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GUIDE**

A supplement of the
Journal Review

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Towing Service Tips and Advice

If you've been in 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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Customer Service in the Collision Repair Industry

Why does one collision centre thrive with a sterling reputation while the one across the street struggles to acquire and retain customers? There could be a lot of reasons: the quality of the work, pricing, marketing, or maybe the successful shop has a commitment to delivering outstanding customer service while the other shop does not pay much attention to that aspect of the business.

But why would a shop not pay attention to customer service? The customer is the most important part of a business. Without customers, there is no business. It is as simple as that. So it makes sense that if a business wants to succeed, it should make customer service a priority.

Customer service is the support a business offers its customers when they use its products or services; it is intended to give customers an easy and satisfying experience—the kind of experience that instills loyalty. Think about your own experiences with retailers, service providers, or any other business entity you have dealt with. Which ones do you return to? And which ones do you recommend to friends and family?

With collision repairs, it is not just about fixing the vehicle. A smooth repair done right and on time is now the norm; it is the minimal expectation. Today, however, it is all about the total customer experience and managing it properly. Customer service is critical to competing effectively.

The Stages of Customer Service

In the collision repair industry, there are three key stages of customer service: 1) initial contact or intake, 2) the repair period, and 3) post-repair. Consider the initial contact: These days customers will contact your collision centre by phone, email, or in person. How quickly and professionally you respond matters. Recently, I emailed three shops to arrange an estimate appointment. One shop responded within 30 minutes. Another shop responded the next day. One shop did not respond at all. Who do you think got my attention?



Many people opt to call the shop. If the shop answers within three rings, that is good. More than three? Sorry, too long. There are plenty of other shops that will answer quickly. And then there are the walk-in customers; that is where the appearance of your facility and staff can make a difference. Is the building neat with clear signage, adequate parking, and easy access? Is the reception area clean and inviting? Are employees courteous, knowledgeable, and properly trained to address the customer and review the damage to the vehicle? A yes response to each of these questions is a good start. But there is more to consider:

“It is all about the total customer experience and managing it properly.”

The first meeting with a customer is your opportunity to turn that individual and everyone he or she knows into future customers; it is an opportunity to make a positive impression and a valuable connection. The customer wants a vehicle repaired, wants it babied, wants it to come out of the shop looking and driving like new. If he or she is not confident you can deliver, that other shop down the street may get the business. And if the customer comes to you as the result of an insurance-designated DRP, do not relax and assume you have it made. That customer could have been directed to

your shop, but could be unimpressed by what he or she sees and could easily go elsewhere. Furthermore, they could report a negative experience to the insurer, resulting in loss of future referrals.

The moment the customer makes contact is your moment to shine. Make that customer feel important. Display empathy for their situation. Ask about how the damage occurred. Acknowledge the inconvenience. And most important, clearly explain the repair process. This is a critical step: detail the process in plain words—no technical terminology, hype, or far-fetched promises (no “We’ll have the car back to you in two weeks” when you know it may take that long just to get the parts) that lead to under-delivering and unhappy customers. Make sure you have asked the customer how frequently and by what means he or she wants to be kept informed—text, email, or phone? By being truthful and clear with the customer, you can present a process that will provide realistic expectations that you can manage and most customers can accept.

During the fix is no time to relax. While the car or truck is in your care, customers are thinking about their vehicle and wondering when they will see it again. This is when it is imperative to keep a customer informed about the



status of their vehicle’s repairs. At this point the customer has told you how they want to be kept informed; it is your responsibility to do so. Keep communicating. Explain the repair status, what has been done, what needs to be done, and the reason for delays or schedule changes, if any; answer questions directly and honestly.

Once the repairs have been completed and the vehicle is ready for delivery, give the customer as much notice as possible so he or she can make arrangements for pickup, and make sure there are no glitches in the delivery process. If you said Friday afternoon at three, four is not acceptable. Have the vehicle ready to go: clean, washed, and looking great. This is when customers will see the vehicle and decide if your shop has done the quality job they expected. And this is when the customer goes home and possibly writes a review on social media. Chances are pretty good that if you did not do a great job all the way around, the Internet world will know about it. One way to help yourself is to provide your customer with a post-repair survey. That shows you care about what the customer thinks. What you learn will let you know how you are doing and what changes, if any, you may need to make.



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How to Find a High-Quality Car Repair Shop

Tips to guide you to the best local mechanics and how to judge the repair estimate

Before you have any maintenance or repair work done on your vehicle, you need to find a trustworthy mechanic.

How can you tell which shops are credible and reliable? Going by an advertisement isn't a useful or good gauge, and neither is a visit to the shop. "Lots of shops and national chains have big, beautiful facilities," says Jill Trotta, a vice president at RepairPal, a website that estimates auto repair costs. (RepairPal is a Consumer Reports partner.) "But that's where the investment stops. Ask questions and look around. Often the shop that isn't as clean or doesn't have a beautiful waiting area means they might be investing in training, tools, and their staff."

Here are some basics for identifying a good shop, according to John Ibbotson, chief mechanic at CR's Auto Test Center.

Ask for Recommendations

High-quality mechanics build a good reputation in their community. Ask around. This becomes especially relevant if you ask someone who has a car that's similar to yours.

Look for Online Reviews

You can find information about local mechanics through AAA, Angi (previously called Angie's List), RepairPal, and Yelp. Consider asking for recom-



mendations from people in Facebook groups for your area.

Find Specialty Shops

Garages that focus on the brand of vehicle you have are more likely to have the latest training and equipment.

Check for Certification

A quality mechanic and shop should be certified by the National Institute for Automotive Service Excellence (ASE). To become certified, technicians need to pass one or more of ASE's 52 tests. To remain ASE Certified the technician must be retested every five years.

Check With the Better Business Bureau

Auto repair shops rank 16th on the

Better Business Bureau's list of companies that get complaints. Go to the bureau's website to check on any repair shops you're considering.

Give the Shop a Trial Run

You might want to try out some local shops for smaller repairs or maintenance work, such as oil or filter changes. Note how well the mechanics treat your car and how well they communicate with you.

Ask About Warranties

See whether the shop stands behind its work with a guarantee of some kind. To compare shops, inquire about their warranty for a common repair, such as brake work.

The Federal Trade Commission has

helpful information on auto warranties and service contracts.

Ask the Right Questions

There's nothing wrong with asking questions, and a good collision repair shop will not only answer them but welcome them. Here are some questions we recommend asking any auto body shop you're considering working with:

- Do you provide written estimates?
- Do you offer warranties?
- Do you work directly with insurance companies?

- What is your estimate process?
- What lot security measures do you have in place?
- What can I expect in terms of turnaround time?

- What are your payment policies?
- It's also a good idea to ask more specific questions about the particular work you need to be done. For example, how often do they do those types of repairs? Can you expect your vehicle to look like it did before the accident?

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Source: <https://www.consumerreports.org/car-repair-shops/how-to-find-a-quality-car-repair-shop/>

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How to choose the best auto body shop

No one wants to be sidelined after a crash or other damaging event because their vehicle is undrivable. Whether you were in a collision with another car, had an accident with a deer, or got caught driving in a hailstorm, you'll need to find an auto body shop you can trust to repair your car. When choosing a shop, it's important to do your homework to find someone who is qualified and will stand behind their work.

We spoke with Richard Reina, product training director, and automotive enthusiast at CARiD, an online auto parts store, to get his take on what to look for when selecting an auto body shop.

Where should I take my car to get fixed?

If your car needs bodywork, you have two main options — the collision repair center at a dealership or an independent auto body shop. Here are some things to consider when making your decision.

Dealer collision repair center

Location: Although some dealerships have body shops, not all do. Driving there may not be practical if the closest dealer with a body shop is two hours away.

