

# CONSUMER GUIDE 2023

A supplement of the  
**Journal Review**





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# The benefits of preplanning your funeral



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

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

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

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

- Preplanning ensures your wishes are honored. Men and women who formalize their funeral plans will ensure their wishes are honored. That can give men and women peace of mind and will provide peace of mind to the loved ones they leave behind, who can attend funeral services knowing those services are being conducted in adherence to their loved one's wishes. Even men and women who discuss their wishes for their funerals with loved ones may not have those wishes

honored if they are not put in writing.

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

who preplan can rest easy knowing their insurance money and life's savings will be going to their surviving loved ones and not toward paying for funeral expenses.

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

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

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

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# Apple introduces iPhone 14 and iPhone 14 Plus

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Apple introduced iPhone 14 and iPhone 14 Plus, featuring two sizes — 6.1 inches and 6.7 inches — in a sophisticated design with impressive camera upgrades and groundbreaking new safety capabilities. iPhone 14 and iPhone 14 Plus take stunning photos and video with a powerful camera system featuring new Main and front TrueDepth cameras, the Ultra Wide camera for unique perspectives, and Photonic Engine — an enhanced image pipeline. Both models include the A15 Bionic chip with a 5-core GPU, which offers incredible performance and efficiency for demanding workloads, and is designed with privacy and security built in. iPhone 14 and iPhone 14 Plus introduce critical safety capabilities such as Crash Detection and Emergency SOS via satellite, a first in the industry. And with amazing battery life, industry-leading durability features, and super-fast 5G, this iPhone lineup is more advanced than ever before. iPhone 14 and iPhone 14 Plus are available in midnight, blue, starlight, purple, and Red finishes.

“Our customers rely on their iPhone every day, and iPhone 14 and iPhone 14 Plus introduce groundbreaking new technologies and important safety capabilities. With the new, larger 6.7-inch display on iPhone 14 Plus, users can enjoy more content onscreen when browsing the web and even more text,” said Greg Joswiak, Apple’s senior vice president of Worldwide Marketing. “Both phones have a powerful new Main camera with a huge leap in low-light performance, advanced connectivity capabilities with 5G and eSIM, and the incredible performance of A15 Bionic, which helps enable even better



battery life. All of this, tightly integrated with iOS 16, makes iPhone more essential than ever.”

## A BEAUTIFUL & DURABLE DESIGN WITH AMAZING BATTERY LIFE

Available in the popular 6.1-inch size and a stunning new 6.7-inch size, iPhone 14 and iPhone 14 Plus feature a durable and sleek aerospace-grade aluminum design in five beautiful finishes. The larger display of iPhone 14 Plus is great for streaming movies and playing games, and iPhone 14 Plus boasts the best battery life ever in an iPhone.<sup>3</sup> Both models have an updated internal design for better thermal performance, gorgeous Super Retina XDR displays with OLED technology that supports 1200 nits of peak HDR brightness, a 2,000,000:1 contrast ratio, and Dolby Vision.

iPhone 14 and iPhone 14 Plus also feature the durable Ceramic Shield front cover — exclusive to iPhone and tougher than any other smartphone glass — and are protected from common spills and accidents with water and dust resistance.

## POWERFUL CAMERA UPGRADES ENABLED BY PHOTONIC ENGINE

iPhone 14 and iPhone 14 Plus intro-

duce a new standard for photo and video capture with a new 12MP Main camera featuring a larger sensor and larger pixels, a new front TrueDepth camera, the Ultra Wide camera to capture more of a scene, and Photonic Engine for a giant leap in low-light performance.

Through a deep integration of hardware and software, Photonic Engine improves mid- to low-light performance for photos across all cameras: up to 2x on the Ultra Wide camera, 2x on the TrueDepth camera, and an impressive 2.5x on the new Main camera. Photonic Engine enables this dramatic increase in quality by applying the computational benefits of Deep Fusion earlier in the imaging process to deliver extraordinary detail, and preserve subtle textures, provide better color, and maintain more information in a photo.

## CRASH DETECTION AND EMERGENCY SOS VIA SATELLITE

The entire iPhone 14 lineup introduces groundbreaking safety capabilities that can provide emergency assistance when it matters most. With a new dual-core accelerometer capable of detecting G-force measurements of up to 256Gs and a new high dynamic range gyroscope, Crash Detection on iPhone

can now detect a severe car crash and automatically dial emergency services when a user is unconscious or unable to reach their iPhone. These capabilities build on existing components, like the barometer, which can now detect cabin pressure changes, the GPS for additional input for speed changes, and the microphone, which can recognize loud noises typified by severe car crashes. Advanced Apple-designed motion algorithms trained with over a million hours of real-world driving and crash record data provide even better accuracy. When combined with Apple Watch, Crash Detection seamlessly leverages the unique strength of both devices to get users help efficiently. When a severe crash is detected, the emergency services call interface will appear on Apple Watch, as it is most likely to be in closer proximity to the user, while the call is placed through iPhone if it is in range for the best possible connection.<sup>6</sup>

## A15 BIONIC: A POWERHOUSE WITH A 5-CORE GPU

A15 Bionic brings incredible performance to iPhone 14 and iPhone 14 Plus. Still faster than all the competition at any price, the 5-core GPU enables even smoother graphics for video apps and high-performance gaming, and powers incredible camera features like Photonic Engine and Cinematic mode, all while delivering impressive battery life, and protecting privacy and security with the Secure Enclave. The 6-core CPU handles demanding tasks smoothly and efficiently, and the 16-core Neural Engine is capable of 15.8 trillion operations per second, enabling even faster machine learning computations for features in iOS 16 and third-party app experiences.

