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The Benefits of Floor Heat Piping

Floor heat piping, also known as radiant floor heating, offers a myriad of benefits that enhance comfort and efficiency in homes and buildings. This innovative heating system operates by circulating warm water through pipes installed beneath the floor, providing consistent and even heat distribution.

One of the primary benefits of floor heat piping is its superior comfort. Unlike traditional forced-air systems, radiant floor heating ensures that warmth is evenly distributed across the entire floor, eliminating cold spots and creating a cozy environment. This is particularly advantageous in rooms with high ceilings, where heat can otherwise rise and be wasted.

Energy efficiency is another significant advantage. Radiant floor heating operates at lower temperatures compared to conventional heating systems, reducing energy consumption and lowering utility bills. The system's efficiency is further enhanced by its ability to retain heat, keeping spaces warm for longer periods.

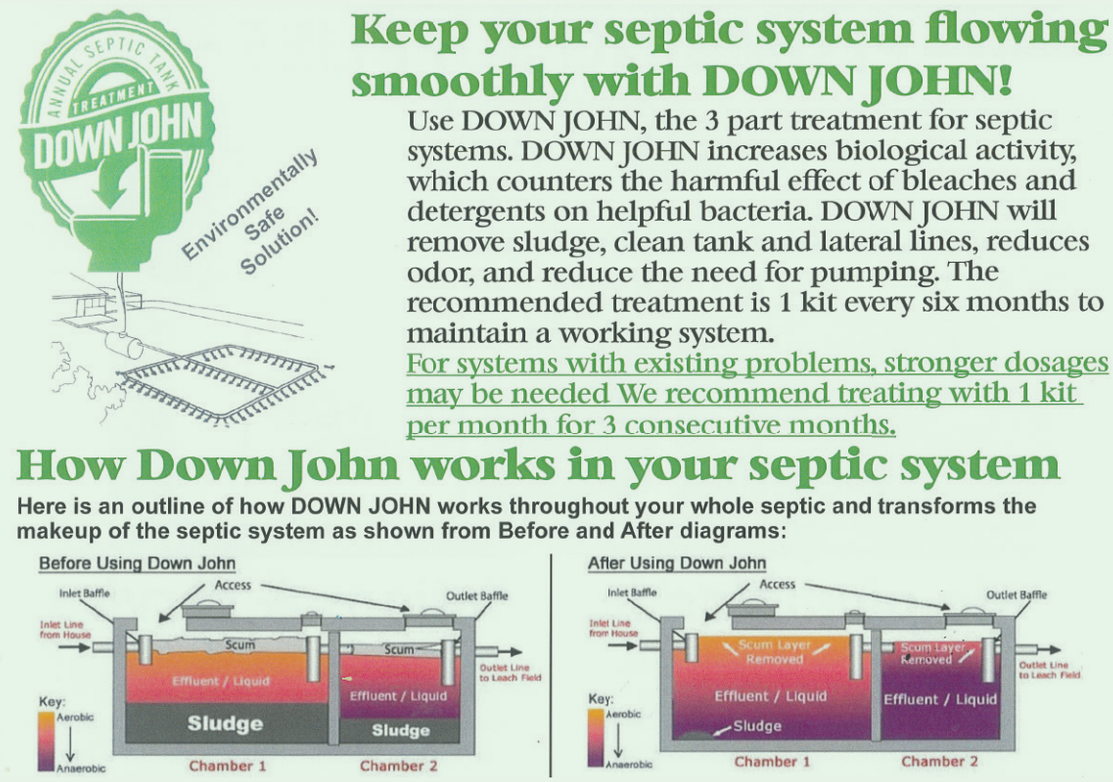
Additionally, floor heat piping contributes to better indoor air quality. Traditional forced-air systems can circulate dust, allergens, and pollutants, but radiant floor heating eliminates this issue, providing a cleaner and healthier environment.

Finally, the silent operation of floor heat piping adds to its appeal. Without the noise of fans or blowers, the system operates quietly, ensuring a peaceful atmosphere in the home.

Overall, floor heat piping offers enhanced comfort, energy efficiency, improved air quality, and quiet operation, making it an excellent choice for modern heating needs.







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What you need to consider when purchasing a memorial

1. Reflect on your personal preferences. Think about your values, interests, and personality. Do you prefer classic and traditional, or modern and unique? Do you have a favorite color or design style?

2. Consider the cemetery rules. Check with a monument company or cemetery administration to see if there are any specific regulations or restrictions on gravestone design, size, and material.

3. Think about the message you want to convey. What do you want to say about yourself or your loved one? Do you want to highlight their achievements, personality traits, or simply their name and dates of birth and death?

4. Choose a material that suits your budget. Gravestones can vary significantly in price, depending on the material used (e.g., granite, marble, bronze), size and color.

5. Consider a headstone shape. Decide on the shape of the headstone: rectangular, obelisk, heart-shaped, or another design. Keep in mind that some shapes may be more suitable for certain types of inscriptions or designs.

6. Select an inscription style. Decide on the font style and size for the inscription. You can choose from various font styles, such as serif, sans-serif, or script.

7. Add personal touches. Consider adding personal touches like photos, symbols, or other meaningful elements to make the gravestone more unique and meaningful. When selecting a gravestone, it's essential to keep in mind the following: Make sure it's made from durable materials and created with quality craftmanship that can withstand weathering over time.

ADDITIONAL ITEMS TO CONSIDER:

Choose a design that is easy to read and understand.

Consider the size of the headstone in relation to the cemetery plot.

Time frame for installation can vary depending on availability. In stock time frame vs. special orders can range from 4 months to a year.

Most memorials need to be placed on a concrete foundation. The foundation size is dictated by the size of the memorial being placed on it. This is an additional cost involved in memorial purchase.

Remember, choosing a gravestone is a personal decision that should reflect your loved one's personality, values, and legacy. Take your time, and don't hesitate to ask for guidance from monument companies, cemetery officials or funeral directors if needed.

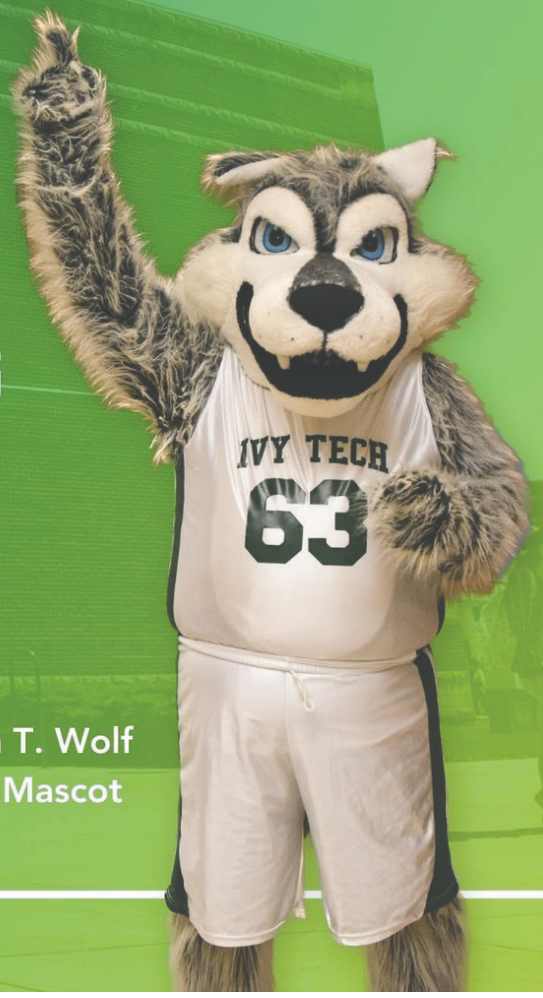
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How to Earn a Year of College in High School

High school is an exciting time, full of opportunities and decisions that can shape your future. One of the smartest moves you can make is to start earning college credits. At Ivy Tech Community College, we offer several programs to help high school students get a head start on their college education.



