discounts are offered.
- What happens if you break or lose your phone.

Remember, what the salesperson tells you and what's actually in the

contract can be two different things.

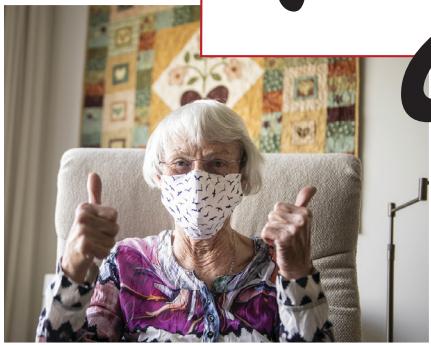
4. MAKE THE MOST OF YOUR NEW phone

Reading the owner's manual for your phone can inform you of its valuable features. But with today's user-friendly devices, you can also learn a lot by simply playing around with your new gadget.

Modern phones are loaded with features to make your life easier. Basic models boast internet connectivity, can take pictures, send messages and even play music. But be sure to pick the right phone, chances are you'll never leave home without it.

STRONGER

Together.



Now more than ever, staying connected counts. As your local newspaper, we are committed to helping bridge the gaps created by the COVID-19 pandemic. From neighborhood business reopenings and local news to virtual events and ongoing support services, check in with us daily to stay connected to your community.

Let's be here for each other.

JournalReview

119 N Green St, Crawfordsville, IN | (765) 362-1200
www.journalreview.com

How to 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.

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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 adver-

tiser 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. Just like the one you are reading now!



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