

2026 Consumer Guide

A supplement of the
Journal Review





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Four Car-Buying Tips to Consider

Drivers spend a lot of time in their vehicles, and that's perhaps one reason why new car buyers are willing to spend so much on a new automobile. According to a recent report from Kelley Blue Book, the average transaction price of a new vehicle in June 2025 was just under \$49,000.

Drivers who have not purchased a new car in a while may be overcome by sticker shock when they start shopping for a new car, but plenty of reliable vehicles can still be had for less than \$49,000. Motorists in the market for new vehicles can consider these four tips as they begin their search for a new ride.

1. Consider buying in fall. Fall can be a buyer-friendly time to purchase a new vehicle because many deal-

erships may be seeking to unload outgoing model years to make room for the coming year's models. In such instances, dealerships may sell outgoing model year vehicles for thousands of dollars less than the incoming year's models. Inventory of outgoing model years may be limited, which can reduce the options drivers have in regard to various amenities, such as vehicle color and accessories. But if such details aren't high on buyers' priority lists, then buying in fall can be advantageous.

2. Make a sizable down payment, if possible. Interest rates remain high, so the less drivers will need to borrow when buying a new car, the more money they'll save in interest charges over the life of the loan. The

consumer advocates at Consumer Reports recommend new car buyers put at least 15 percent down and ideally between 20 and 25 percent at the time of purchase. The higher the initial down payment, the more manageable the ensuing monthly payments become.

3. Get your credit ducks in a row. Of course, the size of the down payment won't be the only number that determines the amount of a monthly payment. Drivers' credit ratings affect their interest rates, so it's best to maintain a good reputation or rebuild a poor one in the months leading up to a new car purchase. Pay off existing consumer debt entirely, if possible. If that's beyond reason, then make sure to make all monthly

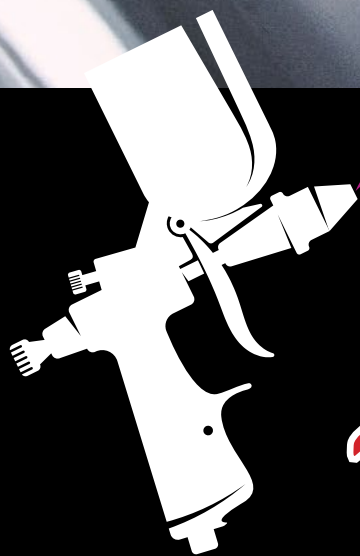
payments on time and pay more than just the minimum required each month.

4. Shop for incentives. Consumer Reports notes that dealerships and manufacturers offer a wide range of incentives that can help to reduce the cost of a new vehicle. Cash-back offers and zero percent financing are two notable incentives buyers can shop for. After researching which vehicles to buy, shop around for incentives packages to help narrow down your options.

Drivers in the market for a new vehicle can employ various strategies to land a reliable and affordable car or truck.

