

CONSUMER

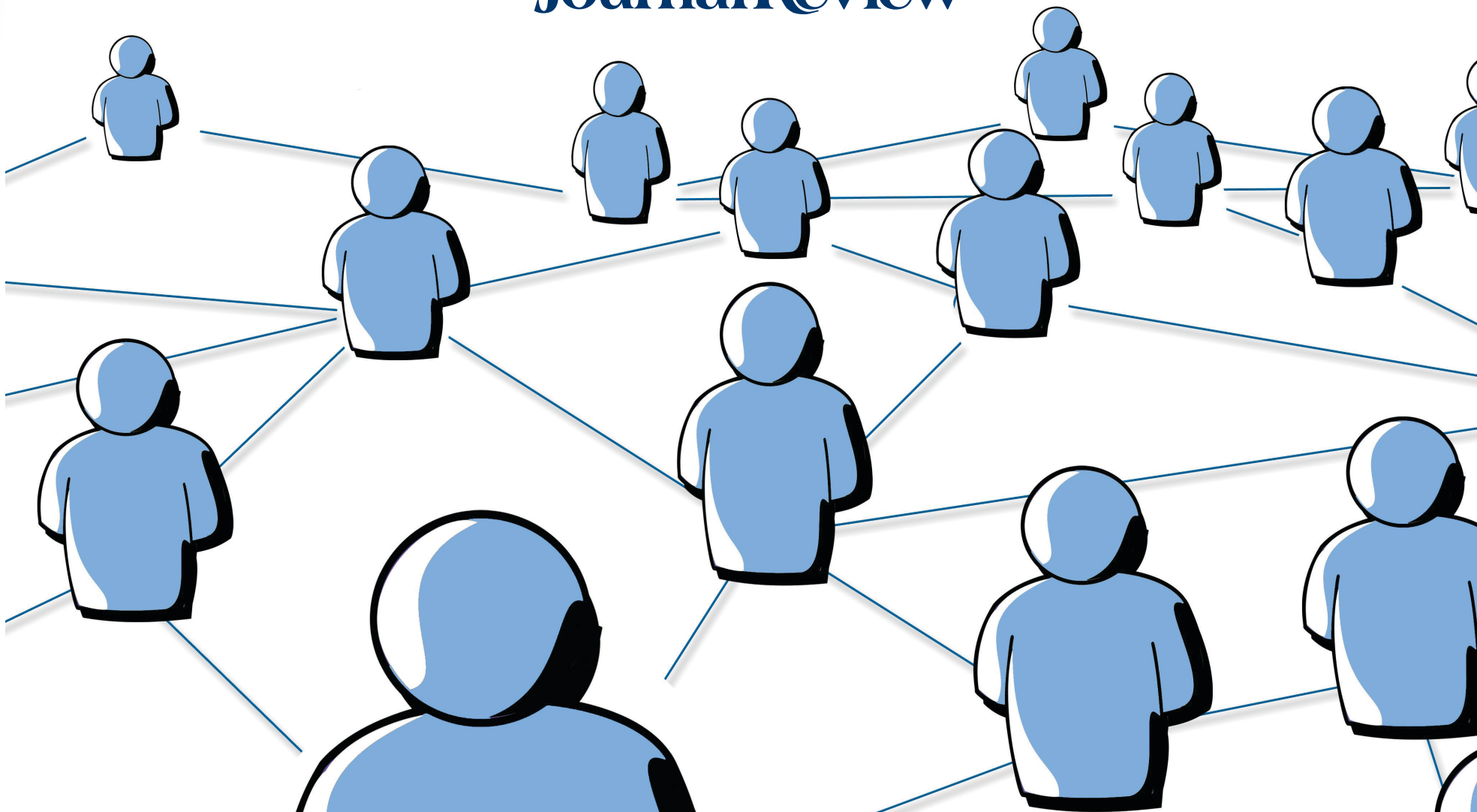
GUIDE

2022

VOLUME 2

A supplement of the

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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 in-



surance 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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Avoid Car Trouble with a Belt Check