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# Towing Service Tips and Advice

If you've been in an accident or your car breaks down, getting your disabled vehicle out of the way of further danger and to a repair shop or your home is a primary concern.

But it's worth taking time before such an event occurs to develop a relationship with a wrecker service. That way, you'll know you'll be working with a service that's reliable, professional and trustworthy.

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

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

## TALK TO 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 wrecker 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 wrecker companies, have several business give you price quotes. Wrecker services

will consider several factors in their quotes, including the type of vehicle you drive, the distance it has to be towed and even the time it was towed — day or night.

Find out how each company calculates its rates so you know what the cost will be before an emergency.

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

Once you have identified the wrecker 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 programmed into your phone. That way, you won't panic if you break down.



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# Goodyear Unveils 90% Sustainable-Material Demonstration Tire, Approved For Road Use

Shares plans to produce and sell a tire with up to 70% sustainable-material content in 2023.

AKRON, Ohio – The Goodyear Tire & Rubber Company unveiled a demonstration tire comprised of 90% sustainable materials. This demonstration tire has passed all applicable regulatory testing as well as Goodyear's internal testing.

This demonstration tire also tested to have lower rolling resistance when compared to the reference tire, made with traditional materials. Lower rolling resistance means this demonstration tire has the potential to offer better fuel savings and carbon footprint reduction.

In addition, after announcing the capability to demonstrate a 70% sustainable-material tire in January 2022, Goodyear, working with its supply base, plans to sell a tire with up to 70% sustainable-material content in 2023. Consumers interested in purchasing this tire can register for updates at [Goodyear.com/SustainableMaterialTire](https://www.goodyear.com/SustainableMaterialTire).

Bringing a 90% sustainable-material tire to market will require further collaboration with the company's supply base to identify the scale necessary for these innovative materials to produce that specific tire at high volumes.

“We continue to make progress toward our goal of introducing the first 100% sustainable-material tire

in the industry by 2030,” said Chris Helsel, senior vice president, Global Operations and Chief Technology Officer. “The past year was a pivotal one toward achieving this goal. We researched new technologies, identified opportunities for further collaboration and utilized our team's tenacity to not only demonstrate our capabilities to produce a 90% sustainable-material tire, but to also produce a tire with up to 70% sustainable-material content this year. Our team continues to showcase its innovation and commitment to building a better future.”

## 90% SUSTAINABLE-MATERIAL DEMONSTRATION TIRE - 17 INGREDIENTS ACROSS 12 DIFFERENT TIRE COMPONENTS

This 90% sustainable-material demonstration tire includes 17 featured ingredients across 12 different components, including:

Carbon black, which is included in tires for compound reinforcement and to help increase their life, has traditionally been made by burning various types of petroleum products. Goodyear's 90% sustainable-material demonstration tire features four different types of carbon black that are produced from methane, carbon dioxide, plant-based oil and end-of-life tire pyrolysis oil feedstocks. These carbon black technologies target reduced carbon emissions, circularity and the use of bio-based carbons, while still delivering on performance.

The use of soybean oil in this demonstration tire helps keep the tire's rubber compound pliable in changing temperatures. Soybean oil is a bio-based resource that helps to reduce Goodyear's use of petroleum-based products. While nearly 100% of soy protein is used in food/animal feed applications, a significant surplus of oil is left over and available for use in industrial applications.

Silica is an ingredient often used in tires to help improve grip and reduce fuel consumption. This demonstration tire includes a high-quality silica produced from rice husk waste residue (RHA silica), a byproduct of rice processing that is often discarded and put into landfills.

Polyester is recycled from post-consumer bottles by reverting the polyester into base chemicals and reforming them into technical grade polyester used in tire cords.

Resins are used to help improve and enhance tire traction performance. In this demonstration tire, traditional petroleum-based resins are replaced with bio-renewable pine tree resins.

Bead wire and steel cords provide reinforcement in the structure of a radial tire. This demonstration tire uses bead wire and steel cord from steel with high-recycled content, which is produced using the electric arc furnace (EAF) process. The utilization of the EAF process allows for steel to be produced with reduced energy use

and higher recycled content. The EAF process has the potential for lower greenhouse gas emissions in comparison with steel produced using a blast furnace.

ISCC certified mass balance polymers from bio- and bio-circular feedstock are also included in this tire.

The shift to sustainable materials is evident in some of Goodyear's current product lines. Today, eight product lines, and some racing tires, include soybean oil. In addition, Goodyear has more than doubled its use of RHA silica in its product lines since 2018. With the introduction of a tire with up to 70% sustainable-material content, Goodyear is demonstrating tangible commitment with in-market solutions to building a better future.