Expertise: Dealers are more familiar with the specific brand(s) and models they sell than independent shops that work on several vehicle types.

Parts: Dealerships have better access to factory-authorized parts because they can get them from their local distribution center.

Independent auto body shop

Location: You may have better luck finding an independent shop than a dealer collision repair center near you.

Cost: Independent shops may use aftermarket parts, which tend to cost less than factory-authorized parts, so you might pay less for repairs.

Timing: "If a dealership repair collision center is backed up, you may have better luck finding another body shop nearby that can get to your car more quickly," says Reina.

Expertise: Chances are an independent body shop is repairing many different types of vehicles rather than a single make the way a dealer collision repair center is. "That's not a bad thing, necessarily," says Reina. However, he adds, it's important to ensure the shop is qualified to fix your vehicle.

How to pick an auto body shop

When researching potential body shop options, Reina recommends asking the following questions to help you make your decision.

1. How soon can you start work on my vehicle?

If the shop can't even begin repairs for another month, you may want to find one that can get you in sooner.

2. How long will it take?

Find out how long repairs will take so that you can arrange for alternate transportation. Suppose your auto insurance policy includes rental car reimbursement coverage. Your in-

surer may pay for the cost of a rental car — up to a certain amount for a specific number of days — if your vehicle sustains damage in a covered incident.

3. What is the warranty on the work?

You want to know that the shop stands behind their work if something goes wrong after getting your car back.

4. How do you color match?

"With computer-driven color-matching today, the auto body shops do an incredible job of getting the match right," says Reina. However, metallic and dark-colored cars can be difficult to match. It's a good idea to ask how they will match your vehicle's paint color when you bring it in for repairs.

5. Who's paying for the repairs?

If you're paying for the repairs, a shop that uses aftermarket car parts may help you save some money. If you're filing an auto insurance claim, and the insurer pays for the repairs, check to see if they'll cover the cost at a specific shop. "The insurance company [can] have a say in where they will authorize you to take [your vehicle] to get repaired," says Reina.

6. Do you use factory-authorized or aftermarket parts?

"A lot of times, aftermarket car parts are the only choices for older cars," says Reina. If you use aftermarket parts, you'll need to rely on the

auto body shop to help you judge the quality. He said, "if you want factory parts, the insurance company might have to authorize it."

7. Are you a certified collision facility?

With so many electronic car parts today, automobile manufacturers have taken steps to ensure that mechanics complete repairs correctly. "Many automobile manufacturers have established what are called certified collision repair networks where [body shop employees] take training courses, and they have access to training material to help them understand the complexities of today's cars," says Reina.

8. How comfortable are you?

Reina recommends visiting the shop to speak with the people who work there to ensure you are satisfied with your decision. Do they answer your questions thoroughly? Are they courteous? Take the time you need to ensure you find the right solution.

How to find a good body shop

When you need to get your car fixed, you want it done right. One of the best ways to find a good body shop is to ask friends and colleagues for recommendations. You can also check out online reviews, but be sure to use credible sites. "I always recommend a grain of salt when reading online reviews," Reina said.

Source: <https://www.progressive.com/lifelines/on-the-road/how-to-choose-auto-body-shop/>

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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!

Because going the extra mile is part of York's core culture, extra service amenities offered include:

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- Express Lube

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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.

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- Coolant Fluid Exchange
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- 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
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Are Car Wash Extras Worth It?

Nearly two-thirds of Americans shower every day, some every other, maybe a few times a week. Some prefer baths. Few go completely without washing. Well, your car needs cleaning too. As a rule of thumb, you should consider washing your car at least once every other week, more frequently in sloppy conditions. At least that is true if you are interested in keeping it healthy and preserving the investment you make in your vehicle.

You see, dirt and other debris – not to mention caustic compounds like salt, calcium chloride, and acid rain – can harm your car's body and paint finish, tarnish its looks, and shorten its life. Keep your car clean and you can expect it to look sharp and last for many miles.

To do that, more than seventy-five percent of drivers in the U.S. prefer professional car washes over hand washing at home. That amounts to more than two billion vehicles each year in North America alone. When you take your car to a full-service automatic car wash, you not only get the job done in about seven minutes or less (an excellent option when you are on the go), you also conserve water and protect your paint.

When you drive up to an automatic car wash, you are faced with a choice of services. Most businesses offer a tiered system, from a basic exterior wash to “the works”, complete with all sorts of car wash extras. Depending on the level you select and the amount of money you choose to spend, you can opt for special wheel and tire cleaners, paint sealant and wax, undercarriage wash, and more.

But are these “extras” worth the cost? Should you consider adding extra services to your car wash experience? Or are they a waste of money?

Made for show?

Surely you have noticed the sights and sounds and smells inside the automatic car wash tunnel: the neon lights flashing, the red and blue foam bubbles falling on your windshield, and the scent of grape

or cherry wafting through your vents. But did you know that those effects – the lighting, the colors, and the smells – are there by design?

Car wash owners understand that, just as with any other customer service business, a first-rate user experience is essential. After all, restaurants, grocery stores, shopping malls, and websites all work tirelessly to provide the best experience possible for their customers. In fact, Forbes suggests that managing a better user experience is “critical to almost every business” and that it is important to “get it right so that a customer has a positive experience.” A car wash is no different.

So, all of those sensory attractions? They are there to give you a show. To improve your car wash experience. After all, who isn't attracted to the theatre of spinning brushes and dancing cloth tentacles, the flashing signs highlighting triple foam shampoos, wheel cleaners, polymer clear coat sealants, and even the roaring air jets to dry off your car on your way out of the wash? The spectacle is a sight (and sound and smell) to behold on your five-, or six-, or seven-minute trip through the tunnel.

Each car wash chemical in turn plays its role on the stage, provided you paid for it in advance. A basic wash will get you a modest show; “the works” buys you a no-holes-barred production.

But just because those products provide you with a show, does that mean that they are of no value to your vehicle? Is there reason enough beyond the sensory stimulation for you to select extra services at the car wash?

The value of car wash extras

Yes, professional car wash products are designed to provide a positive experience. But so is foaming hand soap, and pizza, and your car. Automakers create vehicles to give you a comfortable ride (or a sporty one) and a safe trip. They include heated seats, navigation systems,

audio and video equipment, backup cameras, and much, much more, all to heighten your driving experience. And they design those vehicles to look attractive with sleek styling, luxurious interiors, and shiny paint. You wouldn't think to question whether the aesthetics of your automobile negated its usefulness. Your car can look great, drive great, and fulfill its function – to get you where you need to go – all at the same time.

The same goes with car wash extras. Yes, they look and smell nice. They also have a job to do.

For instance, foaming cleaners not only enhance the visual show, but they also offer higher lubricity or sliding ability so that contaminants can wash off easier. It also adheres longer so that it can dissolve debris better. Chemicals like foam cleaner are also carefully engineered to work properly with the recycled water in an automatic car wash.

Another “extra” product in a car wash is a wheel cleaner. This option is formulated to remove stubborn brake dust that clings to your wheels. Brake dust is the residue left behind as your brake pads wear away. Other soaps and degreasers are ineffective at removing brake dust. Wheel cleaner gets the job done.

Likewise with tire cleaner and dressing. If you like the look of jet black tires with a bit of shine, you will want to have them treated on your way through the wash. Dirt that becomes embedded in the rubber sidewalls of your tires is tricky to remove and requires its own chemical treatment.

Many drivers wonder if an underbody or undercarriage wash is necessary. Well, the underside of your car, truck, or SUV is just as prone to picking up contaminants as is the rest of your vehicle. But, unlike the upper body, it is rarely washed. It is more of an out-of-sight, out-of-mind area of your car. But it needs cleaning just as much as the rest. Especially in regions where mud, clay, sand, and salt are

common.

