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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-violet 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.

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 Build a Bright Future: Get Kids Excited About Volunteering

Volunteering benefits people of all ages, but can be especially beneficial to children. Studies have indicated that teenagers who volunteer are less likely to become pregnant or use drugs. In addition, in a review of 60 studies on child engagement, Child Trends found that children who participate in civic engagement programs are likely to be more involved in school, to graduate from high school and to hold more positive civic attitudes than those who do not get involved in such programs.

Getting kids to volunteer as they progress through adolescence may not be so difficult. In its 2014 analysis of volunteering trends, Child Trends found that 39 percent of twelfth grade students volunteered at least once a month in 2014 compared to just 27 percent of eighth graders.

Older students might feel compelled to volunteer to improve their college admissions applications, but parents can take steps to get their younger children excited at the prospect of volunteering.

- Set a positive example. Young children want to emulate their parents, so moms and dads who volunteer may find ready and willing partners in their children. Parents can inform their children when they volunteer and why they do so before bringing kids along to join them.

- Don't forget fun. Young children may be more likely to embrace volunteering if the activity is fun. Kids might not find it too fun to sit next to their parents while mom and dad



balance a soup kitchen's books, but a beach cleanup excursion or a trip to refurbish an inner city park may inspire kids to spend a lifetime giving back to their communities and helping the less fortunate.

- Keep it simple. Kids may not enjoy volunteering activities that consume too much time or make them feel exhausted. As kids grow older, parents can encourage them

to embrace more challenging activities and/or commit more time to volunteering. But keep things simple with especially young children or older children who have never before volunteered.

- Try and try again. It might take some trial and error before parents find volunteering opportunities their children truly enjoy. When volunteering with children for the first

time, be careful not to commit to more than one day. If children enjoy themselves, then parents can commit more time. If kids do not seem excited by an activity, parents won't feel guilty or let the charity down by not returning.

Children can benefit greatly by volunteering, and parents can get their youngsters involved at an early age.

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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.

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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How to Choose a Mortgage Lender

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Buying a home is one of the biggest financial decisions you'll ever make, and choosing the right mortgage lender is just as important as choosing the right house. Interest rates matter, but they aren't the only factor to consider. The right lender can make the home-buying process smoother, less stressful, and more successful.

Here are a few things to keep in mind when choosing a mortgage lender:

1. Look Beyond the Interest Rate

A low rate may grab your attention, but it doesn't tell the whole story. Ask about closing costs, fees, loan terms, and whether the rate is fixed or adjustable. Comparing the annual percentage rate (APR) can give you a more complete picture of the total cost of the loan.

2. Choose Someone Who Will Take Time to Explain Your Options

Every homebuyer has different goals and financial circumstances. A good lender will take the time to understand your situation, explain the loan programs available in plain language, and help you determine which option best fits your budget.

3. Consider the Level of Service

The mortgage process involves many moving parts, from pre-approval to closing. Ask how your lender communicates throughout the process. Will you have a dedicated loan officer? Can you easily reach someone when questions arise? Strong communication can make a significant difference during what can be a stressful time.

4. Ask About Loan Servicing

Many borrowers don't realize that some lenders sell the servicing of their mortgage after closing. While this is



common in the industry, it's worth asking whether your lender will continue servicing your loan or transfer it to another company. Knowing who you'll work with after closing can provide added peace of mind.

5. Choose a Local Lender You Can Actually Reach

A mortgage is more than an online application—it's a major financial decision. While technology can make the process more convenient, there's real value in working with a local loan officer who gets to know your situation, answers your questions, and provides recommendations based on your unique needs. Having someone

you can call—or sit down with face-to-face—can make all the difference from application to closing.

6. Read Reviews and Ask for Recommendations

Online reviews and referrals from friends, family, or your real estate agent can provide valuable insight into a lender's responsiveness, professionalism, and customer service. Look for consistent patterns rather than focusing on a single review.

7. Get Pre-Approved Early

Obtaining a pre-approval before you begin house hunting helps you understand your budget and demonstrates to sellers that you're a serious buyer.

It can also help identify any financial issues that should be addressed before making an offer.

The Bottom Line

Choosing a mortgage lender is about more than finding the lowest interest rate. Look for a lender who communicates clearly, takes the time to understand your goals, offers personalized guidance, and is there before, during, and long after your closing. Asking the right questions upfront can make your homebuying experience smoother—and help you feel at home long before closing day.

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How to Choose the Right Assisted Living Facility

Choosing an assisted living facility for yourself or a loved one is an important decision. Beyond finding a place to live, you're looking for a community where residents feel safe, respected, and supported while continuing to enjoy a fulfilling and independent lifestyle. Taking the time to explore your options can help you find a place that truly feels like home.