DUAL CREDIT PROGRAMS

Ivy Tech's Dual Credit programs allow high school students to take college-level courses that count for both high school and college credit. These courses are taught at your high school by your teachers at no cost. This means you can graduate high school with a significant number of college credits, saving both time and money as you work towards your degree.

INDIANA COLLEGE CORE (ICC)

In today's fast-paced world, preparing for higher education and career success is crucial. The Indiana College Core (ICC) offers a unique opportunity for students to advance academically and professionally before finishing high school.

The ICC is a 30-credit hour program of general education courses universally transferable across Indiana public colleges and universities if a grade of "C" or better is earned. This ensures students can continue their higher education with a significant portion of their general education requirements completed, saving time and resources.

For high school students, the ICC provides more than just academic credits; it enhances readiness for college-level coursework and bolsters critical thinking, communication, and problem-solving skills. Engaging with the ICC not only accelerates educational trajectories but also opens pathways to various career options.

Ivy Tech Community College is a key partner in delivering the Indiana College Core to high school students across the state, ensuring every student benefits from this initiative.

DUAL ENROLLMENT

Dual enrollment allows students to enroll in college courses at Ivy Tech while still in high school. These courses can be taken on Ivy Tech campuses, online, or at participating high schools. This flexibility enables students to experience college-level coursework and earn credits that can be applied towards an Ivy Tech degree or transferred to other institutions.

Dual enrollment helps students build a strong academic foundation, providing a taste of college life and expectations. It also offers the chance to explore various fields of study, helping students make informed decisions about their future academic and career paths. Additionally, dual enrollment courses are offered at a reduced cost, making it an affordable way to start college education.

WHY EARN COLLEGE CREDITS IN HIGH SCHOOL?

1. **Cost Savings**: By earning credits in high school, you reduce the number of credits you'll need to pay for in college.
2. **Time Savings**: Get a head start on your college education and complete your degree faster.
3. **Flexibility**: With credits already earned, you'll have more flexibility in your college schedule for internships, work opportunities, or study abroad programs.
4. **Experience**: Starting college-level coursework in high school prepares you for the rigors of college academics, making the transition smoother.
5. **A Brighter Future Awaits**

Earning college credits in high school can set you on the path to success. At Ivy Tech Community College, we're committed to helping you achieve your academic and career goals. Take advantage of these opportunities, and you'll be well on your way to earning a college degree and entering the workforce with a competitive edge.

HOW TO GET STARTED

Talk to Your School Counselor: They can provide information about which dual credit or dual enrollment programs are available at your high school.

Visit Ivy Tech's Website: Our High School Programs page has detailed information on the programs we offer. https://link.ivytech.edu/highschool-programs

Contact Us: If you're ready to start earning college credits, contact Amanda Eberly, Executive Director of K14 Recruitment & Transition, at aeberly7@ivytech.edu or 765-269-5777.

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The benefits of preplanning your funeral

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

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

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



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

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

• Preplanning can help control costs. Preplanning often includes men and women setting aside money for their funerals before they pass away. Knowing that a funeral, which can be expensive, is already paid for can provide additional peace of mind. Instead of worrying that their relatives will be forced to handle the burden of financing their funerals, men and women who preplan can rest easy knowing their insurance money and life's savings will be going to their surviving loved ones and not toward paying for funeral expenses.

• Preplanning protects families faced with sudden death. Few people want to think about their deaths, and fewer still want to think about dying suddenly and/or dying young. Preplanning a funeral and setting money aside early can protect and help families faced with sudden deaths. That can be especially important for young parents, who won't want to leave their spouses and children financially destitute should they suddenly pass away.

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

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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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How to Choose a Real Estate Agent

When it comes to buying or selling a home, having a trustworthy real estate agent by your side can make all the difference. These professionals are not just skilled negotiators; they're your guides through the intricate web of contracts and transactions that make up the real estate world. Whether you're a buyer or a seller, having the right agent can help you secure the best deal and navigate the process seamlessly.

Identifying a great real estate agent isn't as challenging as it may seem. They often come highly recommended by friends and family, earn recognition in local newspapers, and receive accolades from their agencies for their outstanding track records. When you're dealing with something as significant as a home purchase or sale, it's crucial to choose an agent you can trust.

Here's how to find the perfect match for your needs:



START WITH RECOMMENDATIONS

Seek referrals from your social network. Friends, family, and colleagues can provide valuable insights into their experiences with real estate agents. Keep in mind that some agents specialize in buying or selling, so consider your specific needs when seeking recommendations. Always opt for credible, responsible agents.

ASSESS YOUR COMFORT LEVEL

During your initial consultation with a prospective real estate agent, pay close attention to your comfort level. Do they genuinely care about your needs and priorities, or does their focus seem solely on their commission? A good agent should have in-depth knowledge of the local housing market and possess strong negotiation skills. Trust is paramount, so choose an agent you believe will act ethically and secure the best deal for you.

Effective communication is a must. If you're selling your home, your agent should develop a comprehensive marketing plan, explain it clearly, and address any questions or concerns you may have. For homebuyers, the agent should listen attentively to your requirements and budget constraints. Regular updates on the progress of your transaction are vital. Avoid agents who are unresponsive to your calls, texts, or emails.

LEVERAGE ADDITIONAL RESOURCES

To enhance your understanding of the home buying or selling process, engage in independent research. Real estate magazines and online resources like Realtor.com, associated with the National Association of Realtors (NAR), offer valuable insights, housing statistics, market forecasts, and tips. However, don't underestimate the power of networking. Connect with individuals who share your interests and can provide valuable guidance.

Once you've successfully completed your real estate transaction, keep your agent's contact information handy. You may want to refer others to their services, and you might require their expertise again in the future.

Choosing the right real estate agent is a crucial step in achieving your home buying or selling goals. By following these guidelines and selecting an agent who aligns with your needs and values, you'll ensure a smoother, more successful real estate experience.

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Choose an Auto Body Shop



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If you find an auto body shop that is trustworthy and dependable, it will ensure that your car, truck, SUV or minivan is repaired quickly, affordably and correctly.

The shop you choose should be able to complete all manner of work, from a minor touch-up to a full-body repair.

Your friends, family and colleagues might have recommendations. After all, auto body shops are an unfortunate, but necessary, part of life for most people.

Have a list of companies, research each shop on the Internet and read customer reviews.

Testimonials, negative and positive, should be considered. But keep in mind that no business has a 100 percent satisfaction rate. Someone will always be displeased. Also, more people are likely to leave a negative rather than a positive comment.

A good source for finding an auto body shop is your local newspaper. Local businesses advertise and many times you can find special deals to help save you money.

Once you have created a list of shops, contact them on the phone and ask pertinent questions. How long have they been in business? What are their specialties? How soon can you bring your vehicle in for an inspection?

Ask to set up an appointment for a free inspection. Then further investigate the business. Look around their lobby. Is it clean? Do they have their license and any awards or certificates posted? Do they care enough about their customers to offer reading material, coffee or water?

Consider their prices. Are they comparable to other body shops? While you want to find that deal, remember, cheaper is not always better. Understand that you will often get what you pay for when it comes to auto body work.

Low prices may be tempting, but they typically mean sub-par work, used parts and paint that is incorrectly applied.

Feel free to ask the manager or owner for references before they work on your car.

You can also check their previous work. When you see a car with paint drips, panels that are misaligned or paints that don't match, look elsewhere. You will not save money if you need to have the improper work redone.

The shop should inspect your vehicle for repairs that are not readily visible. Oftentimes, there are hidden damages that cannot be detected until repair work begins on the vehicle.