*\*A sustainable material is defined as a bio-based/renewable, recycled material or one that may be produced using or contributing to other sustainable practices for resource conservation and/or emissions reductions including mass-balance materials. \*\*The 90% sustainable-material tire has been developed as a demonstration tire, which means Goodyear has proven its ability to produce a consumer tire with a high-level of sustainable-material content.*

*About The Goodyear Tire & Rubber Company Goodyear is one of the world's largest tire companies. It employs about 72,000 people and manufactures its products in 57 facilities in 23 countries around the world. Its two Innovation Centers in Akron, Ohio, and Colmar-Berg, Luxembourg, strive to develop state-of-the-art products and services that set the technology and performance standard for the industry. For more information about Goodyear and its products, go to [www.goodyear.com/corporate](https://www.goodyear.com/corporate).*



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# Return Customers, experienced technicians key factors in Gould's community success

At Gould Body & Paint they aren't just committed to serving all of your auto body needs, they have made it their mission to provide you with the best customer service experience possible. To them, it's top notch.

"We really take pride in our return customer rate and strong local presence," said Heidi Meyers. "Our technicians are the best in the community. Some have even been here for over 10-20 years. It really shows their commitment."

The technicians at Gould Body and Paint are fully trained and certified and are committed to returning your vehicle back to you in its pre-accident condition. With over 30 years of experience in the auto body industry, Gould's technician's quality craftsmanship, precise skill and attention to detail ensure that you will be pleased with the repairs.

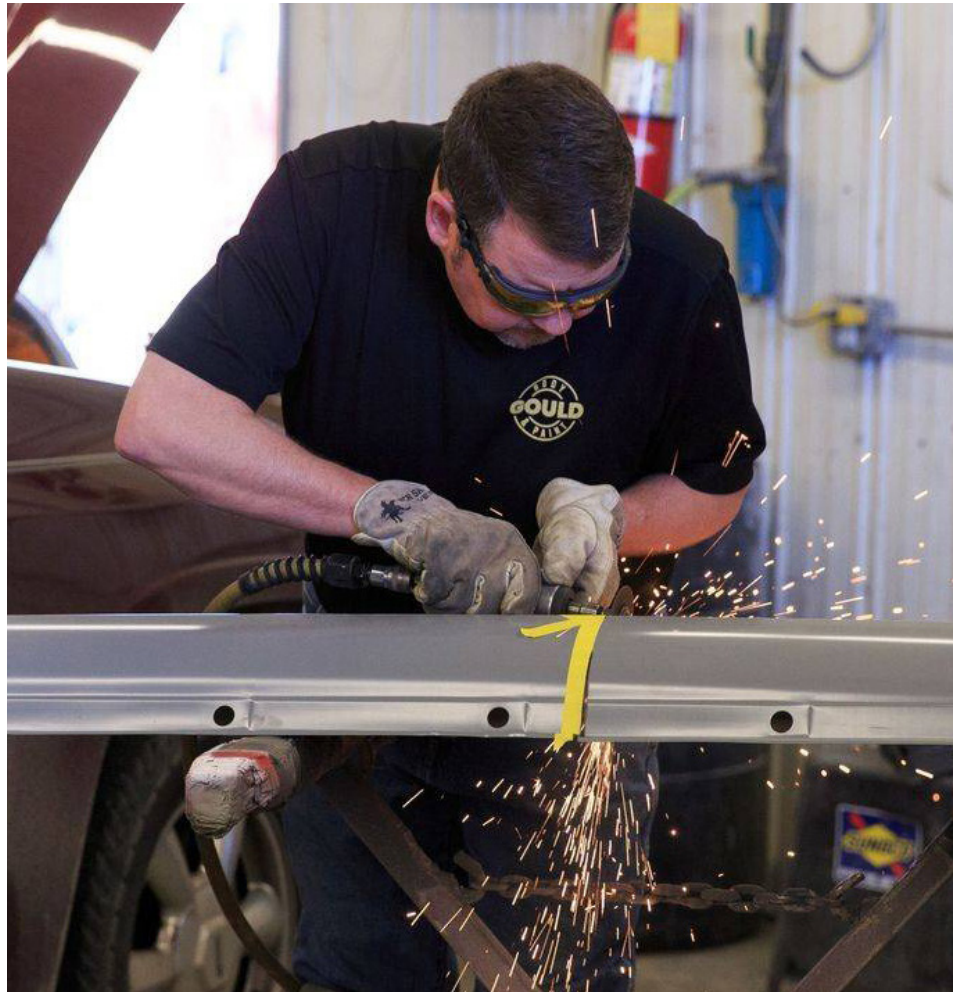
Being involved in an accident is never fun, so they want to make the process as easy and painless as possible. Gould Body & Paint offers a number of services with our customers in mind, including:

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Paint and body work are guaranteed for as long as you own your vehicle.

## **GLASS REPAIR & REPLACEMENT**

Glass repair and replacement as a stand alone service as well as whatever is needed for your larger repair, utilizing glass repair and replacement specialists.



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## **UNIBODY/FRAME REPAIR**

With a combination of trained technicians and highly specialized, state of the art equipment, Gould Body & Paint can confidently measure and restore your vehicle's frame and unibody.