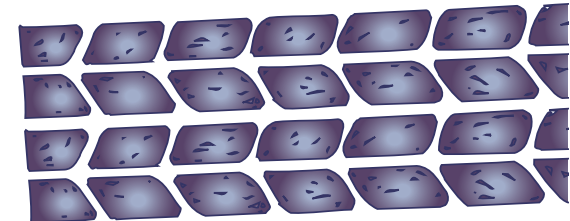
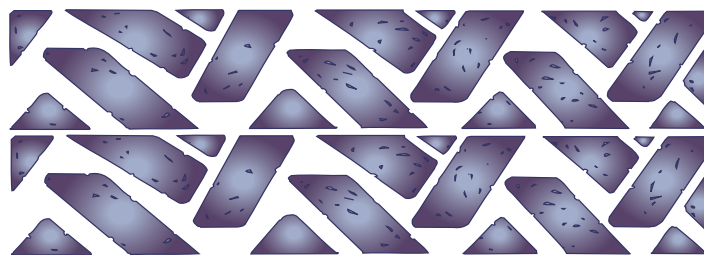
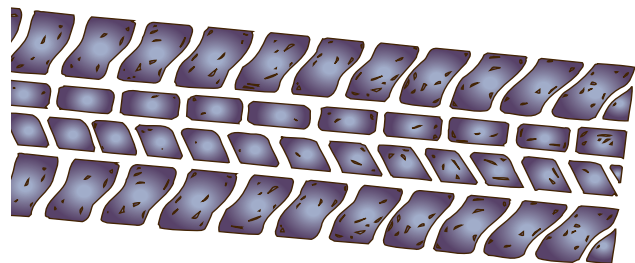
You may not see them, or know much about them, but engine belts are always working to keep your vehicle moving. Losing a belt can mean immediate trouble for the engine and a breakdown for you. To avoid being stranded, the non-profit Car Care Council recommends that motorists review the owner's manual to ensure that belts are inspected and replaced at the proper intervals.

A vehicle's belts are essential to the cooling, air conditioning and charging systems of the engine. Serpentine belts are used to turn the water pump, alternator, power steering and air-conditioning compressor. Older cars use V-belts for various accessories.

Always check serpentine and V-belts for looseness and their overall condition. Replace V-belts when cracked, frayed, glazed or showing signs of excessive wear. Noise in the belt system is a sign of wear and the smell of burnt rubber can indicate a slipping belt. When changing a serpentine belt, it is important to check all the components in the serpentine system as tensioners and pulleys wear at the same rate as the belt and should be inspected.

Typical serpentine belt replacement is 60,000 to 90,000 miles. Typical V-belt replacement is 40,000 to 50,000 miles. Replace timing belt per interval specified in the owner's manual.

"Why risk being stranded when a bad belt can be diagnosed with simple routine maintenance?" asked Rich White, executive director, Car Care Council. "Inspecting and replacing belts as specified in your owner's manual will help you avoid the hassle and expense of a sudden breakdown."





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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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Gun Safety Rules

You never fool around or play with guns. Guns are dangerous when they are not handled or used properly and can easily injure or kill you, and those around you. There are no second chances with a gun and the rules for safe gun handling must always be followed to avoid accidents.

The 12 Golden rules for Safe Gun Handling

Always treat the gun as loaded.
Always keep the gun pointed in a safe direction.

Always keep your finger straight and off the trigger until you are ready to shoot.

Always keep the gun unloaded until you are ready to use it.

Never point the gun at anything you

don't intend to destroy.

Be sure of your target and what is beyond it.

Learn the mechanical and handling characteristics of the gun you are using.

Always use proper Ammunition.

Be sure the barrel is clear of obstructions before loading and shooting.

If your gun fails to fire when the trigger is pulled, hold your shooting position for several seconds; then with the muzzle pointed in a safe direction, carefully unload the gun.

Don't rely on the gun's safety to keep it from firing.

Be aware of your surroundings when handling guns so you don't trip or lose your balance and accidentally

point and/or fire the gun at anyone or anything.

Range Safety

Follow the 12 golden rules.

Know and follow all the rules of the Shooting Range.

Listen and do what the Range Master tells you to do.

Uncase and case your gun at the shooting bench, never behind the safety line.

Always keep the barrel pointed down range.

Always keep the gun on safe until you intend to shoot.

Always wear eye and ear protection when shooting.

Never shoot at water or hard surfaces.

Hunting Safety

Follow the 12 golden rules.

When hunting in a group, always pick one person to act as a Safety Officer for the Day or Trip.

Establish and share everyone's zone of fire with each other and know where everyone is at all times.

Always keep the gun on safe until you intend to shoot.

Never climb over anything with a loaded gun in your hand or on your person.

Never use a scope on a gun as Binoculars.