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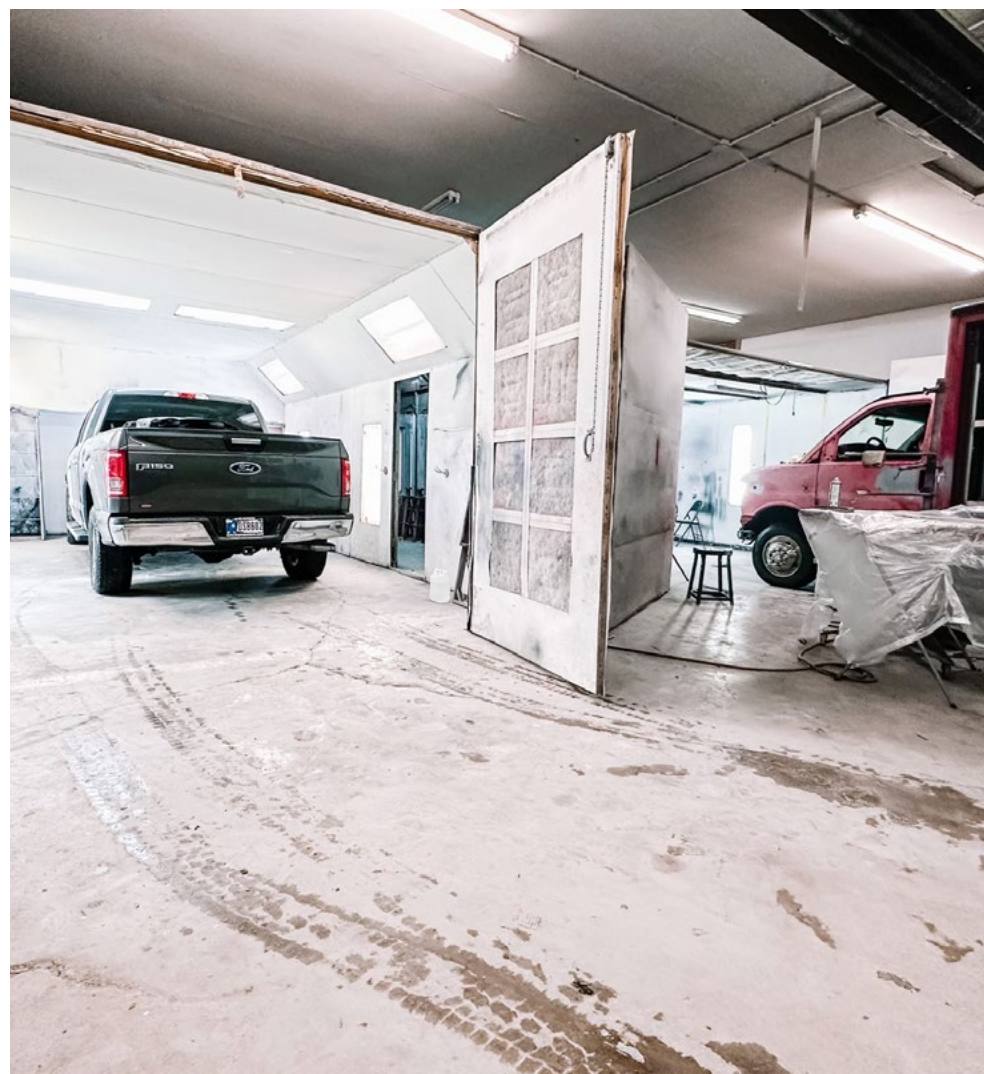


After an accident, you have the right to pick the body shop that repairs your vehicle. Your insurance may suggest a shop, but **you are not required to use it**. Choosing a trusted shop ensures your car is repaired the way you want.

Body shops offer a full range of services, from collision repair, dent removal, and hail damage fixes to frame straightening, paint matching,

refinishing, and glass replacement. They can repair bumpers, fenders, doors, and handle both cosmetic and structural damage. Most shops also manage insurance claims, making the repair process smoother for you.

Take control after an accident; **choose a shop you trust** and get your car back looking and performing like new.





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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.

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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Did You Know?



Drivers undoubtedly have noticed their vehicles need less frequent oil changes than cars once required. The longtime standard oil change interval of once every 3,000 miles no longer applies, and that's thanks to the pivot away from conventional oil to synthetic oil. The molecular structure of synthetic oil and its ability to perform better at extreme temperature means drivers can now drive significantly longer distances between oil changes. In fact, Car and Driver notes that synthetic motor oils provide better startup performance and flow at temperatures down to minus-40 Fahrenheit and then endure extremely

high temperatures without oxidizing, thickening or turning black. The reason synthetic oils need less frequent changes is that they can maintain their superior properties two to three times longer than conventional oils. Though each vehicle manufacturer is different and drivers are urged to consult their owner's manuals regarding synthetic oil change interval recommendations, it's not uncommon for modern vehicles to range between 5,000 and 7,000 miles before they need an oil change. Some synthetic oil manufacturers even note their products can last more than 10,000 miles.

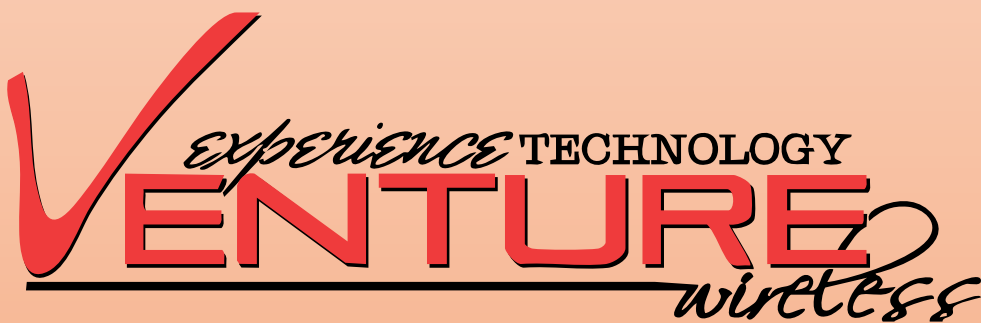


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iPhone 17 Unveiled With Major Improvements