Finding an auto body shop may not be the most pleasant business because it usually means your vehicle has suffered some kind of damage. But finding the right shop will make the experience much more pleasant and you will be happy with the repairs. Especially if you find the right shop that knows how to repair your vehicle so it looks the same as before, or even better.

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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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Insider Secrets To Picking A Mechanic

A mechanic should possess the same qualities that you expect from your doctor and dentist; namely trust and reliability. No one wants to have a regular mechanic who takes advantage of him every chance he gets. Since car owners have so much resting on these grease monkeys, it's very important to find the right guy.

Searching for the right mechanic is a multi-step process. Word of mouth will often help you zero in on a garage that does good work and shopping around by telephone is always a good idea. You can also contact the Better Business Bureau or a local consumer protection agency for professional recommendations. However, you shouldn't be satisfied until you visit the garage in person and speak to the mechanic personally.

Once at the repair shop, there are a few questions you should ask the mechanic. Whether you need something fixed immediately or are simply searching for a garage for the next time something goes awry, these questions will help you determine what kind of mechanic you're dealing with.

Before a technician even lays a finger on your car, approach the head mechanic. There are inquiries you should make about his business: the credentials of the garage and competence of the workers, the price of the work being done and, finally, the policies and extra services.

QUALITY OF WORK

What credentials do your technicians have? Today's cars are made up of a lot more than pieces of metal, nuts, bolts, and axle grease. Many components of modern cars run in sync with a computer, which can sometimes make seemingly simple jobs a lot more complex. Therefore, the technician who handles your car needs to be kept abreast of the latest automobile innovations.



Does your garage specialize in a particular type of car? A particular type of work? Without it being explicitly written on a sign outside the garage, many mechanics will admit they do their best work on a certain make of car or certain repair job. Ask about this, since you probably wouldn't want your Infiniti worked on at a place that is used to repairing Ford minivans. By the same token, it may not be wise to get a spark plug problem fixed at a garage that has a history of repairing air conditioners. Make sure you know what your garage's strengths and weaknesses are.

What would you do if it was your car? This question tends to catch a mechanic off guard, forcing him to be truthful about the work needed to be done on your car. If he was truthful when outlining exactly what repairs were going to be done, he should have no problem answering you. However, if he was over-exaggerating the cost or amount of work, you might be able to see it in his face after posing this question.

A good mechanic will always give it to you straight: if you don't need to replace a certain part, he'll tell you. Of course, he should also be able to notice when urgent work needs to be done.

PRICE OF WORK

Do you charge an inspection fee? Though free estimates are common, they may not apply to your particular problem or garage. Before you let your car get a once-over by a technician, find out if it's being done free of charge.

Do I have an option of choosing new parts or used ones? Car repair shops work in different ways. Some have associations with scrap yards and other used-parts businesses, while others find it easier to use new parts whenever possible. Ideally, though, the use of new or used components would depend on the situation. Look into what this particular garage usually does and comment on what you would like to do. If the mechanic says he was going to replace a certain piece of machinery with a new, very expensive one, ask him to consider a used-part alternative.

Can I get an itemized invoice and an explanation of what was done to my car? Unfortunately, invoices from repair shops aren't easy to read. Often, this is done on purpose, so customers won't question every single detail of a certain job. Don't stand for this. Before technicians start working on your vehicle, specify that you would like a detailed breakdown on your invoice of the repairs done.

The mechanic may point out that an invoice showing all the different repairs will turn out to be several pages long. In this case, simply ask for him to tour your car and point out what was removed, replaced and repaired. Ask to see the old part that was changed.

SERVICES AND POST-REPAIR

What payment policies and guarantees do you offer? Every garage has different labor rates, warranties and payment options, so it's important to find out how your mechanic works. Often these policies are posted somewhere highly visible in the garage, but if any point is ambiguous, be sure to have it cleared up before getting your car worked on.

ASK AND YE SHALL RECEIVE

After you find out which part is going to be replaced, don't forget to ask about the warranty on it. Four months down the road, you don't want your transmission to fail and find out that it only had a three-month warranty. Check automotive buying guides for standards in warranties and ensure that your garage is following them.

With these questions as ammunition, you are well armed to find a great mechanic, whether you need him for an emergency or to keep in your back pocket in case of some unforeseen breakdown.



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What to Look for When Buying Windows

Windows are truly a window on the world. But they also provide protection from the elements. They also bring natural light into homes and businesses, influencing the moods. So whether you're buying new windows or replacing them, the process requires reflection.

But most people want their windows to also reflect a certain style. Window glass and frames come in a large variety of styles to complement any decor, but choosing the right windows to satisfy each of these requirements requires some research.

If you're ready to invest in new windows, here are a few topics you need to understand.

GLAZING

The actual glass in a window is called glazing. Many homes and older buildings have a single pane of glass within each frame. It is a traditional style; however, it is not energy-efficient.

Double-glazed windows are the popular option. There are two panes of glass in a frame. The gap between the panes acts as a layer of insulation. It improves the window's ability to maintain the building's temperature.

Sometimes, newer structures have triple-glazed windows. They are more expensive, but they also provide additional insulation benefits.

R-VALUES

R-values measure the amount of heat a window loses through its glass panes. Higher R-values mean more energy efficiency. An R-value of three is very desirable.

U-VALUES

U-values tell you the level at which a window conducts heat. The lower the U-value, the better.

People who live in wintery climates should choose replacement windows with strong R-value and U-value ratings to conserve energy.

LOW-E

Low-emissive, or low-e windows, are the latest innovations in the energy-efficiency mark.

Low-e glass traps heat by placing a thin metallic coating on the appropriate window pane. Indoor radiant heat is reflected back inside, cutting the burden on a building's heating system. If you live in a cold climate, install a low-e window as a complement to low U-value components.

People who live in sunnier, warmer climates can also take advantage of low-e windows. The summer's higher levels of infrared rays are reflected back outside, keeping the interior of the house cooler.

UV FACTORS

Blocking UV rays will spare your carpets and furniture from sun damage. That's why a window with high ultra-violent blockage is recommended, especially for people who live in warm climates.

CASEMENT WINDOWS

When energy efficiency is a key concern, casement windows are the best choice. This simple high-and-crank design lowers air seepage. When the wind pushes against the glass, the seal becomes tight and



reduces leakage.

Casement windows are hinged on the sides. When the windows have top hinges, they are called awning windows. Hoppers are bottom-hinged windows.

Hinged windows must be maintained, as the seal erodes over time. When left unchecked, the erosion can make the window less energy efficient.

OTHER FACTORS

Large differences between interior and exterior temperatures create meddlesome condensation on glass. Always choose a window appropriate for your climate.

Window placement is another factor when building a new structure. Consider the building's position and location as they relate to the sun. Windows facing the south let in more heat than north-facing windows. Properly placed, a window can increase a structure's passive solar efficiency.

Extreme temperatures cause frames and seals to deteriorate more quickly. Windows using warm-air technology and adequate spacers reduce temperature fluctuations, placing less strain on seals and framing.

Before beginning any improvement project to your home or business, understand the building codes in your area. You may need a permit to do a major window-replacement project. If you don't have the required paperwork in order, you might have to pay a fine and remove the work that's already been done and start over.

Knowing basic terminology and concepts before you shop for windows will save you time and money in the long run. It is really less complicated than it looks.

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How To Navigate the waters of funeral trusts

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



What is preplanning a funeral?

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

What is a funeral trust?

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

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

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

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

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

When is a trust unnecessary?

