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2022

VOLUME 1

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What Is Community Banking?



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

“Community banking” is a term that is often heard, but not always understood. While some define a community bank as one that operates below a specific dollar amount in asset size, technically there is no legal definition. At the Indiana Bankers Association, though, we have a clear view of what our

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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7 ways to save on food



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

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

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

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

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

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

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

5. Embrace dried and canned beans. Beans offer filling fiber and

protein for relatively little cost. They also can be added to meat or vegetable recipes to bulk up dishes.

6. Plan ahead. Planning ahead can save big bucks. Peruse sales before leaving the house and spend time visiting a few different stores to save

more money. Make use of store coupon apps to preload savings that can be used at checkout.

7. Explore frugal recipes. Skipping meat or other expensive items once in awhile can help reduce food bills. Save expensive items for treats,

which can make you appreciate them that much more. The same concept can be used for dining out.

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

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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 replac-

ing 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.

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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, windscreens 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 29 years, and made it possible for us to keep on growing for you in 2022!

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.



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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.





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Choosing your next mattress

Sleep deprivation can affect your mood, health and job performance. So that ratty mattress you're sleeping on could literally be ruining your life. When you think about that, a new, quality mattress that provides you with a restful night's sleep is well worth the price.

You shouldn't lose sleep over shopping for a new mattress, either. Sure, the number of options can be as daunting as the wild range of prices in a mattress store. But selecting the right mattress for your needs at the right price really is pretty simple.

Ask your friends and family for recommendations, and then start browsing. Or you can scour the Internet for information and start narrowing your choices.

Purchasing a mattress is a long-term investment in your health and self-esteem. Don't be afraid of looking at pricier options. Often, expensive mattresses may be on sale or part of a closeout event. Quality mattresses last longer, so you will not have to go through the trouble of buying another mattress in a year or two. Or worry as much about the mattress sagging and breaking down.

Consider your bed size. Is it time to buy a bigger bed? Perhaps you would like to sprawl out and relax.

Here are a few other things to keep in mind:

- Do you need a firm or soft mattress? People with a bad back, neck or leg pain, or other circulatory problems might require firm support to keep their spines aligned. Other people prefer flexible support that fits the contours of their bodies.

- Do you sleep with another person? Mattresses made of memory foam might be beneficial, as it will give you a personalized experience without disturbing the other person's sleep.

- Standard mattresses can exacerbate allergies if you are sensitive to lint, cotton, dust or dust mites. If you or your partner have allergies, consider getting a latex, foam or water



mattress. You might also think about getting a hypoallergenic mattress cover.

When you are looking at actual mattress options, the following are popular choices:

- Pillowtop mattresses are famous for their softness; however, they do have levels of firmness. They also require a larger bottom sheet because the pillow top adds to their extra thickness.

- Coil spring construction are great choices for people who want a firm mattress. This option has the ability to keep your spine aligned. Most mattress stores can show you samples of their product lines.

Choose the best construction you can afford.

- "Memory" or high-density foam or latex mattress are helpful if you have physical issues, such as skeletal pain or circulatory problems. This mattress conforms to the shape of the body. It also minimizes pressure points from the head, shoulders and hips.

- Adjustable air mattresses allow each person to change the firmness through electronic and mechanical devices that control air chambers. It is an ideal choice for partners who need to have different mattress preferences. You can also alter firmness for yourself, depending on your

physical condition.

When shopping for a mattress, don't be afraid of lying down and trying it out. Roll over and pay attention to how your body feels. Are you comfortable?

Inquire about the mattress guarantee or warranty. A standard warranty is 10 years. If the warranty is shorter or non-existent, look elsewhere.

Remember, your mattress is a long-term investment. Choose wisely and you will be rewarded with years of restful nights and energetic days.



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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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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?



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Compassionate guidance in your time of need.



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.

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



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Come join The American Legion

A CENTURY OF SERVICE & STILL GOING STRONG.



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The American Legion • Byron Cox Post #72

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Must be 18 years old – No Children. Open to the Public!

BINGO

**Fridays
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Bingo license
#140692

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.



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does it
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How to Choose A Real Estate Agency

Buying or selling a home is a major event. And because of complicated contracts and significant investments, it's one that you'll want to take on with the help of a real estate professional.