Apple today announced iPhone 17, featuring the new Center Stage front camera that takes selfies to the next level; a powerful 48MP Fusion Main camera with an optical-quality 2x Telephoto; and a new 48MP Fusion Ultra Wide camera that captures expansive scenes and macro photography in more detail. The 6.3-inch Super Retina XDR display with ProMotion is bigger and brighter, enabling supersmooth scrolling, immersive gaming, and improved efficiency.¹ And with the new Ceramic Shield 2, the front cover is tougher than any smartphone glass or glass-ceramic, with 3x better scratch resistance than the previous generation and reduced glare. It is all powered by the latest-generation A19 chip for higher performance and longevity.

iPhone 17 will now be available starting with 256GB of storage — double the entry storage from the previous generation — and a 512GB option, in five beautiful colors: black, lavender, mist blue, sage, and white. Pre-orders begin Friday, September 12, with availability beginning Friday, September 19.

“iPhone 17 is a big upgrade with powerful features that make iPhone even more useful in your day-to-day life, from the bigger and brighter ProMotion display with 3x better scratch resistance, to all-day battery life with faster charging, the A19 chip for powerful performance, a fantastic 48MP Dual Fusion camera system, and the innovative Center Stage front camera — our best front camera yet,” said Kaiann Drance, Apple’s vice president of Worldwide iPhone Product Marketing. “iPhone 17 is a fantastic choice for customers looking for the latest features and the confidence in knowing their iPhone is built to last.”

A Powerful Camera System for Next-Level Selfies and High-Resolution Captures

iPhone 17 introduces an all-new Cen-

ter Stage front camera that advances the photo and video experience. The Center Stage front camera features the first square front camera sensor on iPhone, offering a wider field of view and higher resolution — up to 18MP for photos — to capture more detail. Users no longer have to rotate their iPhone to take a landscape selfie — they can now take photos and videos in portrait or landscape while holding their iPhone vertically, enabling a more comfortable, secure grip and centered gaze. For group shots, Center Stage for photos uses AI to automatically expand the field of view and can rotate from portrait to landscape to include everyone in the frame. The Center Stage front camera enables ultra-stabilized video in 4K HDR, and users can now record on the front and rear cameras simultaneously with Dual Capture — perfect for capturing themselves and the world around them. During calls over FaceTime or third-party apps, Center Stage for video calls keeps users stable and positioned in frame.

iPhone 17 features all 48MP rear cameras for the first time, to capture impressive photos and videos. A 48MP Fusion Main camera shoots sharp detail, and with an integrated optical-quality 2x Telephoto — it is like having two cameras in one. A new 48MP Fusion Ultra Wide camera captures up to 4x the resolution compared to the previous generation, so users get even more detail for uniquely framed, wider-angle shots or macro photography. Next-generation Photographic Styles help users customize their photos by adjusting color, highlights, and shadows in real time with a better understanding of skin tones, and a new Bright style will be available with iOS 26 to brighten skin tones and apply a pop of vibrance across the image.²

iPhone 17 records stunning video in 4K60 fps Dolby Vision with creative

features, such as Cinematic mode and Action mode. Video is captured with Spatial Audio for immersive listening; Audio Mix lets users adjust sound after capture to boost voices and reduce ambient noise; and wind noise reduction minimizes unwanted noise. iPhone 17 can also take spatial photos and videos to help users relive memories with remarkable depth on Apple Vision Pro.

iPhone 17 introduces major display improvements with a sleek contoured edge design. Available in one 6.3-inch size, iPhone 17 has thinner borders than the previous generation and a stunning Super Retina XDR display, featuring ProMotion with an adaptive refresh rate of up to 120Hz for a smooth and power-efficient experience. The Always-On display shows the time, widgets, and Live Activities at a glance, and when not in use, the display efficiently adjusts down to 1Hz.

iPhone 17 introduces Ceramic Shield 2 with a new Apple-designed coating for 3x better scratch resistance and improved anti-reflection to reduce glare. It is also easy to use iPhone 17 outside thanks to 3000 nits peak outdoor brightness — the highest ever on iPhone — and 2x better outdoor contrast.