## **FREE ESTIMATES**

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## **COMPLETE CLAIMS MANAGEMENT**

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# Tire Alignment: What You Need to Know

Tire alignment, also known as wheel alignment, can help your tires perform properly and help them last longer. It can also improve handling and keep your vehicle from pulling in one direction or vibrating strangely on the road.

## WHAT IS TIRE ALIGNMENT?

Alignment refers to an adjustment of a vehicle's suspension – the system that connects a vehicle to its wheels. It is not an adjustment of the tires or wheels themselves. The key to proper alignment is adjusting the angles of the tires which affects how they make contact with the road.

## HOW DO I KNOW IF I NEED A TIRE ALIGNMENT?

There are a couple ways to tell if your car needs a tire alignment. If you've noticed one or more of these indicators, you should have your alignment checked by a licensed service technician immediately.

Uneven tread wear

Vehicle pulling to the left or right

Your steering wheel is off center

when driving straight

Steering wheel vibration

## CAMBER, TOE, & CASTER

When a technician checks your tire alignment, he or she is mainly concerned with three things:

### 1. CAMBER

This is the inward or outward

angle of the tire when viewed from the front of the vehicle. Too much inward or outward tilt, also known as negative and positive camber, respectively, indicates improper alignment and will need to be adjusted. Worn bearings, ball joints, and other wheel-suspension parts may contribute to camber misalignment.

### 2. TOE

Distinct from camber alignment, toe alignment is the extent to which your tires turn inward or outward when viewed from above. If that's confusing, just stand up and look down at your feet. Angle them inward toward the center of your body. When the tires on your car are angled the same way (remember, we're thinking in terms of birds-eye-view), we call this toe-in alignment. Angle your feet outward and you have toe-out alignment. Both require adjustment.

### 3. CASTER

Your caster angle helps balance steering, stability, and cornering. Specifically, it's the angle of your steering axis when viewed from the side of your vehicle. If you have positive caster, the steering axis will tilt toward the driver. Negative caster, on the other hand, means the steering axis tilts toward the front of your vehicle.

## WHY TIRE ALIGNMENT MATTERS

Improper wheel or tire alignment can cause your tires to wear uneven-

ly and prematurely. Here are some specific types of undue tread wear attributable to misalignment:

### FEATHERING

Tires are "feathered" when the tread is smooth on one side and sharp on another. This is usually a sign of poor toe alignment.

### CAMBER WEAR

This strain of tread wear means the inside or outside of the tread is significantly more worn than the center of the tread. As its name implies, positive or negative camber causes this type of wear.

### HEEL/TOE WEAR

This happens when one side of your tread blocks wears down more quickly than the other in a circumferential direction. When you run your hand over the tread, it will look and feel like saw teeth when viewed from the side. Heel/toe wear could be a sign of under inflation and/or lack of rotation.

If you're experiencing any of these unusual wear patterns, you should have a technician check your alignment. While tire wear prevention is a good reason to keep your wheel alignment in check, the consequences of misalignment can also play out in overall vehicle performance. A car that pulls to one side or steers erratically, for example, probably has an alignment problem.

## TIRE BALANCING

Distinct from tire alignment, tire or wheel balancing refers to compensation for any weight imbalances in the tire/wheel combination and is often performed in conjunction with wheel alignment. There are two basic types of tire/wheel imbalance that need correction – static (single plane) and dynamic (dual plane).

Static balance addresses balance on only one plane – vertical movement which can cause vibration. A dynamic imbalance, on the other hand, addresses balance in two planes – vertical movement and lateral movement. Both types of imbalance require the use of a special balancing machine to help even things out.

To begin balancing your tires, a technician will mount them on the correct rims and adjust the pressure to optimal inflation. Then each tire goes on the center bore of a balancing machine. The machine spins the tire at a high speed to measure the wheel/tire combination imbalance. It signals how much weight the tech should add to balance out the tire and the areas where said weight is needed.

Tire balancing is essential for proper tire care for the same reason as wheel alignment: prevention of premature tread wear. Having tires aligned and balanced every 5,000 to 6,000 miles can help maximize their lifespan and overall performance.



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# Service and customer experience is a top priority at York Chrysler, Dodge, Jeep, Ram, and FIAT

Open since 1987, York Chrysler, Dodge, Jeep, Ram, and FIAT has been a cornerstone of the automotive industry within Montgomery County and beyond. At York, commitment to customers continues well past the purchase date of your vehicle. With their well trained service staff, many with 30+ years of experience, you can feel at ease knowing your vehicle's health and safety is their top priority.

York also prides themselves on meeting the needs of the community.

"We've added bays and lifts to accommodate more people. In particular, we have added a heavy duty alignment lift to handle commercial vehicles in order to better serve the community," says John Hughes, Service Manager.

From Express Lane Oil Changes to regularly scheduled brake servicing, their Mopar-certified technicians are able to assess all of your specific

needs and be sure to get you back on the road in no time. Beyond great prices and top-notch auto service, York CDJRF also offers genuine MOPAR car parts through their in house parts department!