Finding a good agent often means finding a reputable real estate agency. These days, it seems like every town has more than its share of real estate businesses. But choose wisely, all are not equal. You should ask around and check with your local business bureau for suggestions about good agencies in your area.

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

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

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

Once you have narrowed your list, contact some businesses and ask them questions. You should know about their listings, fees and commissions.

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

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

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

Although most companies might

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

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

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

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

-- How will you advertise my home? Will you use the Internet and newspapers?

-- How many pictures of my house will appear online?

-- On which sites will my home be featured?

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

-- How long has the agency been selling homes in my neighborhood?

-- What makes your agency unique?

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



Check out our listings at: www.davismorrison.com



**ROLL-OFF DUMPSTERS
DELIVERED TO YOUR
HOME, BUSINESS,
OR JOB SITE.**



**STARTING
AT JUST: \$20/month**
*(All other areas outside of
Crawfordsville city limits fee included.)*

Residential • Roll-off • Commercial 

765-359-1610 • 43 W 700 N, Crawfordsville | *Serving Lafayette as well!*

Residential Trash Removal Services

Starting at \$20.00 per month!

Voted Montgomery County's Favorite Trash Service for 3 Years in a Row!

As a homeowner, you are busy taking care of your family. There is no need to waste time hauling trash to the landfill. For just \$20 a month - just 65 cents a day - you can arrange to have D&D Trash Service take care of this unpleasant task for you, leaving you free to spend time with your family and friends.

It's not worth the hassle of loading your own vehicle with dirty trash, driving it to the landfill, waiting in line and paying the landfill prices when you can get your trash picked up at your home for such a low price. It's neither cost effective or time effective to haul the trash off yourself.

Furthermore, a D&D 96-gallon trash cart is available. Call for pricing.

AUTOMATION TRUCK INFORMATION

** Montgomery & Tippecanoe County Residents (Only)

We are pleased to announce we have switched to an automated truck that has a specially fitted arm that picks up toters. The Operator controls the arm from the inside of the truck cabin. This service allows for safer and more responsible trash removal.

Here are the facts that you need to know:

Toters should be set out by 7am with the hinged side handles facing your house at the edge of the paved street. The automated trucks cannot service containers set out backwards.

Do not set garbage carts in alleyways.



Failure to comply with placement requirements will result in your garbage not being collected. **

ADDITIONAL INFORMATION

Allow for 3 feet of space on all sides from any mailbox, fence, gas meter, telephone pole, utility box, tree, shrub, additional collection container, or other potential obstruction.

Vehicles should not be parked on the street near the container.

Allow plenty of space for the garbage truck to maneuver in front of the cart.

Loose trash should be bagged to reduce litter.

Individual items placed in the cart can be dropped or blown away when it is dumped, creating unsightly litter in your neighborhood and potentially clogging storm drains.

Only garbage contained inside the toter will be collected.

Do not place bags on top of or on the side of the toter.

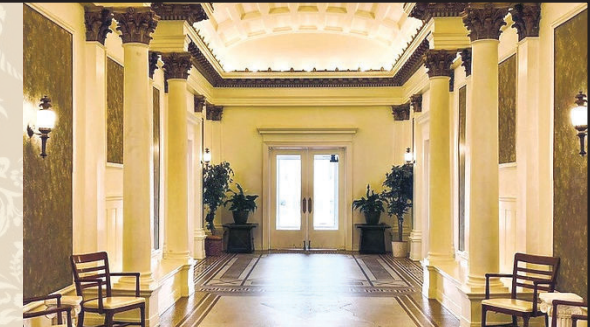
Do not overfill the toter.

Tightly compacted bags or trash

inside the toter may not come out when serviced.

We can replace or repair toters if something were to happen. Also, should you need an additional toter, they will be available for \$3 extra per month.

Customers in your area will be required to rent one (or more, if you choose). For those of you with toters already, we ask that you start setting your toters out as listed above now.