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

Assistance with funeral trusts

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

Maintenance: Periodic preventive maintenance is required to remove the irreducible solids which settle and gradually fill the tank, reducing its efficiency. In most jurisdictions this .maintenance is required by law, yet often not enforced. Those who ignore the requirement will eventually be faced with extremely costly repairs when solids escape the tank and destroy the clarified liquid effluent disposal means. A properly cared for system, on the other hand, can last for decades and possibly a lifetime. Waste that is not decomposed by the anaerobic digestion eventually must be removed from the septic tank, or else the septic tank fills up and undecomposed wastewater discharges directly to the drainage field. Not only is this bad for the environment, but if the sludge overflows the septic tank into the leach field, it may clog the leach field piping or the soil porosity itself requiring expensive repairs and often total replacement of the drainage field.

How often the septic tank must be emptied depends on the volume of the tank relative to the input of solids, the number of indigestible solids and the ambient temperature (as anaerobic digestion occurs more efficiently at higher temperatures). In general, some septic tanks may need to be emptied every six months while others every year depending on use. When emptying a tank, only a small residue of sludge should be left in the tank. Anaerobic decomposition is rapidly re-started when the tank re-fills.

A professionally designed and normal operating septic system is odor free and, besides periodic inspection and pumping of the septic tank, should last for decades with no maintenance. A well designed and maintained concrete, fiberglass or plastic tank should last about 50 years.

What can go into my septic tank?
Avoid use of a garbage disposal as much as possible. Do not dump coffee grounds in the sink. Increasing the load of solids into the tank decreases the solids holding capacity and shortens the interval between pumping's. Do not pour fats and oils down the drain. They can build up and clog the septic tank pipes. Do not put paper towels, tissue, cigarette butts, disposable diapers, sanitary napkins, tampons, and other material in the toilet, use the trash can. Use normal amounts of detergents, bleaches, drain cleaners, household cleaners and other products. Never dump solvents like dry cleaning fluid, pesticides, photographic chemicals, and paint thinner, or auto products down the drain.

Do I really need to pump (clean) my tank, if so, how often?
YES, PUMP (CLEAN) YOUR TANK: Tanks need to be pumped (cleaned) every two to five years, depending on use. If the tank gets too full, particles of scum or sludge will flush out of the tank. This material will clog the drain tiles and cause the septic system to fail. HIRE A LICENSED PROFESSIONAL (listed in the phone book under "septic tank cleaners") to pump the waste out of your tank. The tank should be pumped out through the riser, not the smaller inspection ports. The tank should be cleaned completely, leaving nothing in the tank. Make sure the baffles are inspected and that the tank is checked for leaks.

Do commercially obtained additives or yeast help my system? You DO NOT need to add any commercial products or yeast to your system. Additives DO NOT improve how well your system works. There are always plenty of natural bacteria available to do the job. (They come from YOUR digestive system.) In fact, most additives may damage your system by breaking up the sludge and scum layers, causing them to flush out of the tank and clog the infiltration surfaces within the trenches. Additives that say "Never worry about pumping your septic tank again" are the worst!

Is excess water bad for my system?
YES, CONSERVE WATER. Fix leaks and drips. If you replace old fixtures, install new "low flow" types. Direct downspouts and excess ground water AWAY from the septic field to avoid saturating the area with excess water. Do not overload the system -- this is the primary cause of system failures. Early morning and bedtime are peak water use times in the bathroom. Run dishwashers and washing machines at other times of the day. DO NOT do all the family laundry in one day.

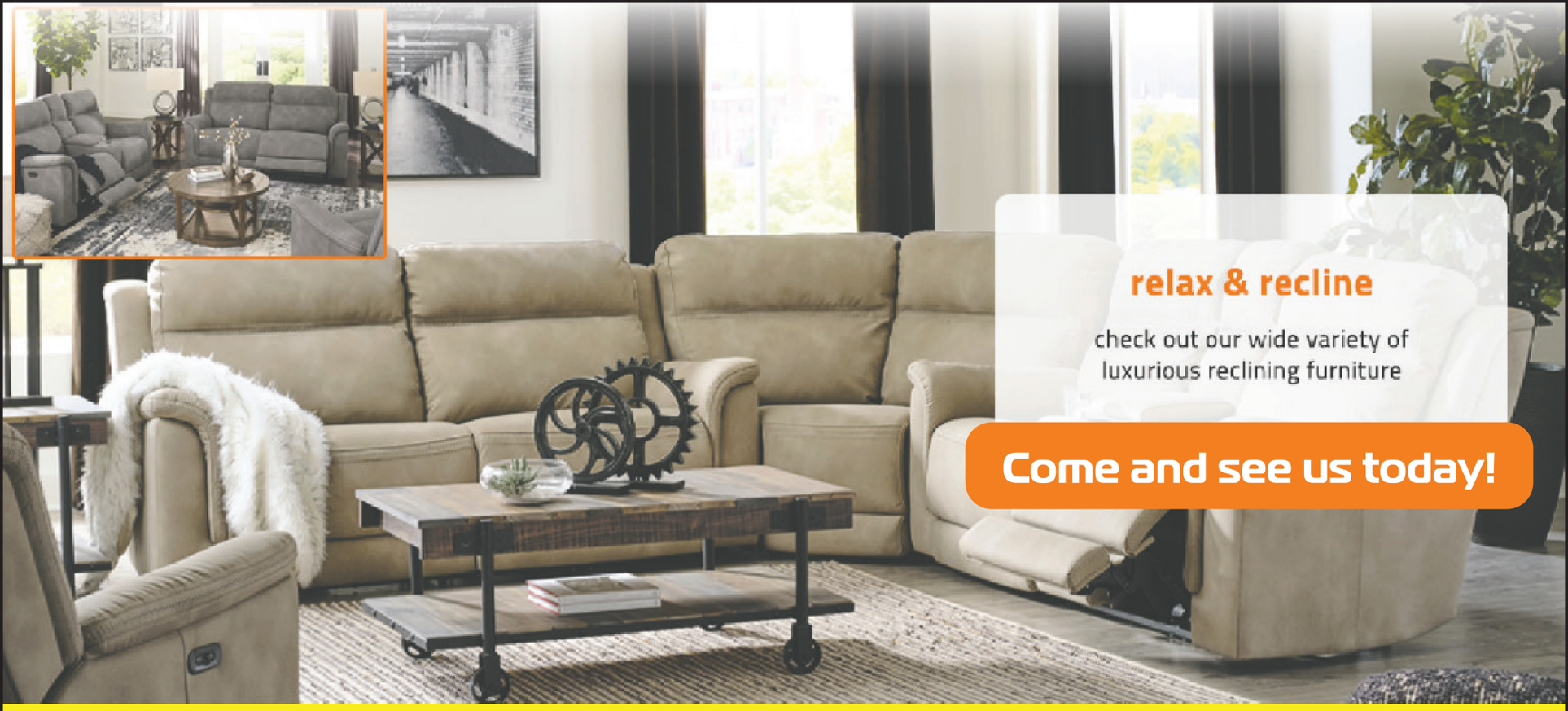
Can I plant anything over my septic field? THE GRASS IS ALWAYS GREENER: Dense grass cover and other shallow rooted plants are beneficial over a septic field. However, do not plant trees because large plant roots can clog or break the pipes. Avoid compaction of the soil over the infiltration area. DO NOT DRIVE OR PARK vehicles over the area and do not build a shed or driveway in this area. These activities can also crack pipes or cause the distribution box to settle unevenly, meaning that effluent will only flow into part of the drain field:

What can I do to increase the longevity of my system?
In-tank, external canister, and dosing tank Filters are one of the best forms of insurance against premature system failure available for a system. These do so by trapping scum, sludge, and other particles, preventing the possibility of said items reaching your leaching field and clogging the lines. Available in many different types, particulate filtration sizes, and flow rates, these can be installed during initial system installation or into an existing system. Pump your system on a regular basis, watch what you put down the drain, and conserve water.