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- Early Bird Hours
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- MOPAR Performance Parts
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- Saturday Service
- Express Lube

Whether you're in need of an oil change or engine replacement, let York's Certified Service experts take care of everything! When you're ready to make a service appointment, simply give them a call or use their convenient online service

scheduler. For minor maintenance, you don't need an appointment at all! Just stop by and use the express service lane, a favorite feature among return customers.

## COMPREHENSIVE LIST OF SERVICES:

- Oil Change Services
- Alignment Services
- Battery Services
- Transmission Services
- Brake Services
- Tire Rotation
- Brake Fluid Exchange
- Transmission Fluid Exchange
- Multi-Point Inspection
- Alternator Service
- Windshield Wiper Blades
- Coolant Fluid Exchange
- Cabin Air Filter Replacement
- Engine Air Filter Replacement
- Four-Wheel Alignment
- Brake Pad Replacement

- Recall Services
- Air Duct Cleaning Service
- Differential Service
- Fuel System Cleaning Service
- Fuel Filter Replacement
- Coolant Fluid Exchange
- Front Brake Pad Replacement
- Air Conditioning Service
- Exhaust System
- Water Pump Replacement
- Cabin Air Filter Replacement
- Engine Air Filter Replacement
- Rear Axle Replacement
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- Differential Service
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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.

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As with all investments, there are benefits and risks associated with CDs. The disclosure statement should outline the interest rate on the CD and say if the rate is fixed or variable. It also should state when the bank pays interest on the CD, for example, monthly or semi-annually, and whether the interest payment will be made by check or by an electronic transfer of funds. The maturity date should be clearly stated, as should any penalties for the “early withdraw-

al” of the money in the CD. The risk with CDs is the risk that inflation will grow faster than your money, and lower your real returns over time.

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Although most CDs are purchased directly from banks, many brokerage firms and independent salespeople also offer CDs. These individuals and entities, known as “deposit brokers,” can sometimes negotiate a higher

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Thoroughly check out the background of the issuer or deposit broker to ensure that the CD is from a reputable institution. Deposit brokers are not licensed or certified, and no state or federal agency approves them. Since anyone can claim to be a deposit broker, always check whether

the deposit broker or the company he or she works for has a history of complaints or fraud. Many deposit brokers are affiliated with investment professionals. You can check out their disciplinary history using the SEC’s and FINRA’s online databases. Your state securities regulator may have additional information. To research the background of deposit brokers who are not affiliated with an investment firm, start by contacting your state’s consumer protection office.



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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 em-



ployees 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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Occupational Therapy promotes independence with daily living activities like bathing, eating, dressing, self-care and home management tasks. Participants gain strength and coordination while learning to conserve their energy.

Speech/Language Therapy aims to increase functional communication, cognitive skills, and teach safe swallowing by introducing diet modifications and special feeding techniques. Therapy may include muscle retraining, compensatory strategies, and use of communication devices.

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patient, and their family to meet within the first 72 hours after admission to map out their recovery by identifying goals and treatment plans. We monitor our senior rehabilitation outcomes and use the data to consistently improve our services, to ensure a safe transition back to home. An In-home assessment may be provided if safety is a concern in the discharge back to home.

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## OUTPATIENT THERAPY

Outpatient Therapy at American Senior Communities is a personalized approach to clinically-proven strategies that promote overall better health. By combining highly-trained and compassionate therapists with the latest technologies, our programs are structured to fit your needs. Goals are set and guided by therapists who are committed to excellence, integrity, quality and customer service. Our treatments are designed to increase mobility by reducing inflammation and pain. In coordination with your physician, the best, most personalized care for you is always our highest priority.

Our Outpatient Therapy Includes:

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- We encourage family and caregiver participation

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supplied to the blood stream.

Under the direction of a Pulmonologist, each resident is treated individually with a very specific care plan to treat the whole person. Our holistic approach is designed to improve comfort, safety, strength, endurance, participation in daily activities and overall quality of life. Some of the components of the program include:

- Pulmonologist for additional care and consultation.

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# Important Items to Consider in a Memory Care Center

The impact of Alzheimer's disease and dementia have had a devastating impact on aging Americans. What was once considered just a symptom of aging has been diagnosed as a specific diseases that attack the brain's memory capability.

If a loved one has been diagnosed, the next step is to choose the right type of care by identifying and prioritizing their needs. Do they need care with daily living, such as bathing and dressing? Do they have other health care needs, such as diabetes or other chronic conditions, that require routine medications?

Beyond medical considerations, you'll want to ensure a memory care center is staffed with professionals with a reputation for stellar care, a comforting environment that helps maintain the best quality of life possible.

Which you choose depends largely on individual circumstances. Here's a basic primer in what you need to know when considering a memory care facility.

## STAFF

The experience and attitude of the staff members is one of the most important considerations. They should treat all patients with kindness and respect.

The center should also provide continuing education to employees to assure that everyone is up to date with the latest in memory loss research and care.

Always visit a memory care center before admitting a loved one. Tour the facilities to make sure the building is clean and organized. The atmosphere should be calm and relaxing.

Consistency and stability are

important to those suffering from memory loss. The center should have a low turnover rate among staff members. No memory care center should rely heavily on part-time workers.