If you fall or trip, control your muzzle. Afterward, check the gun for damage and/or obstructions in the barrel.

When in Doubt; Don't shoot.



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Tips To Avoid Ice and Snow Damage To Your Roof This Winter

With all of the excitement of the holiday season surrounding us, house maintenance tends to fall far down on the to do list. However, the winter weather can cause serious problems that will carry on long after the holiday parties and celebrations are through. If not taken care of properly, ice and snow buildup can result in significant damage to your roof and gutters. Here are some helpful tips to prevent this from happening to your home...

Properly insulated your attic to allow just enough heat to escape, melting the snow slowly and safely. If your attic is too warm, the snow and ice will melt too quickly, causing dangerous ice dams, clogged gutters, icicles and other roof problems.

Clear your roof after every major storm with a roof rake to avoid having your roof collapse under the weight of the snow. Your roof can only withstand a certain amount of weight. There should never be more than a foot of snow on your roof at any given point.

Do not knock icicles off the roof on your own. This can lead to damage to your eaves, flashing and gutters. Have a roofing professional come and remove them properly.

Clear your gutters in order to prevent ice buildup from weighing them down and eventually tearing away from the building. Trying to chip the ice away on your own can be very dangerous and cause even further damage to your home, so call a professional to have the blockage cleared properly.

Have a professional conduct an inspection on your roof once spring rolls around and the snow melts away. If any small issues have popped up due to the weather, a professional can catch them before they become bigger and more expensive.



Neighbors Taking Care of Neighbors

Nursing Home Services

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

Rehabilitation Services

- Physical Therapy
- Occupational Therapy
- Speech Therapy




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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 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 den-

tist 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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- Child & Adolescent Counseling



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- Chronic Disease Management
- Health Insurance
- Community Resources



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- Emergency
- Restorative



**Valley Professionals
Community Health Center**

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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.

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 for 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 provides dental care in the form of preventive, emergency, and restorative services that are available to all individuals. Dental services include examinations and screenings, cleanings, fillings, and other treatments.

Behavioral health providers are also

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

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 is helping patients find affordable health care coverage or connecting them to resources in the community. Patient Care Coordinators are your health educators to help patients with nutritional counseling or 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. We are located at 1702 Lafayette Road and serve patients Monday through Friday. Call (765) 362-5100 or visit www.valleypro-health.org for more information.

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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 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.



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3 ways educators can use newspapers in the classroom

The COVID-19 pandemic had a profound impact on communities across the globe. No individual, household or industry was unaffected by the pandemic, and the ripple effects of the virus may be felt for years to come.

Though many effects of the pandemic have been devastating, one unforeseen and potentially positive consequence of the spread of COVID-19 was a growing recognition of the invaluable role played by local newspapers. Responses to the virus and strategies regarding how to combat it varied greatly, and local newspapers were a go-to resource for citizens who wanted to learn about rules and regulations in their towns. For example, in England the Bishop's Stortford Independent, a local weekly paper in Hertfordshire, experienced a significant monthly web audience growth during the pandemic. Prior to the global outbreak in January 2020, the paper's monthly web audience was 260,000. By October, that number had spiked to 360,000, reflecting a growing need for local news outlets as readers across the globe sought to learn about the pandemic within their own communities and how local officials were responding to the threat posed by COVID-19.

If the pandemic illustrated the vital role local newspapers can play, it's important that readers recognize that role won't be any less valuable when COVID-19 is in the world's rearview mirror. Educators can help the next generation of readers recognize the importance of local newspapers by taking various steps to incorporate newspapers into their lessons.

1. Employ newspapers when teaching current events. Everyone was directly affected by the COVID-19 virus, making the story of the pandemic one of the most unique in modern history. Though children are often



sheltered from global news stories about conflicts or economic crises, no such sheltering was possible during the pandemic, as kids were forced to learn from home and confront life with little or no access to extracurricular activities. Educators can show how local newspapers reported on the pandemic when teaching current events, using that example as the foundation for teaching current events in the future.