Is my system in failure?
The septic tank has not been pumped out in the past five years. Even if the system appears to be working well, sludge may have built up to the point where wastewater is released without sufficient time in the tank for treatment and settling of particles. This situation may result in pollution of groundwater or cause eventual .clogging of the drain field.

A wet area or standing water occurs above the drain field:
This situation can develop when sludge particles clog the drain field, when tree roots or broken pipes keep the wastewater from dispersing through the entire drain field, or when water use in the house regularly exceeds the design capacity of the system. When these conditions occur, wastewater does not move through • the soil as it should, and instead rises to the surface creating a serious health risk and odor problems.

Toilets run slowly or backup:
In the worst cases, the basement is flooded with sewage. This can be the result of plugged sewer lines to the tank, a plugged inlet or outlet pipe, a full septic tank, or a failed drainage field. Septic odors occur in the house, above the tank and drain field, or escape from the vent pipe. If the system is operating properly, there should be no odors. If there are odors, it can be an early warning sign that the system is failing.







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How to Buy New Furniture: 10 Shopping Tips & Tricks

Buying new furniture for your home? Check out the 16 furniture buying tips below to learn the best time to get new furniture, where and when to find quality pieces, and how to get a good deal while shopping!

DETERMINE YOUR NEEDS

The first step in your furniture shopping process should be to figure out what you need. Focus on essential furniture first, then start looking at decorative pieces. To narrow down what you're looking for, visit each room in your home to take note of what you already have and what new furnishings you need. Decide what requirements your new pieces should meet, how much you're willing to spend, and how long you want them to last. Environment should also be considered—for example, an expensive suede couch and young kids who love finger painting might not be the best combination, and a leather loveseat probably won't last long with rambunctious pets around.

MEASURE YOUR SPACE

A great piece of furniture-buying advice is to thoroughly measure your home layout before you start shopping. When you go to buy furniture, you'll need to know the dimensions of the room you're decorating, the size of your current furnishings, and the measurements of doorways. This way, you'll know how much space you have and what sorts of pieces will fit well in your home.

MAKE A ROOM MOCKUP

Whether you're choosing furnishings for your bedroom or your dream home office, a great tip for buying furniture is to draft a floor plan to help you visualize your updated living spaces. Try putting pen to paper to sketch things out, using tape on the floor to stage furniture—or using floor plan software to create a room mockup. Many of the top furniture shopping apps also allow you to create digital 3D models of rooms in your home so you can visualize how certain furnishings will look in your living space. A detailed home floor plan can help you know what you're looking for and reduce the chances of needing to return any furniture later.

SET A BUDGET

Once you know what you need for your home, it's time to set a furniture budget! Sticking to a budget while buying new furniture helps you save money, narrow down your options, and focus on the pieces that are most important to you. After determining your overall budget, prioritize which furnishings you want to buy first—as well as which ones you're willing to spend more money on to get your desired quality and functionality. Then break your budget down room by room to help yourself stay organized and get a better idea of how much different areas will cost to furnish.

DECIDE EARLY ON ASSEMBLY

As you consider how to buy furniture, remember that pre-assembled and disassembled furniture each have their pros and cons. Buying and assembling flat-pack furniture yourself is often less expensive and quicker, since the delivery is easier—or you can just pick it up from the store in a box. However, pre-assembled furniture can be less stressful for those who don't have the time or patience for furniture assembly. Many pre-assembled pieces may also be constructed more solidly than their flat-pack counterparts. Before you start shopping, decide which option is best for you.

RESEARCH FURNITURE ONLINE

Whether you plan to buy new furniture online or prefer to do your shopping in person, you should look at your options and price-check online first. This also gives you an easy way to explore different furniture styles without spending several hours walking around stores. Check out product descriptions and customer ratings and reviews to gain insight on furniture quality, durability, functionality, and more.

CONSIDER MATERIALS & GATHER SWATCHES

When planning to purchase new furniture, consider which materials best meet your needs. Looking for durable fabrics that can withstand regular wear and tear? Look for microfiber, canvas, and cotton. Wanting to purchase eco-friendly furniture? Buy pieces that use natural materials like wood, bamboo, and wool. You'll also want to consider what materials fit with your home design style. Request swatches and samples from stores so you can compare the colors and textures to what you already own and ensure a cohesive design. Finally, remember to avoid furniture with toxic ingredients like flame retardants and PFAs (microplastics)—and if you have allergies to certain materials, be sure to avoid those, as well.

TRY OUT ARTISANAL OR CUSTOM-MADE FURNITURE

You don't always have to head to big retailers to find high-quality furniture! If you want furniture that lasts a lifetime, consider purchasing from carpenters and craftsmen who create high-quality, artisanal furniture. Look for local makers in your area, find hand-made goods at local flea markets and craft fairs, or find their products on platforms like Etsy, Instagram Shopping, and other online marketplaces for handmade items. Using different search terms and hashtags can help you find a variety of craftsmen in each product category. Though buying handcrafted furniture can be more expensive, you'll get benefits like increased quality, longevity, uniqueness, and personalization!

TEST FURNITURE QUALITY

Ideally, you'll want to buy furniture that is built to last! Shopping from reputable online sellers or quality furniture stores is a good start. Here are some other general rules to keep in mind when looking for new furniture:

- Look for solid joints and avoid furniture that is joined together only by screws, staples, or wood glue
- Check quality of springs in sofas by feeling how close together they are
- Find couch cushions that are reversible
- Get performance fabrics that hold up well to everyday wear and tear
- Feel the back and sides of couches and chairs to see if they're reinforced
- Ensure upholstery matches up at the seams

BUY AT THE RIGHT TIME

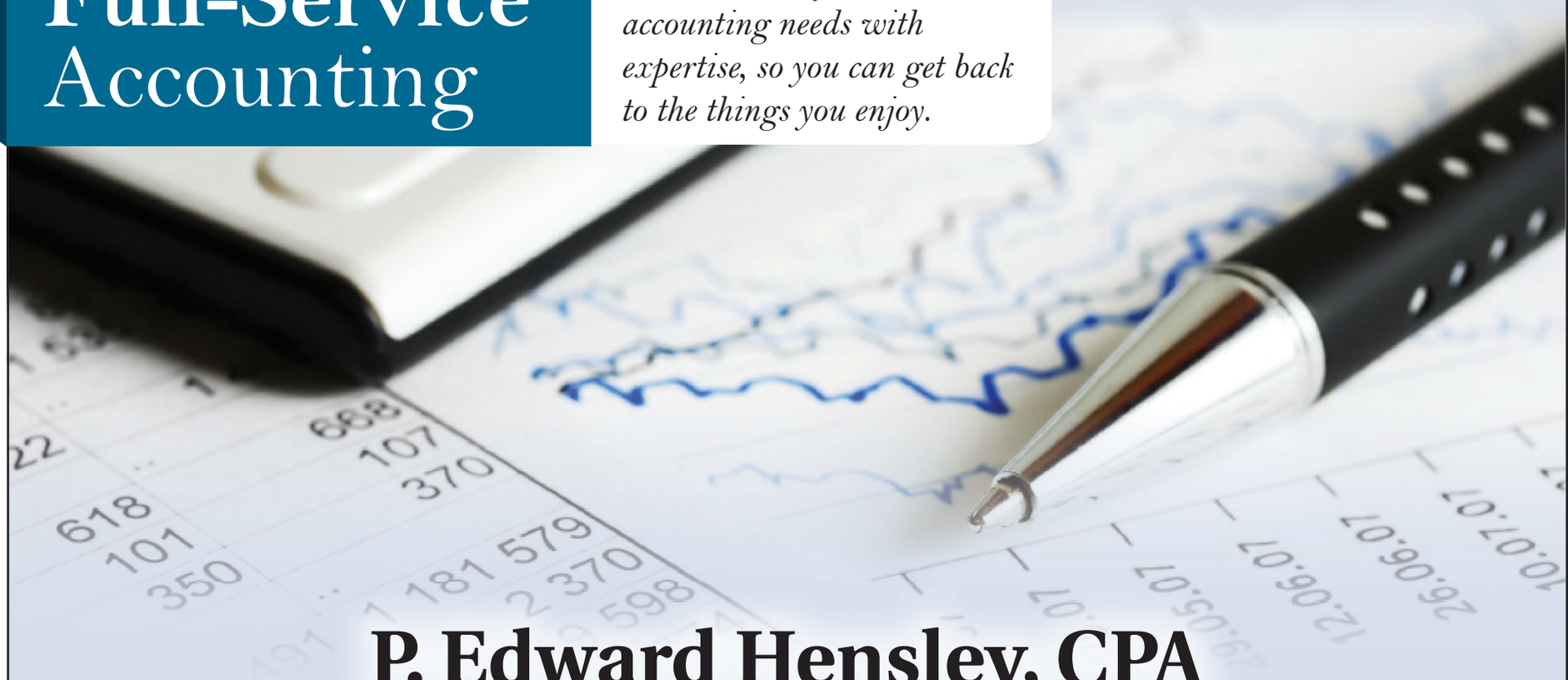
The best time of year to buy furniture can vary depending on your needs, but end-of-season sales and the start of a new year are generally ideal times to go furniture shopping. This is because most furniture stores get new styles in stock at the end of winter and summer, so there's more pressure to clear out old inventory before new items come in. For this reason, you'll typically find the best deals on outdoor furniture toward the end of summer, while sales on indoor furnishings will typically happen during January or February and August or September.