PACKAGES

Quartz

150 Guests
 One day use of Ballroom, Grand Hall & Commercial Kitchen
 8 am - 11:00 pm
 Use of Your Choice of Vendors
 Chairs & Tables
 White Linens
 Use of Various Decorations
 Point of Contact from the Venue at 8:00 am until formalities are complete
 Set up & Take down of tables and chairs provided by venue

2022 Peak Price
 April-November
 \$2300 (Friday & Saturday)

2022 Price
 December & March
 \$1900 (Friday & Saturday)

2022 Price
 January & February
 \$1700 (Friday & Saturday)

Sapphire

250 Guests
 One day use of Ballroom, Grand Hall, North or South Parlors & Commercial Kitchen
 8 am - 11:00 pm
 Use of Your Choice of Vendors
 Chairs & Tables
 White Linens
 Use of Various Decorations
 Point of Contact from the Venue at 8:00 am until formalities are complete
 Set up & Take down of tables and chairs provided by venue

2022 Peak Price
 April-November
 \$3300 (Friday & Saturday)

2022 Price
 December & March
 \$2900 (Friday & Saturday)

2022 Price
 January & February
 \$2700 (Friday & Saturday)

Emerald

350 Guests
 One day use of Ballroom, Grand Hall, North and South Parlors & Commercial Kitchen
 8 am - 11:00 pm
 Use of Your Choice of Vendors
 Chairs & Tables
 White Linens
 Use of Various Decorations
 Point of Contact from the Venue at 8:00 am until formalities are complete
 Set up & Take down of tables and chairs provided by venue

2022 Peak Price
 April-November
 \$4000 (Friday & Saturday)

2022 Price
 December & March
 \$3700 (Friday & Saturday)

2022 Price
 January & February
 \$3500 (Friday & Saturday)



THE MASONIC
Cornerstone
 GRAND HALL & EVENT CENTER

We would love to be the venue where all of your favorite memories happen! If you would like to come visit The Masonic Cornerstone in person or have more questions, feel free to contact:

KIM CLARK

themasoniccornerstone@gmail.com
 (765) 366-2880

221 S Washington St, Crawfordsville, IN 47933

www.themasoniccornerstone.com



Top 5 Tips for Choosing an Event Venue

Selecting the right venue for your event can make all the difference. Whether you're planning a large multi-day conference, cocktail reception, lavish awards gala, business meeting or industry gathering, there are lots of things to consider when exploring venues. Based on The National Press Club's 107 years of experience in planning and hosting over 2,000 events annually, here are our top five tips when choosing a venue for your next event:

1. LOCATION, LOCATION, LOCATION!

The venue location should be easy to get to for your guests. If you are looking in a city, be sure it is near a metro hub or station, and also that there are plenty of parking options nearby. If you are going to have out of town guests, find a location that has a variety of hotels within walking distance to give your attendees multiple options to meet their varying travel budgets. If it is a multi-day event, also try to find a venue with nearby visitor attractions within walking distance so your guests have things to do during downtime.

2. SIZE & SPACE FLEXIBILITY

The venue size and capacity must be just right: Too small and it will seem crowded; too big and it will seem empty and under-attended. Most venues provide capacity numbers for all their rooms and you should aim for your target attendance to be slightly under capacity limit, never over. Also find a venue that has multiple room size options so that if you need to move to a different sized room based on registrations, you have that option to find the right space as your plans progress.

3. CATERING & AUDIO-VISUAL SERVICES

Whether you are hosting a morning press conference, evening cocktail reception, mid-day business meeting or elegant dinner banquet, ensure the venue has experience



in hosting similar type events, and that they have staff dedicated to your event to help with planning the menu, beverage options and A/V support you will need. Venues that have their own in-house catering and audio-visual services are ideal, as they have everything on-site and know the space inside and out, and also can provide creative solutions on the fly if you or your guests need something the day of your event that you didn't anticipate.