Ask about the ratio of staff to residents, as well as the backgrounds of any medical practitioners employed by the center. Your loved one needs personalized care and attention. It is vital that the center has enough workers on staff to provide quality care for your loved one.

## SECURE, COMFORTABLE SETTING

Quality memory care centers will resemble comfortable, inviting homes. They should not look like hospitals.

The facility should be clean and sanitary without appearing sterile. A center's cleanliness is an indication of the dedication and price of everyone who works there.

Ask questions about the activities offered to residents, how visits are handled and the types of therapies available.

Because patients can sometimes forget where they are, it is important to ask how the center protects its residents. What kind of security features do they use?

Note your general impressions of each center you visit.

## SUPPORT

Quality memory care centers have support services for residents and families.

Symptoms from dementia can range from mild to extreme. The center should be equipped to handle all stages of dementia.

The best centers have support groups for residents and family members.

## TYPES OF DEMENTIA

Dementia is an umbrella term for loss of memory and other thinking abilities severe enough to interfere with daily life.

- Alzheimer's
- Vascular
- Lewy body
- Frontotemporal
- Other, including Huntington's
- \* **Mixed dementia:** Dementia from more than one cause



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You and your loved one should be comfortable with the memory care center you choose. The best

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# 7 ways to save on food



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.

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

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# How to Choose a Funeral Home

After the death of a loved one, choosing a funeral home for services and memorials prior to burial is the next step in honoring a life. Sometimes it can be a hasty decision made during a confusing time. But it's worth the time and effort to survey funeral homes in your area and take account of the services and prices before making a selection.

People often select a funeral home because it's nearby or has been recommended by someone they trust. But by limiting the search to just one funeral home, you may risk paying more than necessary for the funeral and any additional goods or services offered.

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 RECOMMENDATIONS

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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# 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.

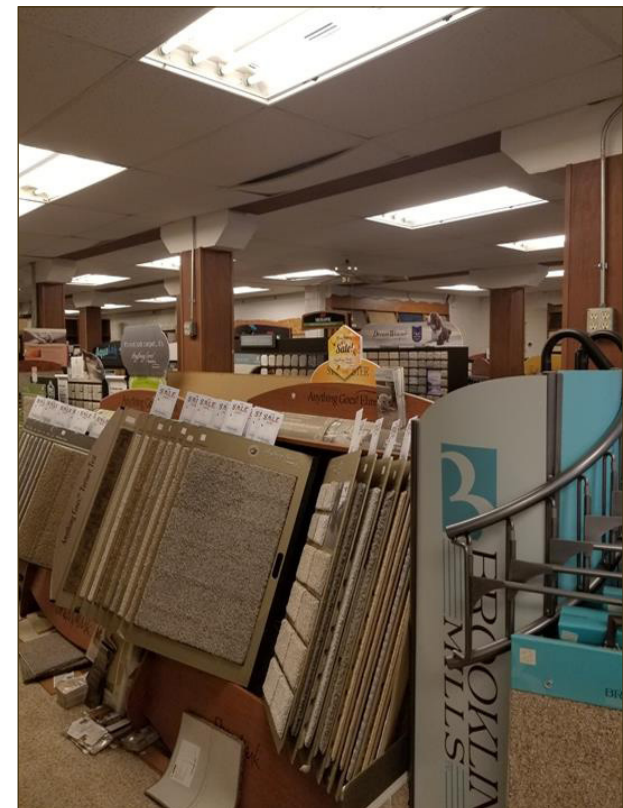
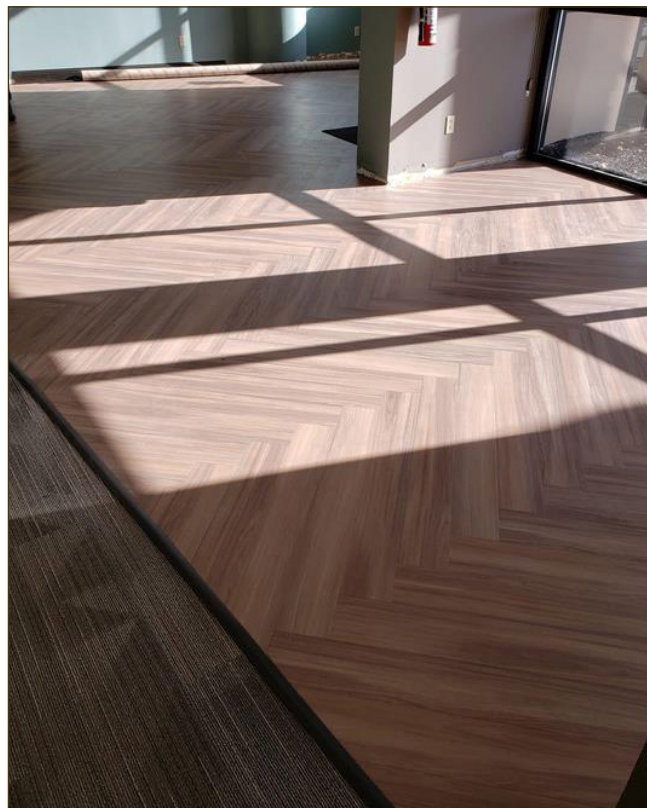
The Internet can also be misleading when it comes to finding a qualified floor dealer. Just because it is one of the top search engine results doesn't mean that the company is reliable.