What about foaming protectants, sealants, and waxes? How can they be of any value? It is no secret that the products added to the surface of your vehicle in an automatic car wash do not offer the level of protection as materials carefully applied by hand. But they are not intended to replace hand waxing. They are intended to supplement it.

By virtue of exposure to the elements, your paint (and glass) is subject to hard water spotting, acid rain, bird droppings, bug residue, and all sorts of other environmental contaminants. Polymer sealants and waxes not only make your car smooth and shiny, but they also allow water to bead up and runoff, carrying contaminants with it, and to keep those contaminants from sticking to the surface. But sealant and wax wear off eventually. When you choose services such as Rain-X Complete Surface Protectant and Armor All® Extreme Shine Wax periodically, you are adding to the protection already in place. And if you do not wax your car regularly, those products offer far more protection than “nothing”. Plus, those end-of-the-line add-ons are low in pH to neutralize the high pH (alkaline) detergents and allow water to run off easier and dry better.

Some drivers complain that the “extras” are too expensive given their uses. Truthfully, it costs more to buy the right chemicals (and uses far more water) to clean your car yourself. Professional hand washing is an excellent option, but again, it costs more and takes more time. Full-scale detailing is the pinnacle of car washing, but the service is not needed every time you clean your car. Your best bet for routine washing is an automatic car wash and its extras. Better yet, consider a car wash membership or club with unlimited washes – the best bang for your buck.

Source: <https://columbiatireauto.com/are-car-wash-extras-worth-it/>



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

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.

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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.

Broker certificates of deposit

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

rate of interest for a CD by promising to bring a certain amount of deposits to the institution. The deposit broker can then offer these “brokered CDs” to their customers.

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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Apple unveils iPhone 15 Pro and iPhone 15 Pro Max

CUPERTINO, CALIFORNIA Apple today debuted iPhone 15 Pro and iPhone 15 Pro Max, designed with aerospace-grade titanium that's strong yet lightweight to deliver Apple's lightest Pro models ever. The new design also features contoured edges and a customizable Action button, allowing users to personalize their iPhone experience. Powerful camera upgrades enable the equivalent of seven pro lenses with incredible image quality, including a more advanced 48MP Main camera system that now supports the new super-high-resolution 24MP default, the next generation of portraits with Focus and Depth Control, improvements to Night mode and Smart HDR, and an all-new 5x Telephoto camera exclusively on iPhone 15 Pro Max. A17 Pro unlocks next-level gaming experiences and pro performance. The new USB-C connector is supercharged with USB 3 speeds — up to 20x faster than USB 2 — and together with new video formats, enables powerful pro workflows that were not possible before.¹ And with the addition of Road-side Assistance via satellite, the iPhone 15 Pro lineup builds on Apple's innovative satellite infrastructure to connect users to help if they have car trouble while off the grid.

iPhone 15 Pro and iPhone 15 Pro Max will be available in four stunning new finishes, including black titanium, white titanium, blue titanium, and natural titanium. Pre-orders begin Friday, September 15, with availability beginning Friday, September 22.

"This is the most pro lineup we have ever created, with a state-of-the-art titanium design, the best iPhone camera system yet that enables game-changing new workflows, and the A17 Pro chip, which ushers in a new chapter of performance and games never before seen on iPhone," said Greg Joswiak, Apple's senior vice president of Worldwide Marketing.

"iPhone 15 Pro and iPhone 15 Pro Max represent the best of Apple design and industry-first innovations to help enrich the everyday experiences of our users, while enabling them to unleash their creativity."

A Stunning, Lightweight, and Durable Design

Available in 6.1-inch and 6.7-inch display sizes,² iPhone 15 Pro and iPhone 15 Pro Max feature a strong and lightweight titanium design — a first for iPhone. This premium alloy — the same used in spacecraft — has one of the highest strength-to-weight ratios of any metal, making this Apple's lightest Pro lineup ever. Both models feature a new refined brush texture, contoured edges, and the thinnest borders on iPhone. The Pro lineup is built to last, combining the strength of titanium with the toughest back glass in a smartphone and the industry-leading Ceramic Shield on the front. Using an industry-first thermo-mechanical process, the titanium bands encase a new substructure made from 100 percent recycled aluminum, bonding these two metals with incredible strength through solid-state diffusion. The aluminum frame helps with thermal dissipation and allows the back glass to be easily replaced. This new design highlights the Super Retina XDR display with Always-On and ProMotion technologies for an exceptional viewing experience.

The all-new Action button replaces the single-function switch used to toggle between ring and silent, offering additional options so users can choose between quickly accessing the camera or flashlight; activating Voice Memos, Focus, Translate,³ and accessibility features like Magnifier; or using Shortcuts for more options. A press-and-hold gesture with fine-tuned haptic feedback and visual cues in the Dynamic Island ensure

the new button launches the intended action.

A Powerful Pro Camera System for More Creative Control

Through a deep integration of hardware and software, the advanced camera systems on iPhone 15 Pro and iPhone 15 Pro Max both pack the equivalent of seven pro lenses — all enabled by A17 Pro. With the power of computational photography, the 48MP Main camera, built exclusively for the Pro lineup, gives users even more flexibility with a new 24MP super-high-resolution default, offering incredible image quality at a practical file size ideal for storing and sharing. The Main camera allows users to switch between three popular focal lengths — 24 mm, 28 mm, and 35 mm — and even choose one as a new default. In addition to 48MP ProRAW, the Main camera also supports 48MP HEIF images with 4x more resolution. iPhone 15 Pro features an expansive 3x Telephoto camera, and iPhone 15 Pro Max provides the longest optical zoom ever on iPhone: 5x at 120 mm. Great for close-ups, wildlife photos, and catching the action from further distances, the new Telephoto camera on iPhone 15 Pro Max has an innovative tetraprism design with a combined optical image stabilization and autofocus 3D sensor-shift module, Apple's most advanced stabilization system yet.

Next-generation portraits on iPhone 15 Pro and iPhone 15 Pro Max feature sharper detail, more vivid colors, and better low-light performance. For the first time, users can take portraits without having to switch to Portrait mode. When there's a person, dog, or cat in the frame, or when a user taps to focus, iPhone automatically captures depth information, so users can turn photos into stunning portraits later in the Photos app on iPhone, iPad, or Mac. For greater creative control, users can also adjust the focus point after the photo has been taken.

Additional features that benefit all cameras on iPhone 15 Pro and iPhone 15 Pro Max include:

Night mode gets better with sharper details and more vivid colors, now powered by the Photonic Engine, including Night mode portraits, enabled by the LiDAR scanner.

New Smart HDR captures subjects and the background with more true-to-life renderings of skin tones, while ensuring photos have brighter highlights, richer midtones, and deeper shadows when viewed in the Photos app. This advanced HDR rendering is also available to third-party apps, so images can look even better when shared online.

The best quality video in a smartphone is upgraded thanks to A17 Pro, with improvements in low-light video and Action mode. The preferred smartphone for creative pros and filmmakers gets even better with new pro workflows. Users can now get up to 20x faster transfer speeds with an optional USB 3 cable. iPhone and third-party solutions like Capture One also help photographers create a pro studio, allowing them to shoot and instantly transfer 48MP ProRAW images from iPhone to Mac. ProRes video can be recorded directly to external storage, enabling higher recording options up to 4K at 60 fps, and greater flexibility on set when using iPhone as the main camera. iPhone 15 Pro also introduces a new option for Log encoding and is the first smartphone in the world to support ACES, the Academy Color Encoding System, a global standard for color workflows.