4. PRICE & VALUE

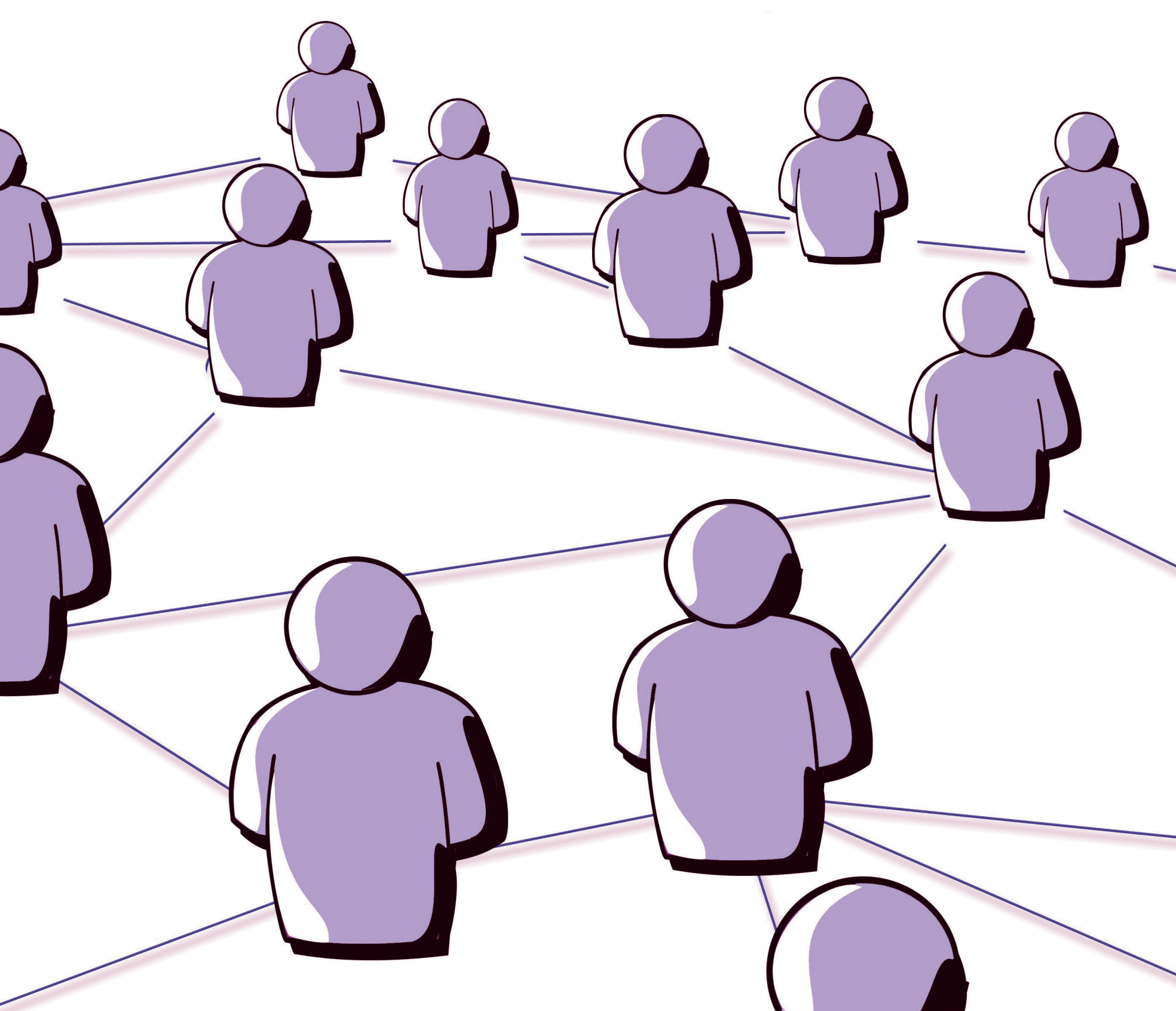
While choosing a venue, more often than not, the deciding factor comes out to be the price. Look for

venues that offer competitive rental rates that include room setups, linens and other basics. Some venues will charge you \$2,000 just for the room and then charge extra for tables, chairs, and table linens. Be sure to ask what's included. Venues that do not require food and beverage minimums are also ideal as they provide more flexibility to create the type of menu you want while staying within your budget.

5. PEOPLE

Last but most certainly not least, make sure your venue has experienced, helpful and friendly people! Even if you get the location,

catering, A/V and price you want, a grumpy or inattentive staffer can ruin everything. Ask the person you are working with how long they have been there, if they have managed similar events to the one you are planning, and if they will be your point of contact throughout the event planning process. The best venues will provide a dedicated Event Manager who will be your partner in helping you manage all of the logistics for your event (room setup, food/beverage menus, audio-visual needs, etc.) and become an extension of your staff with a vested interest in ensuring your event is a huge success.



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