Start by considering your loved one's current needs and future goals. Think about the level of assistance they may need with daily activities such as meals, medication management, housekeeping, transportation, or personal care. It's also important to choose a community that can adapt if those needs change over time.

Visit several facilities in person

whenever possible. Pay attention to the atmosphere from the moment you walk through the door. Is the community welcoming? Are the residents engaged and comfortable? Do the staff members greet people by name and take time to interact with them? These small details often say a great deal about the quality of care and the sense of community within the facility.

Ask plenty of questions during your visit. Learn about staff availability, emergency procedures, healthcare partnerships, dining options, recreational activities, and opportunities for social engagement. Request a calendar of events to see how residents stay active, connected, and involved. A vibrant community offers more than care—it provides opportunities to

build friendships, pursue hobbies, and enjoy each day.

Talk with current residents and their families if you have the opportunity. Their experiences can provide valuable insight into daily life and help you understand what makes the community unique. Reading online reviews and asking trusted friends, neighbors, or healthcare providers for recommendations can also help guide your decision.

Be sure to review costs carefully and understand what services are included in the monthly fee. Ask about additional charges, contract terms, and financial options so there are no surprises later.

Most importantly, involve your loved one in the decision whenever possi-

ble. Their comfort, preferences, and opinions matter. A community that feels welcoming, encourages independence, and offers compassionate support can make the transition much easier for everyone involved.

Finding the right assisted living facility takes time, but choosing a place where people are treated with kindness, dignity, and respect provides peace of mind for the entire family. With thoughtful planning and careful consideration, you can find a community where your loved one will not only receive excellent care but also enjoy meaningful connections and a true sense of belonging.

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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 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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How to Decide Between Wood and Composite Decking

Choosing the right decking material depends on your budget, style preferences, maintenance expectations, and how you plan to use your outdoor space. Wood and composite decking are both popular options, and each offers advantages that may make it the better fit for your home.

Wood decking provides a natural look and feel that many homeowners enjoy. It is available in a variety of species and can be stained or painted to complement your home's style. Depending on the type of wood selected, it may also have a lower initial cost than composite decking. Wood can be repaired, refinished, or replaced as

needed, giving homeowners flexibility when maintaining or updating their deck. However, wood typically requires regular cleaning, staining, and sealing to help protect it from moisture, weather, fading, and everyday wear.

Composite decking is made from a combination of materials and is designed to provide a consistent appearance with less routine maintenance. It generally does not require staining or sealing and can be cleaned with soap and water. Composite decking is also available in a wide range of colors, textures, and styles, allowing homeowners to create a look that comple-

ments their property. While composite materials can resist common concerns such as splintering, rot, and insect damage, they may have a higher initial cost than some wood options. Homeowners should consider both the upfront investment and long-term maintenance when comparing prices.

Your local climate, the amount of time you want to spend on upkeep, and your overall budget can all play a role in the decision. It is also helpful to consider how the deck will be used, whether you plan to entertain guests, relax with family, or simply enjoy the outdoors. Think about how each material will look, perform, and fit into

your plans for the space.

Before making a decision, compare the available materials, warranties, installation costs, and expected maintenance requirements. A decking professional can help you understand the options available and determine which materials are appropriate for your property. By weighing the benefits and considerations of both wood and composite decking, you can choose the material that best matches your home's needs, your personal preferences, and your long-term plans for your outdoor living area.

9 Steps to 401(k) Success

The 401(k) plan is becoming one of the largest sources of retirement savings for many American workers. According to the Society of Professional Administrators and Recordkeepers (SPARK), over 55 million people participate in 401(k) plans. If you participate in a 401(k) plan, the good news is that you have more control over your retirement money. The bad news is that you have more control over your retirement money.

For people who do not have the time or the financial knowledge, managing your 401(k) plan can be a daunting task. Moreover, if you do not manage it properly, the 401(k) may not help you pursue your retirement goals.

Here are 9 steps that may help you with your 401(k).

1. Participate

The dollars in your 401(k) plan may be a portion of your income at retirement. The government, and by extension, your employer, are giving you the opportunity to take advantage of two very powerful financial concepts: the ability to save money on a pre-tax basis, and the tax-deferred, compounded growth of those dollars. Saving money before it is included in your taxable income may reduce your annual tax bill.

Some employers offer matching funds as an incentive for employees. If your employer is willing to give you money, you should consider taking advantage of the benefit. The only catch is that you may need to contribute some of your own money in order to receive the company match.