Source: https://www.extraspace.com/blog/home-organization/tips-for-buying-new-furniture/

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How to Choose an Accounting Firm

Your business's financial health is its backbone. How you manage money and make sound long-term financial decisions play a pivotal role in your success. However, staying on top of accounting and financial needs can be a daunting task, especially with ever-changing tax codes and diverse financial responsibilities such as payroll, purchasing, and investments.

This is where a professional, reputable, and reliable accounting firm steps in to assist you in managing your finances, staying up-to-date with tax regulations, and providing strategies to safeguard and grow your business.

Given that you're entrusting an accounting firm with your financial information, making the right choice is paramount. Taking the time to interview several accounting firms before making a commitment is a wise investment.

Here are some essential factors to consider during your search:



Depth of Experience: The finest accounting firms boast teams of certified public accountants (CPAs), bookkeepers, and other professionals who possess the expertise to navigate the complex world of accounting, taxes, and finance. Some of these regulations may be specific to your industry. Top-tier firms are not newcomers; they have a long history in the field, offering the stability and trustworthiness that only experience can provide. In an industry characterized by constant change, the presence of a well-established firm in your local area should provide you with peace of mind. Ideally, you should aim to find a firm with a proven track record of resolving issues similar to those faced by your business.

Breadth of Services: While expertise in a single aspect of accounting is valuable, a truly exceptional accounting firm offers a broad spectrum of services that can be customized to suit any company and adapt to your evolving needs. Your current requirements may differ significantly from those you'll have in a decade, especially if your business is expanding. A reliable accounting firm should have the capacity to grow with you. In addition to basic bookkeeping and tax services, inquire about their ability to assist you with developing internal controls for sound financial practices, conducting audits, creating employee benefit packages, cash flow analysis, payroll management and business valuation for sales or acquisitions. Even if you don't require it now, expertise in mergers and acquisitions can be invaluable in the future, as many businesses eventually engage in such transactions.

Quality of Service: The caliber of the accounting firm's staff should be a top consideration. The best firms assign you a dedicated point of contact for your needs, and they are responsive to your inquiries and concerns. You should receive thorough answers that empower you to make informed decisions for your business. The most reputable firms don't just handle accounting tasks – they also build long-term relationships that contribute to their clients' ongoing success.

In conclusion, when selecting an accounting firm, prioritize local providers with a strong history, a comprehensive range of services and a reputation for exceptional service quality. Your business's financial future depends on this crucial decision, so take your time to find the right partner to ensure your financial success.

TOP 10 WAYS TO SAVE ENERGY

In addition to helping your electric cooperative through a period of peak energy use, conserving electricity will also help you save money on your electric bill. Here are the top ten tips that any good energy saver should do first.

1. Replace incandescent lightbulbs with LED bulbs
2. Close shades and drapes during the day to keep heat out
3. Use power strips and turn them off when not in use
4. Caulk outside your home around any possible air leaks
5. Change your HVAC air filters monthly
6. Set your dishwasher to air-dry rather than heat-dry
7. Close your garage door for temperature consistency
8. Keep your water heater temperature at 120°
9. Ensure your clothes dryer hose isn't kinked or clogged
10. Make sure your refrigerator has a tight seal

What You Can Do For Energy Transformation

SCHEDULE AN IN-HOME ENERGY ASSESSMENT

If you're a Tipmont member, it's free! No matter when your home was built, Tipmont's assessment can help you be more efficient and save up to 30% on your monthly energy bill.

Schedule an assessment at **tipmont.com/hea.**

SIGN UP FOR COMMUNITY SOLAR

At less than $5 a month, Tipmont's Community Solar program is an easy, inexpensive way to use renewable energy — drawing a portion of your monthly power from a Tipmont-managed solar array.

Learn more and sign up at **tipmont.com/solar.**

PRODUCT REBATES

Tipmont offers several rebates related to the purchase of energy-efficient appliances or technologies.

Find the most up-to-date Tipmont rebate offers at **tipmont.com/rebates.**

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ENERGY TRANSFORMATION: A GRID EVOLUTION IS UNDERWAY

WHAT IS ENERGY TRANSFORMATION?

Does energy transformation mean solar panels, wind power or renewable energy? Those are certainly important pieces in the larger puzzle of America's energy transformation and its energy future.

In essence, energy transformation represents the means through which our everyday use of alternative energy systems and energy-efficient technologies will increase — while also introducing new opportunities to help sustain America's electric grid for generations to come. (To learn more, visit tipmont.com/energy-transformation.)

America's grid is safe, affordable and reliable, and it has sustained our needs for a long time. However, that grid must evolve to accommodate historic energy demands that will only increase amid consistent growth, weather uncertainty and emerging technologies.

This will require embracing new energy sources and energy conservation efforts that will lower peak demands and help save on costs.

Tipmont members Alex and Pam Pilotte are early adopters of new ways to control your energy usage.

PARTNERS ON THE PATH

"All my life, I've looked to what's new," says Alex Pilotte, who retired after successful careers in agriculture and construction. "My dad taught me that: You can't just go along with the same thing forever. If you do that, you'll fall behind, so you have to keep pace with where things are headed."

For electricity needs at the Lafayette home the Pilottes built about a quarter-century ago, that means a solar panel array of substantial size.

The array is capable of singlehandedly powering their entire property, and it even offers sufficiently shaded snoozing spots for their cat, Milo, and dogs Perry and Gabby.

The Pilottes are among a growing number of Tipmont members actively engaged in energy transformation, but they didn't just jump into it with their solar array.

"We started small," Alex says. "You don't have to figure out a way to save a million dollars. You just have to find a million ways to save a dollar."

Watch a video about the Pilottes' efforts at tipmont.com/energytransformation.

TIPMONT'S ENERGY TRANSFORMATION EFFORTS

Tipmont has anticipated and implemented energy transformation efforts for years to benefit co-op members.

Tipmont fiber

Along with meeting a critical need of broadband internet access for Tipmont members, our fiber-optic network is a backbone for our energy transformation strategies. It enables our smart grid, which incorporates digital technology into traditional grid infrastructure.