A19: Next-Level Performance and All-Day Battery Life

Built on third-generation 3-nanometer technology, A19 delivers powerful performance, efficiency, and a huge boost in speed. An updated display engine, ISP, and Apple Neural Engine power features like Apple Intelligence and the latest-generation Photographic Styles. The 6-core CPU is 1.5x faster than the A15 Bionic chip in iPhone 13, and the 5-core GPU is more than 2x faster than A15 Bionic, unlocking stunning graphics and next-level mobile gaming. Neural Accelerators are also built into each GPU core to help run powerful generative AI models on device.

The efficiency of A19 and the advanced power management of iOS 26 deliver all-day battery life, and with ProMotion, iPhone 17 gets up to 30 hours of video playback — eight more hours than the previous generation. The new Adaptive Power Mode in iOS 26 also gets to know a user’s typical battery consumption and anticipates when they might run low, intelligently conserving power to help get them through the day. And, iPhone 17 can charge up to 50 percent in 20 minutes with an optional high-wattage USB-C power adapter like Apple’s new 40W Dynamic Power Adapter with 60W Max.³

iPhone 17 introduces N1, a new Apple-designed wireless networking chip that enables Wi-Fi 7, Bluetooth 6, and Thread. In addition to the latest generation of wireless technologies, N1 improves the overall performance and reliability of features like Personal Hotspot and AirDrop.

eSIM: A Flexible, Convenient, and Secure Connection. eSIM is a digital SIM that offers greater flexibility, better security, and seamless connectivity compared to traditional physical SIM cards.⁴ An industry standard, eSIM is supported by over 500 global carriers, including AT&T, T-Mobile, Verizon, and more. An eSIM-only iPhone 17 model will be available in Bahrain, Canada, Guam, Japan, Kuwait, Mexico, Oman, Qatar, Saudi Arabia, the UAE, the U.S., and the U.S. Virgin Islands. eSIM also makes staying connected while traveling even more convenient, allowing continued connectivity through affordable international roaming plans from users’ home carriers or local prepaid options available with more than 200 carriers. For better security, eSIM cannot be physically removed if an iPhone is lost or stolen, and managing travel eSIMs is even easier with a new streamlined setup in iOS 26.

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Wabash Avenue Presbyterian Church welcomes all to serve the Lord and spread the love of God through worship, Christian education, fellowship, music, and mission involvement. After celebrating 200 years in 2024 the WAPC congregation is moving ahead to meet contemporary needs and interests of its members, the local community, and throughout the world in 2025.

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Firearm Safety: A Shared Responsibility in Our Community

Firearms are part of life for many families in our community—used for hunting, sport shooting, farm use, or personal protection. No matter the purpose, safe handling and responsible ownership are essential. Firearm safety isn't just about the individual owner; it's about protecting families, neighbors, and the community as a whole.

START WITH THE BASICS

Every firearm should always be treated as if it is loaded. Even when you believe a gun is unloaded, taking a moment to check the chamber can prevent tragic accidents. When handling a firearm, always keep it pointed in a safe direction

and never aim it at anything you don't intend to shoot.

Equally important is keeping your finger off the trigger until you're ready to fire. This simple habit greatly reduces the risk of accidental discharge during routine handling.

KNOW YOUR SURROUNDINGS

Before pulling the trigger, be certain of your target—and what lies beyond it. Bullets can travel farther than many people realize and may pass through objects. Awareness of your surroundings is a critical part of safe and responsible firearm use.

SAFE STORAGE SAVES LIVES

Proper firearm storage is one

of the most important steps owners can take, especially in homes with children or frequent visitors. Firearms should be stored unloaded, locked, and secured in a safe or lockbox, with ammunition stored separately. These precautions help prevent accidents, unauthorized access, and theft.

EDUCATION MAKES A DIFFERENCE

Firearm safety is an ongoing learning process. Taking safety courses, staying familiar with manufacturer guidelines, and refreshing skills regularly all help reinforce safe habits. Open conversations within families—especially with children—about what to do if

they encounter a firearm can also make a meaningful difference.

A COMMUNITY COMMITMENT

Responsible firearm ownership is about respect: respect for the tool, the law, and the people around us. By practicing safe handling, secure storage, and continued education, firearm owners help create a safer environment for everyone.

Firearm safety starts at home, but its impact reaches far beyond it—strengthening the safety and well-being of our entire community.