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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# 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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# 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 can-



celled. 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 fu-

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

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

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# Select a Community College

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

## WHAT IS A COMMUNITY COLLEGE?

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

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

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

## WHAT KIND OF PEOPLE GO TO A COMMUNITY COLLEGE?

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

Some adult students go to com-

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

## WHY WOULD I WANT TO ATTEND A COMMUNITY COLLEGE?

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

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

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

## WHAT MAKES YOUR TUITION SO LOW?

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

## BESIDES AFFORDABILITY, WHY SHOULD I GO TO COMMUNITY COLLEGE?

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

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

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

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

## I ALWAYS THOUGHT IVY TECH COMMUNITY COLLEGE WAS A TECHNICAL SCHOOL. YOU'RE NOT?

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

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

## WOULD A FOUR-YEAR SCHOOL ACCEPT TRANSFER CREDITS FROM IVY TECH?

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

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

## I HAVE KIDS, AND I'M NOT SURE HOW I CAN BE A PARENT AND A STUDENT AT THE SAME TIME. HELP?

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

## HOW DO I ENROLL?

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



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**Josh & Brittany McCloud**

# Septic and Sewer Services



We are continuing the tradition of the Dutcher Family by being a family owned and operated company. We are proud to say we practice and live by God first, family second, and the rest God will take care of for all of us! We strive to provide excellent service while providing exceptional customer service. We treat all of our customers as part of our family. We are sincerely and truly grateful and appreciative of each customer and any new customers too!

Along with being compassionate, kind, loving, and more to each and every customer we always are continually striving to make our best even better and make any improvements we can to serve our community.

**- The McClouds**

We are certified/licensed IOWPA septic installers and septic inspectors. We always highly recommend hiring a certified/licensed septic inspector if you are purchasing a home - this could save you thousands of dollars and tons of stress + issues.

Please consider having your septic tank cleaned prior to family events, such as Thanksgiving or Christmas gatherings. This is so important to prevent issues the day all your family and friends are at your home. We recommend if your septic tank has not been cleaned within the last 3 years or if it has never been cleaned. It will save you emergency fees and back ups in your home.

Please remember to never flush anything down your toilets other than 2-ply toilet paper; this is especially true for all items that say that they are septic safe - that is usually not the case. Never pour grease down your sinks whether you are on a septic tank system or not. Never flush feminine products, prophylactics, syringes, latex gloves, q tips, batteries, wipes of any kind, or other products of any sort.

**We are now offering a new payment method: debit/credit cards, and still accept cash, checks, cashier's checks, and money orders.** We also offer gift cards for those friends and family that are hard to buy for! They make a perfect gift any time of the year, especially to those who need their septic tank cleaned or any other services we offer.



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# How to Build a Home

If you've ever thought of building your own home, now is an excellent time.

In many parts of the country, home prices are very affordable. Labor and construction costs have stabilized, and interest rates are near historic lows.

If you decide to take the bold step of building your own home here are a few things to keep in mind.

## CUSTOM OR NOT

First, determine which kind of builder you want: custom or production.

Both types have advantages and disadvantages.

Production builders are the most popular. Many believe that production builders are affordable and fast. These builders have several floor plans they use and some level of interior and exterior customization.

When using them, you may be limited in the location of your home, how much the floor plan can be customized and the kind of quality you can expect.

With a custom builder, your limit is only your imagination and budget. While a custom home can cost more than a production or "tract" home, buyers prefer it because they can build on their own land and decide every single aspect of the construction process.

## FINANCING

Depending on your situation, you may need to secure construction financing in order to build your home.

Construction financing usually consists of more than one loan. One loan will pay for the construction itself -- often releasing money to the builder in stages as processes are finished -- and then converting it to a permanent mortgage once the home is completed.

Do some comparison shopping at banks, credit unions and mortgage brokers for the best financing solution. You can also ask your builder for recommendations. He will likely



have some options because his livelihood depends on his clients securing financing for construction loans. Your builder may even help you avoid pitfalls.

## THE BEST BUILDER

When selecting a builder, the most

important factor is a good, proven reputation. High-quality builders are known for reliability and craftsmanship. They have likely worked in construction for years. Drive by some of the homes they've built and, if possible, talk to their owners to get an idea about what you can expect.

Check for flaws in the buildings such as cracked walls, leaks and gaps in the work.

When you find an outstanding builder and line up a good financing plan, then you can watch your dream home become a reality.

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# All about Arborvitae



## HOW FAST DO ARBORVITAE TREES GROW?

Green Giant Arborvitae can grow 3 to 5 feet per year. The growth rate for the Emerald Green Arborvitae is about 1 to 2 feet per year. Large Thuja trees tend to grow at a fast rate with smaller or dwarf arborvitae trees growing at a moderate rate. Although the rates vary with the size of the tree, all Thuja spp tend to grow at a fairly fast rate in relation to their mature size.