Learn more at tipmont.com/fiber.

Advanced metering infrastructure

A smarter grid means smarter meters. By the end of 2026, Tipmont will have leading-edge smart meters across its system to provide and facilitate:

- Better and faster energy use data
- Improved outage management and response time
- Management of renewable energy sources (e.g., solar power)

"The meters are really going to drive innovation," Alex Pilotte says. "There's going to be a great opportunity for people to realize what's driving cost, and Tipmont is putting quite a bit of effort in to give you the information you need to save money."

Learn more at tipmont.com/ami.

Managing renewable energy sources

Tipmont recently received a $300,000 grant to study how the co-op can harness distributed energy resources (or DERs) — like solar arrays, battery storage and electric vehicles — to accelerate outage restoration times and enhance our system's performance.

Learn more at tipmont.com/cider.

WHAT YOU CAN DO FOR ENERGY TRANSFORMATION

As Alex Pilotte says: "It's all about saving a bit at a time and making little improvements along the way. You're looking for those four or five ways to save a dollar at a time, which can add up."

Here are several easy, low-cost (or even free) ways you can take part in energy transformation.

Home energy assessment

A free, in-home energy assessment from Tipmont is an easy, convenient way to measure your home's energy efficiency.

No matter when your home was built, Tipmont's assessment can help you be more efficient and save up to 30% on your monthly energy bill.

"Tipmont had suggestions not only of what might help us but specific things you wouldn't think about when it comes to energy use in your home," Alex says.

Learn more and schedule an assessment at tipmont.com/hea.

COMMUNITY SOLAR

At less than $5 a month, Tipmont's Community Solar program is an easy, inexpensive way to use renewable energy — drawing a portion of your monthly power from a Tipmont-managed solar array.

"It's a great program to try, and Tipmont is a great partner in it," Alex says.

Learn more and sign up at tipmont.com/solar.

PRODUCT REBATES

Tipmont offers several rebates related to the purchase of energy-efficient appliances or technologies.

This includes a Google Nest smart thermostat like the ones the Pilottes use — which helps you save energy by learning your behaviors and adjusting energy use as your life and the seasons change.

Find the most up-to-date Tipmont rebate offers on products and appliances at tipmont.com/rebates.

10 EASY WAYS TO SAVE

Here are more tips any good energy saver should implement:

1. Replace incandescent lightbulbs with LED bulbs
2. Close shades and drapes during the day to keep heat out
3. Use power strips and turn them off when not in use
4. Caulk outside your home around any possible air leaks
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6. Set your dishwasher to air-dry rather than heat-dry
7. Close your garage door for temperature consistency
8. Keep your water heater temperature at 120°
9. Ensure your clothes dryer hose isn't kinked or clogged
10. Make sure your refrigerator has a tight seal

ENERGY TRANSFORMATION BENEFITS EVERYONE

Energy transformation might seem like too big of a goal for any one person to make a difference.

But when you scale it down, it's easy to see how even just a small change or two can help all of us.

"You don't have to believe you're going to save the world," Alex Pilotte says. "All that you need to know is that any change you make in your home is going to work for you and your co-op.

"If it works for you and your co-op, then it works for your community. If you can make that happen, then it also works for your country."

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Handle Your Recyclables

RECYCLING STARTS AT HOME

Most packages, cans, glass jars, boxes, plastic bottles, pop cans, beer cans and drink cans you open can be recycled.

As you are making your meal, look at the materials you are getting ready to throw away. Most meal preparation will have no waste when you are done. You can recycle the cardboard boxes that cereal, noodles, cake and so on come in, all soup and vegetable cans, your soda and drink cans, any glass that spaghetti, cheese, pickles, etc. come in, egg cartons, milk jugs and so on and on!

If you read the newspaper or if you get a lot of junk mail, you can recycle those. Your magazines, phone books and reading books can also be recycled. Schools and offices can recycle all office paper.

Things you don't even think about but just throw away like drink cups you get at the gas station or fast food joints. 85 percent of your normal weekly trash can be recycled, did you know that? And with places to bring them to, it has now become easier for everyone to do their part to clean the environment.

INSTEAD OF THROWING THESE ITEMS IN THE TRASH, RECYCLE INSTEAD

You only need two containers - one for trash and one for recyclables.

Reduce the loads being dumped at landfills; save money on your trash bills and help make the Earth a greener environment. You don't even have to sort the items. We just ask that you rinse everything out.

WALDEN RECYCLE ...

... is contracted with Montgomery County Solid Waste District and other solid waste districts. Together we have containers located at Southmont High School, North Montgomery High School, New Ross, Waveland, Ladoga, Waynetown and our facility located on East Wabash Street in Crawfordsville. Plus numerous other locations throughout Montgomery and surrounding counties. In addition to our containers, we service a lot of the local industries with their recycling needs.



WALDEN RECYCLE ACCEPTS LARGE ITEMS ALSO

• Such as refrigerators, freezers, washers and dryers at their Wabash Ave. location. If at any time you need help unloading, there are people there from 8 a.m. to 4:30 p.m. Monday through Friday and 8 a.m. to noon Saturday. Or you can call ahead and make arrangements to schedule a drop off. If you are unsure if something can be recycled, feel free to call in and ask.

Once your recyclables are collected and dropped off at The Walden Recycling Facility, the sorting process begins. The containers are dumped onto a conveyor system that carries it down a conveyor belt to be sorted into Gaylords.

All sorted items are then dumped into a baler which compacts it into a bale and is now ready to be loaded onto a trailer and shipped to a recycle processor of each product. At each recycling processor, all products are made into post recycled products.

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How to Choose a Financial Planner

Aaron Williams, CFP®

There are a few kinds of decision makers when it comes to hiring a service:

1. Researcher
2. Ask a friend
3. Combo of #1 and #2

You know which one you are. Hopefully, this article can serve as a good starting point for any of the three when trying to find a financial planner.

Before you begin searching the internet for financial planners or begin asking your friends about them, below are some things to consider.

#1 - Qualified Financial Planner

Make sure to find someone who is qualified. The gold standard qualification for financial planning is the Certified Financial Planner™ (CFP®) credential. Individuals who have obtained this credential meet rigorous education, experience, and ethical requirements to provide you with assurance that a level of competency and ethics have been met.

A CFP® professional is required to act in a client's best interest. Some other certifications worth noting but that are lesser known are the Chartered Financial Consultant (ChFC®) and a Personal Financial Specialist (CPA/PFS).

#2 - Preference of Comunication

How do you want to interact with your financial planner? Do you prefer meeting in person, virtually, or a hybrid approach? The COVID-19 pandemic has forced many financial planners to adapt to technology faster than they otherwise would have.

Along with meeting in person, now many financial planners offer a virtual or hybrid experience.

#3 - Serves Your Situation

Like many professions, some financial planners can be generalists, and some can be specialists or specialize in specific life circumstances. Your situation may dictate who is the right financial planner for you. Credentials alone do not mean that the planner is the right fit for your personal situation. It's important to also make sure they can serve your specific needs.

#4 - Personality Fit

Working with a financial planner should be a mutually committed relationship which involves sharing information with them that you have not shared with anyone else before. It's important to make sure that person is someone who you can relate to and who you feel will provide guidance that you can trust. If you do not feel like you can open up to that individual, then they are probably not the right fit for you.

Beginning Your Search for a Financial Planner

Now that you understand the type of financial planner that you're looking for, it's time to begin the search. You can start however you like by searching the Internet, asking a friend, or a combination of the two.