We are committed

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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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The Importance of Preplanning Your Funeral

Planning a funeral is often seen as a task for loved ones after someone passes away. However, pre-planning your funeral can be one of the most thoughtful and considerate decisions you make for yourself and your family. It not only ensures your wishes are carried out but also provides many benefits for your loved ones.

When a loved one passes, family member often faces an overwhelming task in making funeral arrangements while grieving. By pre-planning your funeral, you spare your family from having to make tough decisions during this time. They can focus on mourning and supporting one another, knowing that your wishes are being honored.

Pre-planning allows you to make specific choices about how you want to be remembered. From selecting burial or cremation to choosing music, readings, or even the type of service, you can ensure that the funeral reflects your values and preferences, leaving a legacy that feels meaningful and personal.

Funerals can be expensive, and unexpected costs can burden families. By pre-planning, you can set a budget and even prepay for services, locking in current prices and avoiding inflation. This relieves your family of financial worries during a challenging time.

In the absence of clear instructions, family members may disagree about how to handle funeral arrangements. Pre-planning eliminates uncertainty, ensuring everyone knows exactly what



you want and reducing the potential for conflict.

Knowing that your affairs are in order can be a source of comfort. Pre-planning allows you to take control of an inevitable part of life and ensures that your final farewell will be conducted according to your wishes.

Pre-planning doesn't have to be overwhelming. Begin by discussing your wishes with your family and speak with a local funeral home. Many funeral homes offer pre-planning services, which include documenting your preferences and financial arrangements.

By taking the time to plan your funeral, you're giving your loved ones a compassionate gift. It ensures your wishes are respected, relieves stress during a time of loss, and leaves a legacy of thoughtful care.

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ProGreen to Offer More New Plants and Products Than Ever Before

ProGreen Garden Center.

ProGreen Garden Center is now a source of Midwest native plants. Native gardening is growing in popularity as more people are becoming aware of the importance of native plants.

Natives are plants that have grown naturally within a region for centuries and are therefore acclimated to the region. As a result, they require less maintenance and watering, less prone to diseases and other

plant problems, all the while providing critical food for bees, butterflies and other insects which in turn provide food for birds and other wildlife. Native plants are also important to our own food chain in that many are heavy pollinators and are important to our agricultural crops. ProGreen Garden Center offers dozens of native varieties including perennials, trees and shrubs.

While we will be phasing out of the landscape design and installation part of the business, we will be devoting more attention to the retail and wholesale side of the business with the goal of maintaining our outstanding customer experience here at the center. We will still be offering select planting services for trees and some other plants, and we also will still be happy to talk with you about your projects and to lend advice. If it is not something falling within our offered services, we can refer you to one of our reliable associates in the area to achieve gardening and landscaping goals.

We will be entering our 34th year at **ProGreen Garden Center** in 2026, and are excited to be offering more new plants and products than ever before. We are 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



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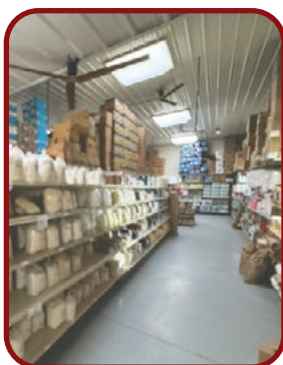


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Simple and Effective Ways to Save on Food

Food is a fundamental necessity, but with rising grocery prices, keeping your food budget in check can feel challenging. Fortunately, there are many practical ways to save money on food without compromising on nutrition or quality. Here are some strategies to help stretch your dollars:

1. Plan Your Meals

Meal planning is one of the most effective ways to cut down on food expenses. By mapping out your meals for the week, you can create a shopping list of only the items you need, reducing impulse purchases and food waste.

2. Buy in Bulk

Staples like rice, beans, pasta, and oats are often cheaper when purchased in bulk. Look for deals on these non-perishable items and store them properly to ensure they last. For fresh produce or meats, consider freezing portions to extend their shelf life.

3. Shop Seasonally and Locally

Seasonal produce is not only fresher but also more affordable. Visit farmers' markets or local grocery stores to find deals on fruits and vegetables grown in your region.

4. Embrace Generic Brands

Many store-brand or generic products are just as good as their name-brand counterparts but cost significantly less. Compare labels to ensure you're getting similar quality for a lower price.