## HOW FAR APART TO PLANT ARBORVITAE TREES

Thuja Green Giants and other large Arborvitae can be planted as close as 5 feet apart for a dense privacy hedge. These trees grow 10 to 15 feet wide so for space in between trees you want

to give each tree more than 15 feet of total space. Thuja Emerald Green grows 4 to 5 feet wide as an individual specimen, but can be planted as close as 3 feet apart on center.

## HOW TO PLANT ARBORVITAE TREES

### How to Plant Arborvitae Trees

Water your tree in the pot prior to planting. Dig a hole about twice the width of the root ball and not quite as deep. Put your tree evenly in the hole and be sure the top of the root ball is slightly higher than the existing soil line. Backfill the soil and water deeply until the ground is thoroughly saturated. Apply a 1 to 2 inch thick mound of pine straw or pine bark mulch to reduce watering needs and keep weeds away. Extend the mulch a

couple inches beyond the tree's canopy. Pine mulch helps acidify the soil over time.

## HOW TO PRUNE ARBORVITAE TREES

Arborvitae Trees do not need to be pruned other than to remove a broken or dead branch from time to time. In fact certain types of pruning, like topping, can forever change the shape of your tree. You may like the side effects of topping if you are creating a hedge. Otherwise avoid this type of pruning. The best time to prune most Thuja Trees is in early spring, but minor trimming can be done at anytime. Avoid pruning trees in late fall. Pruning encourages new growth that can be damaged by harsh temperatures.

## HOW TO GET RID OF BAGWORMS ON ARBORVITAE

Bagworms are a pain for Arborvitae Trees. The little green to brown cone looking cocoons are easy to miss. And once you notice them, they can be quite a problem. Look for bags in winter to alert you to the problem and caterpillar emergence in spring to determine the ideal time to treat bagworms. You want to treat your tree when the caterpillars are emerging and active. You can treat bagworms with *Bacillus thuringiensis*, spinosad, permethrin, carbaryl, or malathion between late May and June. Spray your entire tree to ensure full coverage. If your tree is young or small just trim off the bags and dispose of them.

Come follow Jesus, love one another,  
& make disciple-makers with us!



# Rock Point

CHURCH

SUNDAY GATHERING TIMES

9:00\* / 10:45

\*Livestream broadcast begins at 8:45 EST.

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# How to Choose a Church

Choosing a church is a very personal decision because faith is personal. Whether you're moving to a new city, you are newly faithful or converted, or you wish to join new congregation, your choice will reflect your beliefs and accommodate any subsets of beliefs you subscribe to.

Because there are literally hundreds of denominations existing in the United States — maybe multiples of the same denomination in some cities — choosing the “right” church can present a challenge. But denomination, of course, is not the only factor to consider when choosing a church.

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?



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Once you understand your needs, conduct some research. Look in your local newspaper, 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 Liquor Store

In many states, liquor is sold in grocery stores and you'll likely find a liquor store on almost every corner. While these options are convenient and offer the top popular brands, sometimes at discount prices, there's no substitute for developing a relationship with a great liquor store.

A great liquor store does more than stock mass-produced brands of liquor, wine and beer. Proprietors of excellent liquor stores are deeply knowledgeable in the products they offer and can offer suggestions for pairings or occasions at different price points. They can also introduce you to craft and speciality alcohol beverages you weren't aware of.

In essence, a great liquor store can be your secret guide to creating a festive occasion with quality spirits.

Here's what to look for in a liquor store:

## WIDE VARIETY

Look for a store that matches your personal preferences. Some shops carry local beer selections from nearby microbreweries. Others stock wines and high-end imported or craft whiskey, rum or scotch.

The best stores will have a mixture of popular products, along with some new, rare or exotic offerings.

The liquor shop should have a va-



riety of price points. From the most expensive to the lower-price selections, all could have an important place in a well-stocked liquor cabinet.

Mixed drinks or baked recipes, for example, don't always have to include the very best brands because the flavor will be diluted with other ingredients.

If you are planning to drink the liquor by itself, however, it is much better to look for a quality brand —

even if it is more expensive.

## EXPERT ADVICE

If you entertain frequently, your liquor purchases may be significant. The bigger investment you make, the more important it is to get expert advice.

The best liquor stores will guide you into finding the right product for a specific use or occasion. You should be able to describe the event, along with the flavors or tastes you

prefer. Listen to their advice.

Good, personalized service may be worth traveling a longer distance.

In addition, if you use the same store frequently, they will get to know your preferences and needs. Your experiences will keep improving with each visit.

## OVERALL EXPERIENCE

Convenience is always a factor, but it isn't the only thing to consider.

Ideally, the shop should be clean, organized and in a safe neighborhood.

The best liquor stores take pride in having a tidy appearance, vast selection and sophisticated staff.

When you find those things in a liquor store, you can enjoy the taste of sweet success.

## FINALLY, CONSIDER THE OVERALL SHOPPING EXPERIENCE.

You'll want to find a store that's convenient — typically either close to your home or near your route home from work — but that's just the start.

A properly managed store will take pride in its appearance, selection and employees. Look for a business that stands out from the crowd.

If you can find all those things in one store, your enjoyment and relaxation will be even sweeter.

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