If you want someone local, it could be as easy as searching "financial planner near me" on an online search engine like Google. Using the 4 criteria above, you can vet those who show up in your search before reaching out to them. Google is such a powerful search engine that you will find many financial advisors to choose from. Searching that phrase is a good starting point, but it's just that: a starting point. Similarly, if someone recommends a financial planner to you, browse their website to get a feel of if they are someone you think you would like to work with.

If you would like to explore beyond the area in which you live, here are a few financial advisor specific search engine websites that can help you narrow down your list.

- http://www.letsmakeaplan.org (CFP Board website)
- napfa.org/find-an-advisor (National Association of Personal Financial Advisors)
- feeonlynetwork.com

It is best to gather of list of potential financial planners to work with and schedule a call with them to speak with them personally and see if it's a good fit for both parties. I would recommend talking with a few. These meetings will probably last 30 to 60 minutes.

Below is a list of questions to ask to those financial planners who you have decided to speak with.

1. Are you a fiduciary at all times?

A fiduciary is someone who is required to work in your best interest. Any conflicts of interest that are present should be presented and disclosed.

2. How many clients do you serve?

The work of a financial planner can be very intensive. A typical financial planner can effectively serve approximately 75-125 clients . Of course, how many clients a financial planner can effectively serve depends on the areas they specialize in, the size of their staff, and the overall complexities of their clients. If the financial planner says they serve a few hundred clients by themselves, you may want to consider if you're going to get the attention you deserve from them.

3. Have you worked with someone in my situation before?

Asking a financial planner if they've worked with someone in a situation similar to yours is another way to run them through your criteria and make sure that everything checks out. Their website or brochure may say they have expertise in working with people like you, but this is a chance to ask them directly and let them explain how they have handled similar situations.

4. Can you give me an overview of your financial planning process?

There is a process to financial planning that includes a lot of data gathering, followed by asking you what's important to you. Once the financial planner gathers all of your pertinent information to be able to see your financial picture and also understands what you want to accomplish, they will spend time analyzing your situation and then schedule a meeting to review everything with you and provide recommendations with action items.

5. How do you continue your education?

A CFP® professional is required to obtain a minimum of 30 hours of qualifying continuing education every 2 years. However, a financial planner should be able to tell you other ways they stay on top of the ever-changing environment of financial planning considering that the field deals with a lot of tax and estate planning laws that can change from year-to-year.

6. How do you get paid?

This seems like a simple question, but it's more convoluted than you may think. There are a few different ways a financial planner can get paid.

Fee Only
Fee-Based
Commission

A fee only model can work in a few different ways. First, a fee only approach to billing clients could be by charging a percentage of assets under management (AUM). This just means that the financial planner will calculate their fee as a percentage of the assets they manage for you. This model helps align the financial planner with the client. As account values go up, the fee goes up. As account values go down, the fee goes down.

Another fee only model is charging a fixed fee. A fixed fee is a flat rate that the client can expect annually without any changes throughout the year. Fixed fee and AUM approaches to billing clients are two of the most common fee only models.

Before I jump into the fee-based model, I'll first talk about the commission model. This model is more transaction based. The financial planner collects a commission when you purchase an investment or other financial product such as life insurance or an annuity. Also, unlike a fee only model where fees are paid solely by the client, the financial planner may collect commissions paid by third parties for the products they sale.

Lastly, the fee-based model is somewhat of a combination of the fee only model and commission model. Each financial planner may have a slightly different fee-based model, but broadly, they may provide financial planning services and also have license to sell insurance and collect a commission on the sale.

We believe fee only is the best model because it eliminates the greatest amount of conflicts of interest among those models discussed. It's very important for your financial planner to be transparent to you about how they charge their clients and how they are paid.

7. What's your investment philosophy?

When meeting with a new financial planner, it's important to understand how they invest and if it aligns with your values, goals, and risk tolerance. Everybody's circumstance is different, which is why there shouldn't be blanket approaches to investing. Have the financial planner describe to you how they would invest your money and how it might relate to your circumstances. There is no guaranteed outcome when it comes to investing. You should always understand how your money is invested so you can understand the potential outcomes.

Now Go Out and Find A Financial Planner That Fits You

Hopefully now you have a better idea of how to find a financial planner and what are some good questions to ask when you sit down with them to see if they are a good fit.

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How to Choose Siding for Your Home

Home siding can be deceptively important. Not only does it offer a protective skin to a home, but it's also the first thing you notice. In many ways, the exterior of a home is just as important as what's inside because it conveys a look and feeling.

At one time, siding was a relatively mundane choice. Vinyl was the primary material option, with few styles and a limited variety of colors available. But modern siding includes not only vinyl or wood, but composite board and fiber cement.

So selecting the siding is among the most important decisions you'll make when building a home or replacing siding on an existing home.

But first you'll want to shop around to get a feel for pricing and covering options, as well as factoring in the cost of professional installation. Here are a few things to consider.

BUDGET

Your budget will guide your decision-making process. It will tell you how much money you have to make repairs or restorations. It is also a great time to look for any loans or other assistance. You might qualify for a special grant from your local government. Gather enough funds to get you through this process now, because you don't want to go through it again in the near future. It is best to do it correctly the first time.

VARIETY

There are many siding types available for purchase. Your choice will depend on your style, the price of materials and the kind of structural protection you need for your home.

When you don't have much money, vinyl siding might be your answer. It comes in a variety of shades. When you are simply looking to add color to the exterior of your home, vinyl will work well for your eyes and wallet.

Metal siding is another alternative. It is slightly more expensive than vinyl, but it is extremely durable. When you need something tough, metal is a superior option. This siding can last up to 25 years, especially if you add an extra coat of paint to it.

When appearance is your top priority, take a look at wood siding. It will give your home elegance and charm. Cedar is one of the most popular materials. This siding is usually recommended for houses in dry climates. Unfortunately, wood has a difficult time withstanding moisture. But this siding can last a long time if properly maintained.

Stucco is another fantastic option. It is made of cement, and it has a cool, stylish appearance. It is extremely durable. This siding can last up to 50 years. It is a bit more expensive than other products, but many homeowners believe it is well worth the price.

INSTALLATION

It is always best to hire a professional, experienced company to install your siding. They will be able to handle the materials and do the job quickly. If something is not done properly, you can always get a portion or full refund if they aren't able to easily repair it.

People who are working on a very tight budget can look for a handyman who has experience installing siding. A local individual might give you a discount. As with any home repair job, be sure to check references and local regulations. Your community might have laws about hiring someone to do such work. And always ask for samples of his work or referrals from previous customers.

The most important thing is to work within your budget. You don't have to break the bank to get the best siding you can afford.



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3 ways educators can use newspapers in the classroom



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

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

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

1. Employ newspapers when teaching current events. Everyone was directly affected by the COVID-19 virus, making the story of the pandemic one of the most unique in modern history. Though children are often sheltered from global news stories about conflicts or economic crises, no such sheltering was possible during the pandemic, as kids were forced to learn from home and confront life with little or no access to extracurricular activities. Educators can show how local newspapers reported on the pandemic when teaching current events, using that example as the foundation for teaching current events in the future.

2. Utilize the newspapers when teaching ESL. Students who do not speak English at home or as their primary language can benefit greatly from their local newspapers. It might be easy to learn how to say certain words in English, but reading them in a newspaper gives ESL students a chance to see the words they've learned in context. And because local newspapers feature sections on everything from news to sports to entertainment, ESL students are sure to find a few articles that appeal to their existing interests.

3. Use newspapers to encourage a love of reading. Just like ESL students are bound to find something that interests them in the local newspapers, their English-speaking classmates are sure to find a recap of their favorite team's most recent game or a review of the latest superhero movie or a local news story about their town to pique their interest. Students may not realize it, but they're learning when reading such stories by developing their vocabularies, fine tuning their comprehension skills and catching up on current events.

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

A supplement of the Journal Review