Coming later this year, iPhone 15 Pro will add a new dimension to video capture with the ability to record spatial video for Apple Vision Pro. Users will be able to capture precious moments in three dimensions and relive those memories with incredible depth on Apple Vision Pro when it is available early next year in the U.S.



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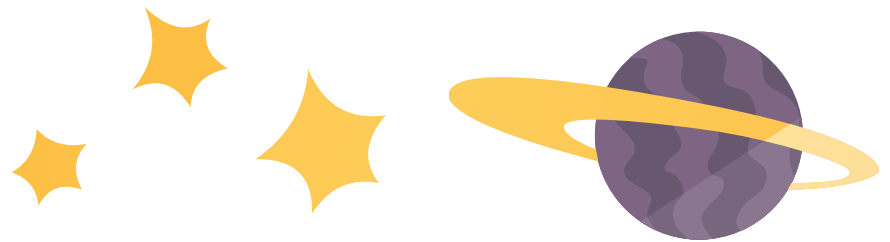
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Getting Started: Simple Steps for Finding and Choosing Child Care

Finding the right child care can sometimes be a stressful experience. There's a lot of information to consider. It may feel overwhelming at times.

Here are some simple steps that can guide your child care search and make sure you have all the information needed to make the best choice for your child.

Learn the basics.

Understand your "child care options."

Learn "how child care programs are licensed and regulated" to ensure children's health and safety.

Learn about "additional quality standards" that help programs go beyond licensing requirements to provide high-quality care to help children learn, grow, and get ready for school.

Search for child care programs in your area.

Use your state or territory's online child care search tool. States and territories are required to have an online child care list or search to help you find child care. To find your state or territory's online child care search, visit the "Find Child Care" now page.

Investigate.

Review the information that your state or territory provides about child care providers on their online child care search or child care consumer education website. This information can help you make informed child care choices. To find your state or territory's child care consumer education website, select your state or territory on the "See Your State's Resources" page and review the "Understanding and Finding Child Care" tab. Here are some specific things to look at.



Licensing Status

Check to see if the program is licensed, registered, certified, or legally licensed-exempt. Also, see if the program's license been suspended or revoked. To learn more about how child care is regulated, visit ChildCare.gov's "How is Child Care Regulated to Ensure Children's Health and Safety?" section.

Inspection Reports

Look at each program's inspection reports to see if the program has violated any health and safety requirements and if and how they fixed those violations. You can also see if there was a child care complaint filed against the program that was found to be valid.

To find your state or territory's online child care provider licensing and monitoring reports, select your state

or territory on the "See Your State's Resources" page and review the "Understanding and Finding Child Care" tab.

Quality Ratings

Child care quality ratings are how states measure and improve child care program quality. States use these ratings to share information about the quality of programs in a way that is helpful and understandable. To see if your state or territory has a child care rating system and learn more about it, select your state or territory on the "See Your State's Resources" and review the "Understanding and Finding Child Care" tab.

Contact each program.

Ask these questions to help determine if the program meets your child and family's needs.

Are they licensed? If not, are they

legally licensed-exempt?

Do they have space for your child(ren)?

What are their hours of operation?

What is the cost of care?

If you receive child care financial assistance from your state or territory, ask if they accept child care assistance payments.

When can you schedule a time to visit (in-person or virtually)?

Visit several programs.

It's important to visit each program to experience the environment first-hand.

Download or print a "Look, Listen, and Ask: Choosing Child Care" tip sheet for the type of program and take it on your visit.

Use the tip sheet during your visit to make sure you look at, listen to, and ask about key program features, which will help you pick the best program for your child.

Because of the current pandemic, some programs may not be able to offer in-person tours at this time. In this case, discuss virtual tour options with programs you are considering. Woman at desk think and writing.

Consider all the information you found.

How did you feel when you called and visited the program? Did you feel welcome? Were the children happy and engaged in age-appropriate activities? Are you confident your child will be happy and safe there?

Which provider made you feel most comfortable?

Source: <https://childcare.gov/consumer-education/steps-for-finding-and-choosing-child-care>

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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 community 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-demand 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 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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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 acci-

dentally 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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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 financ-

ing 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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What's the Difference Between a Funeral and Memorial Service?

Have you ever planned a funeral or memorial service? If you haven't, then you're in good company. Most people haven't. That's why it's not surprising that you may not know the difference between funeral and memorial services. But today, we're going to break things down, and hopefully, clear things up.

“Funeral” as a General Term

First, let's talk about the word “funeral.” Often, it's used in two different ways.

The word “funeral” can be used in a general sense to refer to the entire process of taking care of the body after death including all associated services. So, “Our family is planning the funeral” could mean either a traditional service or a memorial service, burial or cremation, simple or elaborate. As a culture, we've used the word “funeral” for so long that no matter what kind of service it may be, we still use “funeral” in a general sense in our conversations.

However, there is a second meaning to the word that more directly applies to our topic today.

What's the Difference Between a Funeral and Memorial Service?

At the risk of sounding anticlimactic, the difference between the two is quite simple: is the body present or not?

Funeral Service

At a funeral service, the body is present, often in a casket in a place of honor. Considered the traditional way of putting a loved one to rest in our culture, the funeral service often features common elements, such as the presence of a casket, religious rituals (if applicable), and post-funeral burial. They also tend to take place in certain traditional locations.



Memorial Service

At a memorial service, the body is not present, though there may be an urn or a portrait in a place of honor. The specific nature of a memorial service can vary on a case-by-case basis depending on the choices you make. In general, though, a memorial service is a ceremony that memorializes and honors the deceased without the body present (regardless of whether burial or cremation is chosen).

And that's the main difference between the two. However, let's go a little deeper.

What are My Service Options?

Most of the time, we associate a memorial service with cremation. However, did you know you can have a viewing, visitation, and traditional service with cremation? Funerals (general use, here) are becoming more and more customizable, so there are lots of options available.

HERE ARE 3 BASIC TYPES OF SERVICES: Traditional Service with Burial

Traditional burial may be what comes to mind when you first think “funeral.” A long-time practice, traditional burial typically includes a viewing or visitation, a funeral service (with body present), a graveside committal, and often, some sort of informal gathering following the conclusion of services. After services are concluded, the body is taken to a cemetery and buried according to the family's wishes.

Traditional Service Before Cremation

Believe it or not, you can have a traditional ceremony, viewing, and/or visitation even if you select cremation. You can choose a private family viewing or a public visitation. You could even hold a full funeral with the body present using a rented ceremonial casket. After the services are concluded, the body will be taken to the crematory so that cremation can take place.

Memorial Service After Cremation

On the other hand, you can plan a memorial service where cremation takes place before the service. Most often, the family will place the urn or a portrait in a place of honor. If the family has elected to bury the urn, then there may be a committal service, but otherwise, it's common to invite guests to an informal gathering (like a meal or reception) where they can share stories and memories.

No matter what type of service you select – funeral or memorial – the most important thing you can do is create a meaningful and healing event. With a personalized ceremony, you can give grieving loved ones a solid foundation by creating a special moment in time that can bring comfort and peace, allow everyone to say goodbye, and encourage each person to start the grief journey on the right foot.

After all, the funeral or memorial isn't for the dead; it's for the living. It's a chance to share stories, to reminisce about the sweet memories, to cry, to give and receive support, and most of all, to express what's deep in our hearts as we say goodbye.

Hopefully, you have a better understanding of the differences between funeral and memorial services as well as a general idea of the types of services that are available to you. There are other options – like natural burial or burial at sea or scattering – so make sure to talk with a reputable funeral home in your area. They can discuss all the options with you so that you can make decisions that balance your own personal wishes with the emotional needs of your family.

Source: <https://www.funeralbasics.org/difference-funeral-memorial-service/>



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Navigate the Waters of Funeral Trusts

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

What is preplanning a funeral?