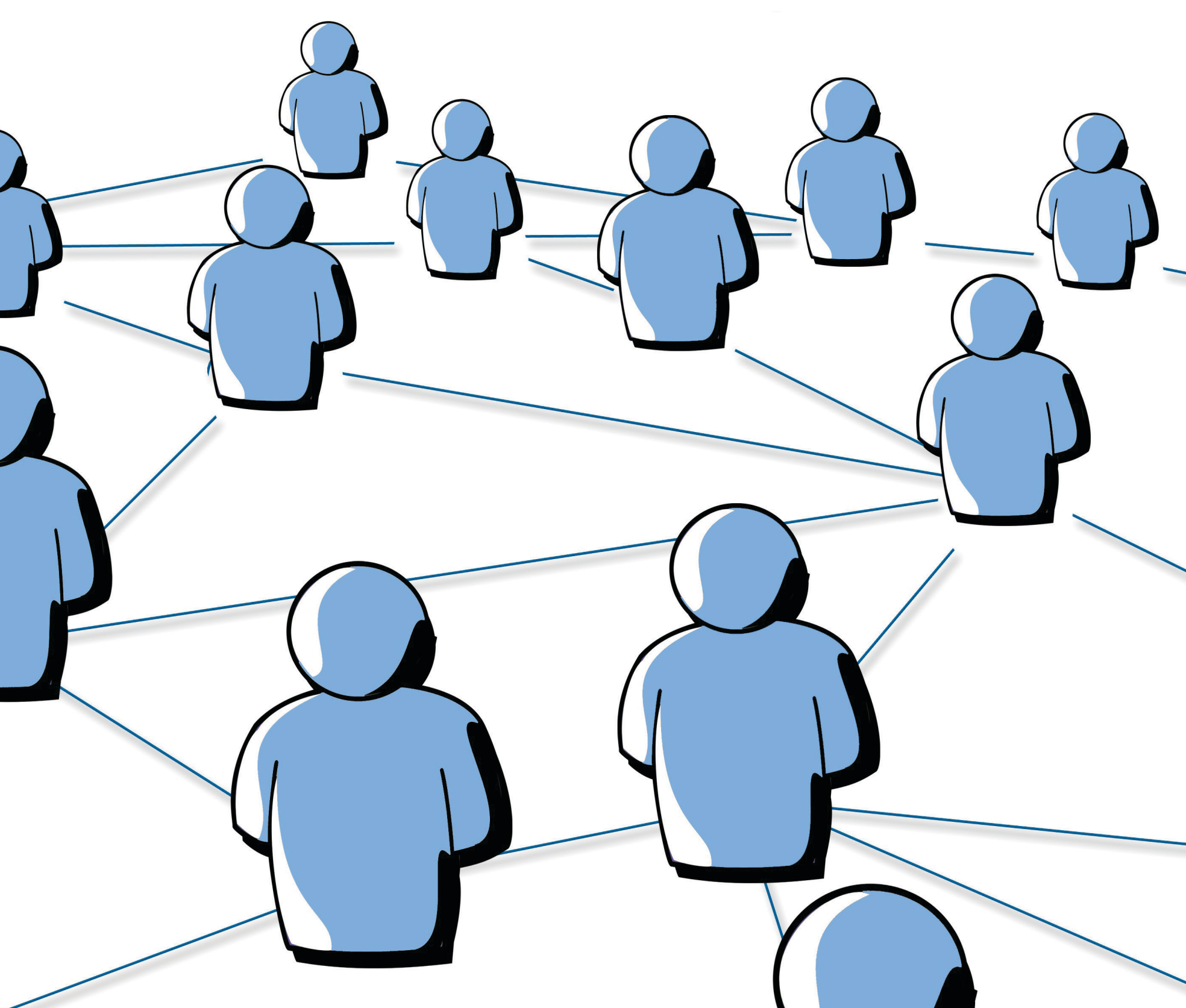
2. Utilize the newspapers when teaching ESL. Students who do not speak English at home or as their primary language can benefit greatly

from their local newspapers. It might be easy to learn how to say certain words in English, but reading them in a newspaper gives ESL students a chance to see the words they've learned in context. And because local newspapers feature sections on everything from news to sports to entertainment, ESL students are sure to find a few articles that appeal to their existing interests.

3. Use newspapers to encourage a love of reading. Just like ESL students are bound to find something that interests them in the local newspapers, their English-speaking class-

mates are sure to find a recap of their favorite team's most recent game or a review of the latest superhero movie or a local news story about their town to pique their interest. Students may not realize it, but they're learning when reading such stories by developing their vocabularies, fine tuning their comprehension skills and catching up on current events.

The valuable role played by local newspapers was on display during the pandemic. That role won't be any less valuable in a post-pandemic world, and it's a lesson teachers can apply in their classrooms.



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