5. Cook at Home

Dining out and ordering takeout can quickly add up. Cooking at home allows

you to control ingredients and portion sizes, often at a fraction of the cost. Batch cooking and freezing meals can save both time and money.

6. Minimize Food Waste

Keep track of what's in your fridge and pantry to avoid buying duplicates. Use leftovers creatively by turning them into soups, stir-fries, or salads. Compost scraps that can't be repurposed.

7. Leverage Coupons and Loyalty Programs

Take advantage of store coupons, cash-back apps, and loyalty programs to score discounts. Many grocery stores also offer digital coupons and weekly sales that can help you save.

8. Grow Your Own Food

If you have space, consider growing herbs, vegetables, or fruits at home. Even a small windowsill garden with basil, parsley, or green onions can cut costs and add fresh flavor to your meals.

9. Shop Smart

Avoid shopping when hungry, as it can lead to impulse buying.

Stick to your list and resist unnecessary temptations.

Compare unit prices to get the best value.

By incorporating these tips into your routine, you can significantly reduce your food expenses while maintaining a healthy and satisfying diet. Saving on food doesn't have to mean sacrificing flavor or nutrition—just a little planning and smart shopping can make a big difference!





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Alongside everyday hardware essentials, you'll discover seasonal décor, locally inspired gifts, and practical tools that are hard to find in big-box

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Choosing Privacy Fencing for Your Home



Privacy fencing is a smart way to create a comfortable, secure outdoor space while boosting your home's curb appeal. Whether you're looking to block noise, keep pets safe, or enjoy your backyard without outside distractions, the right fence can make all the difference. Popular materials like wood, vinyl, and composite each offer unique benefits—wood provides a classic, natural look, vinyl is low-maintenance and durable, and composite blends style with long-term performance.

When choosing a privacy fence, consider your home's style, your main-

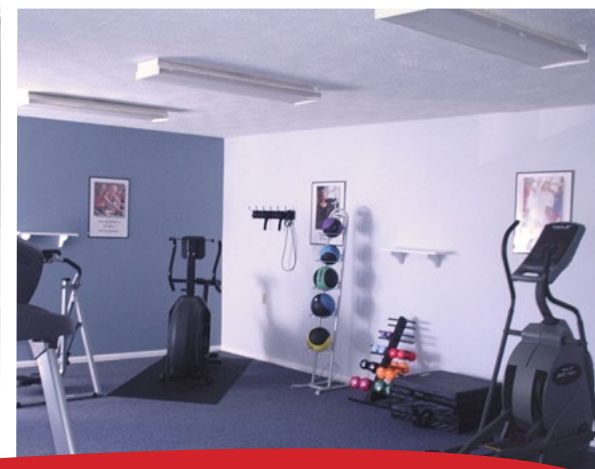
tenance preferences, and local regulations or HOA guidelines. Fence height, color, and design all play a role in how well the fence meets your needs and complements your property.

If you're not sure where to start, Lowe's Custom Fencing can help you find the right fencing solution for your home. Their experts can guide you through material options, design choices, and installation, making the process simple and stress-free—so you can enjoy your outdoor space with confidence and peace of mind.



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Finding the Right Apartment



Finding the right apartment is about more than square footage or a monthly rent — it's about discovering a place where you feel comfortable, supported, and truly at home. With a little preparation and a clear sense of what matters most to you, the search can feel exciting and hopeful instead of overwhelming.

Start by thinking about your everyday life. Consider the location and how it fits your routine, whether that means a shorter commute, walkable neighborhoods, or staying close to family and friends. Set a realistic budget that accounts for rent, utilities, and any additional fees. It's also helpful to imagine the space itself — how much room you need, the layout that feels right, and the amenities that would make daily living easier or more enjoyable.

Once you have a vision in mind, begin your search close to home. Explore local property management websites, community listings, and recommendations from people you trust. Touring apartments in person is an important step, giving you the chance to see the

space, ask questions, and get a feel for the neighborhood and the team who manages the property.

When it's time to apply, being organized can make the process smoother. Most applications require proof of income, a valid photo ID, rental history, references, and permission for a credit and background check. Having everything ready shows responsibility and helps things move along with ease.

Approval typically includes confirming your income, reviewing your rental and credit history, and checking references. Honest communication and accurate information go a long way in building trust and setting the stage for a positive experience.

In the end, the right apartment is one that feels like home. By taking your time, asking thoughtful questions, and choosing a place that fits your lifestyle, you'll be ready to settle in with confidence — and begin building connections in a community you'll be proud to call your own.