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

What is a funeral trust?

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

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

In the United States, an IFT is often considered an eligible expense during the social services spend-down process. That means the money deposited



in the trust is exempt as a countable asset from any financial look-back period that helps determine eligibility for government healthcare services, such as Medicaid.

Revocable funeral trusts can be cancelled. According to the National Care Planning Council, a revocable trust can be created by anyone and, at a later date, can be dissolved by the person who originally created it.

Various organizations oversee the

investment and management of pre-paid funeral trust accounts.

When is a trust unnecessary?

In certain instances, a funeral trust will not be needed. Those who have the means to fund long-term care services and will not need assistance later in life may not want their money locked up in a trust. Others opt for life insurance policies to pay for funeral needs.

Assistance with funeral trusts

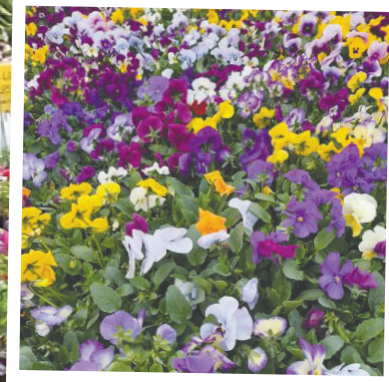
Funeral homes may work directly with companies that manage funeral funds. Speak with a funeral director if you want to learn more about trusts. Trusts also can be established by working with an elder care attorney or with a funeral trust agency.

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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ProGreen to offer more new plants and products than ever before

We will be entering our 32nd year at **ProGreen Garden Center** in 2024, and are excited to be offering more new plants and products than ever before. Last year we became a member of **Master Nursery Garden Centers**, a national association of independent garden centers. Membership makes available to us many more resources than we might not have



had otherwise, meaning now we can offer so much more in the greenhouses, nursery and garden shop. We have now partnered with major nurseries like **Monrovia Nursery**, **Lake County Nursery and Lincoln Nurseries**, sourcing quality stock from across Indiana and the midwest, and even from Oregon and Connecticut.

ProGreen also now offers quality soils and soil amendments from **Coast of Maine**, known for quality and specialized products for your gardens, pots and landscapes. We also have become known as a destination for quality pottery from **Jackson Pottery** of Texas, and we now stock over 500 pieces of decorative earthen pottery from them, as well as hundreds of pieces of composite, plastic, wooden and terra cotta planters from around the country.

Flower and vegetable gardening has become more popular over the

years. Whether annual flowers, baskets and planters, vegetable plants, perennials or trees and shrubs, you will find hundreds of varieties in our greenhouses, nursery and new outdoor sales area at **ProGreen Garden Center**.

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the **Wild Delight** brand in our garden center. **Wild Delight** has a broad variety of pure mixes aimed at particular birds from which to choose. No fillers are in the blends, only pure bird food, and information and educational support is available, as well as a frequent buyers' program through which you can earn free feed. **Wild Delight** is sold at big box stores and at online retailers as well, but we have priced ours at below any of their prices, so please visit us soon to take advantage and start or continue your bird-feeding hobby.

ProGreen also offers professional landscape design and installation. Whatever your needs and dreams are, from a single tree to a full landscape, call on our professional designers to make your hopes and desires for the outdoors come to reality. A pleasant outdoor appearance and experience is not only good for the homeowner, but increases a home's value and appeal.

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7 ways to save on food

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

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

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

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

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

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

4. Stock up on staples. Be on the



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

5. Embrace dried and canned beans. Beans offer filling fiber and protein for relatively little cost. They also can be added to meat or vegetable recipes to bulk up dishes.

6. Plan ahead. Planning ahead can save big bucks. Peruse sales before leaving the house and spend time visiting a few different stores to save more money. Make use of store coupon apps to preload savings that can be used at checkout.

7. Explore frugal recipes. Skipping meat or other expensive items once in awhile can help reduce food bills. Save expensive items for treats, which can make you appreciate them that much



more. The same concept can be used for dining out.

It is relatively easy to save money

on the cost of food when consumers make a commitment to being more frugal.

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How to Choose a Fencing Company

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

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

Here's what you should look for:

EXPERIENCE

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

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

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

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

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

INSURANCE

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

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

QUALITY OF WORK

The most important thing to consider is the quality of work you can expect

to get.

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

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

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

REPAIRS

Finally, make sure you understand the process for undertaking any repairs that might be required on your fence.

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

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

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

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



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THE PROS AND CONS OF MANUFACTURED STONE VENEER

By: REBAC Staff

Natural stone is one of the oldest and most beautiful building materials, used for everything from fences to fireplaces and exterior siding. It's also one of the most expensive building products. As a result, it's no wonder that manufactured stone veneer (also called faux stone or cast stone) has become an appealing alternative to natural stone.

Artificial stone is made from a mixture of cement, natural aggregates, and pigments. The end product is convincingly realistic, especially if the molds are cast from natural stone pieces.

With a wide range of interior and exterior applications, manufacturer stone veneer can substantially elevate a home's appearance and provide a solid return on investment.

For example, according to Remodeling Magazine's 2020 Cost vs. Value Report, if you replace 300 square feet of vinyl siding running along the bottom third of a street-facing façade with manufactured stone veneer, you can expect to recoup nearly 96 percent of the project's cost.

Artificial veneers are usually installed one individual "stone" at a time, using mortar. They can, however, come in small panels with several "stones" arranged together.

Advantages

Artificial stone veneer siding is long-lasting and durable. Manufacturers' warranties range from 20 to 75 years. If properly installed, faux stone veneer siding is maintenance-free and more fire-resistant than wood or vinyl siding.

It's also a versatile building product. Since stone veneers are substantially lighter, they can be used in applications that would not support the weight of natural stone, including your home's entire exterior.

In addition to being a less expensive material, manufactured stone



veneers are also more affordable in terms of labor costs to install, compared to natural stone.

Disadvantages

No exterior house siding is watertight, and manufactured stone siding is no exception.

Moisture problems can occur if stone veneer siding is not installed correctly, and water becomes trapped behind the veneer. Common issues include improper backing materials, missing flashings, and insufficient sealant caulking around windows, doors, vents, and other cut-outs.

Poor installation can lead to significant problems, including

water leaks, moisture accumulation between exterior and interior walls, mold, wood rot, and structural damage. Improper installation can lead to thousands of dollars in repairs.

In terms of cost, manufactured stone veneer is less expensive than natural stone, but it still costs substantially more than vinyl and several other siding options.

Additional Considerations

If you're interested in buying a home that is partially or fully sided with manufactured stone veneer, make sure a reputable home inspector tests for moisture levels behind the veneer before purchasing. By the time problems surface, the dam-

age can be extensive and expensive to correct.

If you want to update your current home's curb appeal with faux stone, learn more about common issues with flashing, water retention, and joint sealants around windows, doors, and vents so you can discuss this with your contractor. The Masonry Veneer Manufacturers Association offers a detailed installation guide.

Stone veneers are also an excellent option for many DIY-friendly interior projects. Consider using it for accent walls, kitchen backsplashes, or to upgrade a tired fireplace facade.

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Finding Your New Apartment



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

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

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

START SEARCHING

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

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

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

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

sources.

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

THE INSPECTION

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

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

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

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

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

and preps the apartment between tenants.

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

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

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

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 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 variety of price points. From the most expensive to the lower-price selections, all could have an im-



portant 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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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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WELLNESS UPDATE:

Untreated hearing loss and dementia are linked.

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

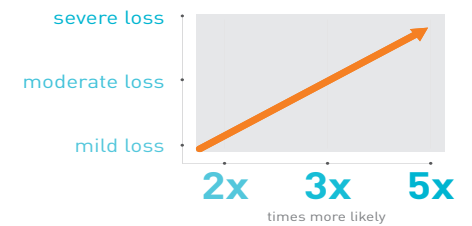
Though all human brains become smaller with age, **shrinkage is accelerated** in adults with hearing loss.³



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



Adults with untreated hearing loss are more likely to **develop dementia**.²



Why? Researchers have two theories:

1

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

2

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

Treat hearing loss before it's too late.



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SOURCES: ¹http://www.hopkinsmedicine.org/news/media/releases/hearing_loss_accelerates_brain_function_decline_in_older_adults | ²http://www.hopkinsmedicine.org/news/media/releases/hearing_loss_and_dementia_linked_in_study | ³http://www.hopkinsmedicine.org/news/media/releases/hearing_loss_linked_to_accelerated_brain_tissue_loss_ | ⁴http://www.hopkinsmedicine.org/news/media/releases/hearing_loss_accelerates_brain_function_decline_in_older_adults



Hearing Loss Accelerates Brain Function Decline in Older Adults

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

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

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

“Our results show that hearing loss should not be considered an inconsequential part of aging, because it may come with some serious long-term



consequences to healthy brain functioning,” says Lin, an assistant professor at the Johns Hopkins University School of Medicine and the university’s Bloomberg School of Public Health.

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

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

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

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

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

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

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

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

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

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

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

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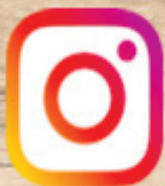
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What is a functional mushroom?

What could it do for me?

A functional mushroom is one that has adaptogenic properties and health benefits beyond its nutritional content. Adaptogens are plant compounds that help the body adapt to all types of stress, whether chemical, biological, or physical. As a result, we can ward off illnesses or diseases caused by stressors and maintain internal homeostasis. According to research examining adaptogens' overall ability to prevent illness and treat viral respiratory infections, these compounds are effective in stimulating the immune system, reducing inflammation, detoxifying and repairing damaged cells, exhibiting antiviral properties, and improving quality of life generally.

While mushrooms have varying nutritional profiles, many types have similar, overlapping health benefits, such as those linked to the immune-boosting plant compounds (or phytonutrients) they contain. Some unique components of mushrooms are beta-glucan, which is primarily found in the fungal cell wall and consists primarily of beta-D-glucose. In many studies, beta-glucan stimulates the host's immune response to fight bacterial, viral, fungal, or parasitic infections.

Mushrooms also contain adaptogens, which help the body resist physical, biological, and chemical stresses. They promote normal functioning during stress, and protect against stress-related damage.

Let's take a look at some of these buzz-worthy functional mushrooms

Lion's mane, reishi, and cordyceps mushrooms are all known for their anti-inflammatory properties and their ability to support the immune system. Chaga mushrooms are high in antioxidants, while turkey tail mushrooms are a great source of vitamins and minerals.

Let's explore the benefits of each mushroom in more detail. By stimulating the production of cytokines, proteins vital to cellular communication, chaga mushroom extract supports immune function. A better communication between immune system cells will help them combat infections more effectively. In recent studies, chaga mushrooms have been shown to slow tumor growth associated with breast, cervical, and lung cancer. Chaga mushroom tea may alleviate digestive complaints like indigestion and bloating. When the body doesn't produce enough enzymes, digestion is often poor. In addition to protecting your digestive system, chaga mushrooms produce digestive enzymes. Furthermore, this mushroom reduces the effects of aging and promotes physical endurance in people with type 2 diabetes.

A natural energy booster, cordyceps is often used in complementary and alternative medicine (CAM). Cordyceps also protects against fatigue, high blood pressure, upper respiratory infections, inflammation, and kidney problems. Additionally, cordyceps may boost libido (sex drive), slow aging, and prevent cancer, according to some herbalists.

Lion's mane is shown to increase Nerve Growth Factor (NGF) levels, which protects us against memory-damaging degenerative brain diseases. Studies have shown that lion's mane can reduce irritability and anxiety, in addition to improving memory and concentration. There is also evidence that lion's mane boosts immunity. As we breathe in, harmful pathogens enter the body through the mouth or nose. The lion's mane stimulates the immune system by stimulating gut bacteria.

The Reishi mushroom supports calmness in a world filled with stress and anxiety. Studies have shown that reishi contains the active compound triterpene, which reduces stress, improves sleep, boosts mood, and improves focus. Triterpenes in Reishi have also been shown to increase white blood cells' activity, which stimulates natural killer cells to fight infections. It is known that Reishi is contraindicated with drugs such as blood thinners, chemotherapy medication, and immunosuppressants.

It has been known for thousands of years that Shiitake mushrooms reduce inflammation and boost longevity in addition to their superb taste. The antiviral and antibacterial properties of shiitake mushrooms go beyond their B vitamin content. Shiitake mushrooms have been shown to reduce fat accumulation and prevent weight gain. Furthermore, it can boost immune function, improve cell function, and decrease inflammation. In cases of "auto-im-

mune diseases" such as multiple sclerosis, systemic lupus erythematosus, rheumatoid arthritis, or other conditions, shiitake mushrooms might enhance immunity. It could worsen auto-immune symptoms. Avoid using shiitake mushrooms if you have one of these conditions. Hypereosinophilic syndrome patients shouldn't use shiitake mushrooms as it might worsen it.

Last but not least, Turkey tails have been used in traditional medicine for thousands of years. Turkey tails contain antioxidants and other health-promoting compounds that may boost immunity, improve gut health, reduce inflammation, and enhance standard cancer treatments' efficacy. Turkey tail supplements should not be taken if you: Are pregnant or breastfeeding: No research has been conducted on turkey tail safety for pregnant or breastfeeding people. Have diabetes: Turkey tail may lower blood sugar levels and drop too low when taken with diabetes medications.

There are numerous mushroom supplements on the market, but not all are equal. Therefore, choosing a supplement with organic mushrooms grown under strict safety and purity standards is crucial. When you choose a high-quality, pure supplement, you'll experience the most effective results. Our goal at Davidson Greenhouse & Nursery is to provide our customers with functional mushrooms that are organic and pure for use in everyday life!

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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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BEFORE



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Choosing a Painting Contractor

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

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

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

PREVIOUS WORK

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

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

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

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

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

DESIGN HELP

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

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

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

DETAILS

Consider all the details before signing a contract.

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

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

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

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The Importance of a Home Inspection:

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One crucial step in the home-buying process is the home inspection. It serves as a safeguard for buyers, allowing them to identify any major issues with the property before closing the deal. This article explores the significance of home inspections and how they can benefit buyers and sellers of real estate properties.

What is a Home Inspection?

A home inspection involves hiring a professionally licensed inspector to thoroughly assess the key visually accessible components of a home, such as its structure, roof, electrical system, and HVAC. Typically scheduled after the seller accepts the buyer's offer, the inspection provides valuable insights that can influence pre-closing negotiations.

Cost of a Home Inspection:

Buyers are responsible for scheduling and paying for the inspection, which usually costs between \$300 and \$500. Factors such as the size of the home may affect the price along with any additional services which may be needed. Depending on the property, additional specialty inspections for Termites, Radon Gas, Mold, Water Analysis, Well, Sewer Scope, or Septic may be necessary.