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How Volunteering Benefits Kids: Building a Better Future

Volunteering is often viewed as a selfless act, a way to give back to the community and help those in need. While this is undoubtedly true, the act of volunteering also has a profound and positive impact on those who participate, including children. Encouraging kids to volunteer not only benefits society but also helps shape their character, skills, and future. Here are some ways in which volunteering benefits children.

Volunteering exposes kids to diverse situations and people, often different from their own experiences. This exposure fosters empathy, teaching kids to appreciate different perspectives and cultivate compassion for others.

By interacting with peers, adults, and community members in a volunteer setting, children develop essential social and communication skills. Volunteering often requires teamwork, problem-solving, and active listening, all of which contribute to building their confidence and ability to connect with others.

When they volunteer, children learn the value of commitment and follow-through. By taking on tasks and seeing them through to completion, kids develop a sense of responsibility and can instill a strong work ethic.

It has been shown to boost mood and reduce stress when we help others. This is true even for children. A sense of purpose and accomplishment can be found by volunteering. Feeling that they are valued and are making a difference in the world can be empowering for young minds.

By volunteering children can learn importance of being active members of their community. They can devel-



op a sense of pride and belonging by working on local initiatives. Which could lead to a lifelong commitment to helping others.

Many schools and colleges value community involvement, and volunteer experience can strengthen applications and resumes. In volunteering, kids could get the opportunity to explore potential career interests and

develop networks with mentors and professionals.

A few ways to get kids involved in volunteering

Make sure that is age appropriate. This will help to make the experience enjoyable and rewarding.

Volunteer as a family. This sets an example for kids and can strengthen

your bond as a family.

Choose activities that your child is interested in such as supporting people in need, working with animals or helping the environment.

Celebrate and acknowledge your child's contributions to reinforce the positive impact they helped make.



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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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- The McClouds

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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.

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10 Unexpected Benefits of Replacing Old Windows

Windows play a crucial role in a home's structure, energy efficiency, and aesthetic appeal. According to window installation professionals, the average lifespan of residential windows ranges from 15 to 30 years. Well-maintained windows can last around 20 years, so homeowners with aging windows should consider scheduling an assessment and potential replacement.

WHEN TO REPLACE WINDOWS

Replacing windows is a complex task that requires professional expertise. Numerous window installation companies can assist homeowners by measuring, ordering, and installing windows that complement the home's style and local climate while incorporating desired features. Leading window manufacturers suggest homeowners look for the following signs that indicate the need for replacement:

1. Difficulty Operating Windows

Windows that no longer open or close properly can be frustrating. If they stick shut or fail to lock securely, it's a strong indication that replacement is necessary.

2. Visible Damage

Accidents can result in cracked or broken glass. Whether caused by a stray baseball or debris from lawn maintenance, damaged windows compromise both safety and efficiency and should be replaced promptly.

3. Drafts and Poor Insulation

If heating and cooling systems are working harder than usual, drafty windows could be the culprit. Energy efficiency tests can identify weak spots, and replacing inefficient windows can reduce energy costs.

4. Outdated Windows

Older windows may not meet current safety standards, such as egress requirements for fire safety. Additionally, outdated windows can diminish a home's curb appeal. Upgrading to modern styles improves both aesthetics and safety.

5. Excessive Noise Intrusion

Newer windows offer enhanced noise reduction. Upgrading can provide a more peaceful indoor environment, minimizing disturbances from traffic, lawn equipment, and other outdoor sounds.

6. Sunlight-Induced Fading

Windows without low-emissivity (Low-E) coatings allow harmful UV rays to enter, leading to fading of floors, furniture, and other household items. Installing windows with Low-E coatings protects interior furnishings and enhances energy efficiency.

THE BENEFITS OF WINDOW REPLACEMENT

Replacing aging or damaged windows improves home efficiency, comfort, and safety. Homeowners should consider an assessment if they notice any of these signs. Investing in quality window replacements can lead to long-term

savings on energy bills and increased property value.

Below is the expected lifespan of different types of residential windows based on material:

Climate, installation techniques and upkeep may effect the longevity of your windows. With proper care and maintenance these are the average life span of windows.

Aluminum – Up to 25 years.

Double-Paned – 10 to 20 years.

Vinyl – 20 to 40 years.

Wood – Up to 20 years



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