Average Cost
for a Home Inspection

\$446⁰⁰

Area Average

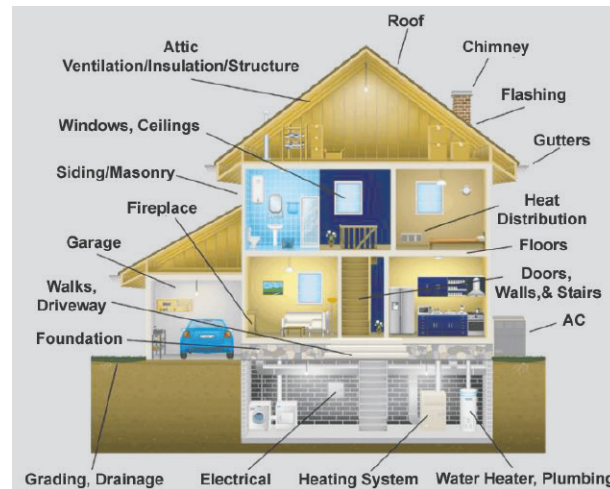
Low End \$310 ————— \$513 High End



AWPHomeInspections.com/blog

What our Inspector Looks For:

During a home inspection, the inspector examines various aspects of the property, including the structure, plumbing, electricity, HVAC, kitchen, exterior, roof, and attic. Their goal is to identify any issues that may impact the property's value or pose potential problems.



Duration of Your Home Inspections:

The duration of a home inspection depends on the size of the property. Generally, it takes a couple of hours to thoroughly inspect the house, including climbing on the roof and testing the HVAC system, electrical outlets, and plumbing. Buyers are encouraged to attend the inspection to gain firsthand knowledge of any concerns.

Understanding Your Inspection Report:

After the inspection, the inspector provides a detailed report within 24 hours. The report is sent through an online portal. Reviewing the report with your real estate agent is crucial. It helps prioritize the identified issues and helps to estimate repair costs.

Based on the information in your report, you can negotiate with the seller to address the most critical repairs.

Steps After the Inspection:

Once you have reviewed the report, work with your representative to prioritize repairs and determine an appropriate course of action. If the seller refuses to address essential repairs or provide compensation, you may consider backing out of the purchase contract, given the presence of a contingency clause. Alternatively, if an agreement is reached, ensure a follow-up inspection is conducted before closing to verify the completion of repairs.

A home inspection is a vital step in the home-buying process that protects buyers from unexpected expenses and potential risks. By obtaining an independent evaluation of the property's current condition, buyers can make informed decisions and negotiate necessary repairs with the seller. Prioritizing transparency and due diligence ensures a smoother and more satisfying home purchase experience.

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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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2 Select a streaming device

There are many ways to watch – from smart TVs and gaming consoles to a wide array of dedicated streaming devices. Our current favorite streaming device is the Roku® Streaming Stick® 4K.

3 Find the right streaming services for you

Streaming TV has many options, so we partnered with MyBundle.TV to help find the right streaming services for you. Simply answer a few brief questions about your viewing needs and we'll help you find the best and most economical streaming options available to you.

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So, saving money sounds great. You're aware of the technical requirements. Now, how do you know what services are best for you?

First, make a list of your must-have channels and / or series. Then, visit streaming.tipmont.com and answer the questions as comprehensively as possible.

When you're done, the tool will give you personalized options based on your preferences.

streaming.tipmont.com is a free service and anyone can use it — even someone who's not a Tipmont member!

Shop around and compare key features

Not all streaming services are created equal, so look at what features they offer for their monthly cost.

Do you have a big family? You'll want to see how many individual streams you can have at once.

Want local channels? Make sure any live-TV service you choose offers those channels. (Most do.)

Need to stream on your schedule? Compare DVR (digital video recording) aspects of live-TV services.

Travel often? You may be able to download titles to a phone or tablet to watch without internet.

Types of streaming services

We mentioned "live TV" above. It's



one type of streaming service. Live-TV streaming offers channels and networks that air programs in real time, often with recording options to watch later (and skip the ads!)

"On-demand" is the other type — like visiting the library with nothing ever checked out. On-demand streaming offers series and movies at the press of a button — whenever you're ready to watch them.

Streaming services to know

LIVE TV

YouTube TV: The most popular live-TV service — with the largest number of popular channels at its base price, unlimited DVR space and a nine-month viewing period for all recordings.

Hulu Live (w/ Disney+ or ESPN+): Another top-tier live-TV service, adding original on-demand programming to a live-TV interface. You can also bundle Disney+ and / or ESPN+ for more family and sports options.

Sling / Philo: If you're OK sacrificing top channels, DVR space and some local channels to save more money, these services may suffice.

ON-DEMAND

Netflix: The first big streaming service remains a giant. Netflix creates the most original series, films and documentaries of any on-demand service while rotating popular existing shows and movies.

Amazon Prime Video: Do you subscribe to Amazon Prime? You already have Amazon Prime Video. (If not, it's available a la carte.) A large mix of original and catalog programming, plus some NFL games.

Max: Want HBO and Discovery Channel programming? This is the exclusive streaming home for nearly all such films and series, as well as "Friends," "Harry Potter" films and the "Lord of the Rings" franchise.

Peacock: NBC's streaming service is the only place to find "The Office," Premier League soccer and (for now) "Yellowstone." Plus, it offers live NFL games, as well as occasional Big Ten conference sports.

Paramount+: You can also find live NFL games on this CBS-affiliated streaming service — along with the "Star Trek" franchise, the Paramount Pictures film library, Nickelodeon, Comedy Central and originals.

Apple TV+: There isn't a back catalog of movies or series on Apple TV+. But its originals (including "Ted Lasso" and the underrated "For All Mankind") are a big draw, as well as increasing live sports options.

Tubi: Here's proof that not all appealing streaming services come with a monthly cost. Tubi offers live channels and thousands of rotating films and series — including many popular classics — for free.

The Roku Channel: This is similar to Tubi, albeit available exclusively to those who use Roku devices to stream. Here, you'll find another bonanza of live and on-demand films, series and more at no cost.

Wrapping up and learning more

That's a quick run through some basics about streaming. But information is power, and we hope you feel a little less anxious about making a switch that can keep you entertained while saving you a bit of money.

Want to learn even more about streaming? Get a live demonstration of what it looks like? Ask any follow-up questions you might have?

Sign up for a Tipmont Streaming 101 seminar — free, in-person and open to the public — at tipmont.com/101. We offer classes in Linden and Lafayette, so register today.

Eager to jump into streaming entertainment but unsure where to start, what to choose or whether it's worthwhile?

Tipmont is here with Streaming 101, which offers some quick tips and tidbits to consider.

Streaming costs have gone up, but you're still likely to save over cable / satellite

When it comes to streaming, ask yourself two questions:

1. Do I have fast, reliable home internet service? (If you have Tipmont fiber, the answer is yes!)
2. Do I pay more than \$75 per month for cable or internet service?

Chances are you'll also answer "yes" on the second question — as average monthly cable or satellite bills continue to hover near \$200 (with all applicable fees and taxes considered).

Monthly costs for streaming services have also increased. But you're still likely to save several hundred dollars a year without sacrificing the series, sports and movies you love to watch.

What do I need to stream at home? You'll need three things:

1. A fast, reliable internet connection
2. A streaming device (such as a Roku) or a smart TV (one that's able to connect to the internet)
3. Access to a streaming service (such as Netflix, YouTube TV, Disney+ or many more)

A recommendation for Roku

If you've bought a TV in the past few years, chances are good you have a smart TV. You might think a Roku device would only make sense for a TV that can't connect to the internet.

However, each TV manufacturer uses a different screen interface — which can be confusing and make it difficult to find what you want to watch.

For a low one-time cost, a Roku Streaming Stick 4K gives you a simple screen interface that is easy to use, a user-friendly



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What You Can Do About Trash Pollution

We all play a role in helping to prevent and remove trash in the environment. You can take action at home, school, and work to ensure a cleaner community and healthier waters.

Reduce Consumer Waste

The most effective way to prevent trash from polluting our waterways is to reduce the amount of waste you create.

Replace single-use plastic packaging, bottles, and containers with reusable products or eliminate packaging when possible. Discover 10 ways to Unpackage Your Life page.

Buy used clothing and household items.

Repair, rather than replace, broken items.

Learn more about how to Reduce, Reuse, and Recycle.

Dispose of Waste Properly

Marine litter is often the result of poorly-managed trash on land. If trash is intentionally or accidentally littered on the ground, wind or rain can carry it into nearby waterways. The trash then travels downstream and can ultimately, end up in the ocean.

Never litter. Put trash in the appropriate bins and do not leave trash next to- or on top of an overflowing bin.

Go to your municipality's website to learn how to properly dispose of your recyclable and non-recyclable waste. Be sure to recycle more, recycle right.



Take these steps to prevent trash from escaping from your outdoor trash bins on collection day:

Keep your lid closed and don't overflow the trash bin.

Put trash outside shortly before pickup.

Properly dispose of your Personal Protective Equipment (PPE). Remember to throw your masks, wipes, and

latex gloves in the trash and not in the recycling bin, street, parking lot, or sidewalk.

Volunteer in Your Community

There are many ways that you can take action in your own community to reduce the amount of trash in streams, rivers, lakes, and oceans. Here are a few suggestions:

Organize and participate in local waterway cleanups.

Collect data on what you find!

Use the Marine Debris Campus Toolkit to bring positive change to your university.

Invite your friends, family, and classmates to join in!

Learn More and Spread the Message

Learn more about how trash enters our waterways and impacts our communities, economies, and natural ecosystems. Share what you learn with your family, friends, and peers. Learn basic information about aquatic trash from the EPA Trash Free Waters website and go deeper by checking out these helpful websites and resources.

Read the Trash-Free Waters newsletter or watch our webinar series to stay up to date with recent trash capture projects and research efforts.

SOURCE: <https://www.epa.gov/trash-free-waters/what-you-can-do-about-trash-pollution>



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10 Unexpected Benefits of Replacing Old Windows

Windows are one of the most important features of a home, offering protection from the elements and tons of curb appeal. But as windows age, they can seriously drain your energy costs, look outdated, and cause other problems in the home. Replacing your old windows with brand new ones comes with many benefits, some you may not have considered. We've gathered the top unexpected benefits of replacing old windows, as well as how to know you need to replace your windows, and everything you should know when choosing new windows.

1. Energy Savings - One of the most important and most popular benefits of replacing windows is the energy savings. New windows are designed better than ever to keep out the elements and protect your home environment. Keep the cold air out in the winter, and keep the hot air out and block sunlight in the summer. New windows are better insulated and reduce drafts, which means your furnace and air conditioner won't have to work quite as hard. You'll save money on your energy bills, reduce wear and tear on your HVAC system, and feel better about using less energy and reducing your carbon footprint.

2. Increased Comfort - Preventing drafts coming from your windows is about more than energy savings — it's more comfortable for everyone inside too. Properly installed, new windows have a much better seal between the window frames and the home, so you won't feel drafts like you might with older windows. Also, newer windows use double or triple panes of glass, with a thin layer of argon gas in between those panes. This technology reduces the transfer of heat through the windows and blocks some of the sun's rays, re-

ducing the greenhouse effect of sunlight through your windows. You can enjoy a more comfortable indoor temperature year-round with new windows.

3. Increased Home Value - Do new windows increase home value? Absolutely! With any home improvement project, homeowners want to know if the upgrade will be worth it, and new windows can bring you a significant return on your investment (ROI) — up to 72%. Homebuyers are aware of the investment cost of installing new windows and will be concerned with the age of a home's windows. Brand new windows are attractive to potential buyers because they know they won't have to replace the windows for a long time. There's also the added perk for buyers of knowing energy bills will be lower with new windows.

4. Safety - New windows provide several benefits regarding safety and security that you may not have considered. For one thing, newer windows are often made from tempered glass or laminated glass, both of which are less likely to shatter into sharp, jagged shards if the window gets broken, minimizing the chance of injury. New windows also have safety features like locks and sensors that make them harder to force open and break into from outside, keeping you safer and more secure in your home. Lastly, new windows also have better functionality than older windows that may be warped or painted shut. This means newer windows are a much easier escape route from house fires and other emergencies.

5. Noise Reduction - The same features that protect against heat and energy loss through windows — double and triple panes and layers of argon gas — can also provide sound dampening

benefits. Many homeowners are surprised by just how quiet it is inside once their new windows are installed. New windows can block and reduce noises from construction, traffic, and neighbors. Enjoy the peace and quiet of your indoor environment with new windows.

6. Easier Maintenance - Cleaning and maintaining old windows can be a hassle, but the newer windows today have several special features that make cleaning and maintenance much easier for any homeowner. Older wooden window frames need to be refinished every few years, but newer composite frames require so little maintenance they are basically maintenance-free. New window designs also feature easy-to-clean options like tilt-in window frames and sashes so you can clean the exterior of the windows while still inside the home. Some even feature blinds or shades inside of the window panes, making dusting and cleaning much easier.

7. Better Curb Appeal - New windows enhance the look of a home as well — both inside and out. Choose from wood, fiberglass, aluminum, or composite windows in a wide variety of colors and finishes that can enhance the look of your home, complementing existing trim or providing a striking coordinating color to your home's exterior. New windows give a greater curb appeal, which increases your home's value. The windows will also increase the beauty from inside the home, enhancing your overall interior design too.

8. UV Protection - One of the most unexpected benefits of replacing your old windows is the UV protection that new windows can provide. Most people want a home with lots of windows, providing plenty of natural light throughout the rooms. However, with older win-

dows that do not have any UV protection, your home's walls, floors, furniture, and decor are subject to fading and sun damage if too much sunlight comes in through the windows. New windows with double or triple panes with layers of argon gas keep out most UV rays and protect your home's interior from fading and sun damage.

9. Reduced Allergens - Window coverings like curtains, shades, and blinds can harbor dust and allergens and can be difficult to clean regularly. Some modern window designs include options for blinds and shades incorporated right inside the windows. This means that no dust will accumulate on the blinds or shades, and your home will have one less landing place for the dust and allergens that can be so irritating. It's also one less thing you need to clean, and no cords for the blinds mean increased safety for kids and pets.

10. Easier Use - Brand new windows are simply easier to use. Old windows can warp over time, and multiple coats of paint around the framing can make a window difficult to open and close properly. Window locks and handles wear out and become hard to use. New windows take care of this problem and are incredibly easy to use in comparison. They're easy to open and close and often have multiple options for locking and other safety measures. Tilting sashes mean you can clean the outsides of even your upstairs windows easily, and integrated shades and blinds make dusting and window cleaning even easier.

Source: <https://homespireforlife.com/blog/unexpected-benefits-replacing-old-windows/>



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The Benefits of Reading Newspapers

Reading newspaper is a good habit that can provide a great sense of educational value. It carries information about politics, economy, entertainment, sports, business, industry, trade and commerce. With this habit, it will not only enhance your knowledge about general information but it will likewise improve your language skills and vocabulary. Many people have habits of reading daily newspapers that their days

seem incomplete without taking hold of early morning newspapers. Here are some of the benefits that you can get by reading daily newspapers:

- Newspapers carry the news of the world.
- Newspapers provide information and general knowledge.
- Newspapers provide news about a country's economic situation,

sports, games, entertainment, trade and commerce.

- Reading newspaper makes a good habit and it is already part of the modern life. This habit will widen your outlook and will enrich your knowledge.
- Reading newspaper makes you well informed. It enables you to take part in every discussion pertaining to the world's current events.

- Reading newspapers will improve your knowledge in general and it will be easy for you to relate to other people who often talks about current events and politics.
- Through newspapers, you will have a clear idea and understanding of what is happening in your country and the whole world.

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