2. Determine your investor profile

Investor, know thyself! Every investor is different and knowing yourself is the first step to being comfortable

with your overall strategy. Remember, 401(k) money is retirement money and everybody has different dreams about what their retirement will entail – traveling, boating, etc. But how comfortable are you with market volatility? Will you really be able to tolerate the inevitable ups and downs with the financial markets?

3. Allocate appropriately

Asset allocation is the principle of deciding how to spread your investments across various asset classes, such as stocks, bonds, and cash. The idea is to diversify your holdings in order to potentially increase returns while managing risk. A variety of factors determine the appropriate allocation for each individual – When you need the money, how much money you have now and expect to need later, what kind of risks you're willing to take, and what other assets you have invested outside of your 401(k). Perhaps the most important factor is your time horizon – the more time you have, the more aggressive you can be.

Asset allocation and diversification are approaches to help manage investment risk. They do not guarantee against investment loss.

4. Limit exposure to company stock

Company stock can be a double-edged sword. On one hand, as a loyal employee who understands the business, you want to participate in the growth of the company by being a shareholder. On the other hand, it is risky to have too much of your portfolio in one stock. Having too much money in a single stock issue can create a non-diversified portfolio.

5. Reallocate tactically

While it is not advisable to move your money around daily, it is advisable to look at what your investments are doing from time to time. If one segment of the market has outperformed other segments, then your portfolio may no longer reflect your overall risk tolerance. Take a disciplined approach to monitor your investments.

6. Do not panic

Listening to the evening news, and hearing about the market changes on a daily basis, can cause even the most stalwart of investors to get nervous occasionally. Stocks fluctuate in value, it's the nature of the beast. Just remember that you are investing in your 401(k) for the long term. There will continue to be dips and swings. Selling when your investments are down may not be the best approach. Patience can be a virtue.

7. Know your plan features

Every 401(k) plan has unique characteristics. To help maximize your plan, you need to know all your choices. Your plan documents, distributed by your benefits department, will outline choices such as hardship withdrawals, loans, vesting schedule, limitations to moving money, and in-service withdrawals. Read this document carefully or have a financial professional review it with you.

8. Borrowing capabilities

Many providers have loan provisions as an incentive to encourage greater participation – participants would be more likely to save for retirement if they could access the money before they retired. Some people believe that if the interest rate on the 401(k) loan is less than they would have to pay elsewhere, the 401(k) loan is a good



deal. That may be, but it does not take into consideration the potential opportunity cost. The money in your plan cannot grow if it is not there!

If you do some calculations, you may find that borrowing from your plan may make sense. But it's wise to consider all your choices.

9. Consider tax consequences of your actions

Most of the things we do in our financial lives have tax consequences. For example, if you leave your current employer, and decide to take a distribution from your 401(k), you may have a taxable event and perhaps pay an early withdrawal penalty. You have four choices with your 401(k) when you leave your employers, and it's best to explore each choice before making a hasty decision. A financial professional can help you weigh the pros and cons of each choice.

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- *Frequent misunderstandings in conversation*
- *Frequent requests for clarification or repetition*
- *Need to see people talk*
- *Fatigue from straining to hear*
- *Dizziness, pain or ringing in the ears*
- *Avoidance of social situations*
- *Volume turned up on TVs and radios*



If you or a loved one is experiencing the signs of hearing loss, seek help. Don't wait until it is too late. Have your hearing tested and take whatever steps are necessary to ensure you can hear the world around you.

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How to Choose the Best Audiologist

As they age, millions of Americans will suffer from some sort of hearing impairment. And of the 40 million or so Americans afflicted with hearing impairment, many won't realize it is happening to them.

It takes an average of seven years before those affected by hearing loss seek help.

But there's good news: hearing loss is not difficult to treat.

Are you or a loved one experiencing hearing loss? If so, you need to consult an audiologist.

Visit your primary care doctor first to discuss concerns about your hearing. The doctor will determine if there is a physical reason for the hearing loss, such as an infection or ear wax buildup. If the loss isn't caused by an infection or other easily treated methods, your doctor will usually recommend a secondary visit to an ear, nose and throat doctor or an audiologist.

Your primary care physician may provide several audiologists to choose from. Now it's time to do some research.

Audiologists may have specialties. For example, some professionals see elderly patients while others may focus on helping young people. The audiologist might have a special skill, such as cochlear implants.

Consult your friends and family who have experienced hearing loss. Perhaps they have seen an audiologist in your area and can give you a good recommendation.

When you have narrowed your choices down to two or three professionals, call their offices and conduct a preliminary interview. Before anything else, make sure they accept new patients as well as your insurance. You



don't want to spend a lot of time on an audiologist you won't be able to see.

They should inform you about the audiologist's background and specialization, along with the wait time for new patients.

Ensure that the professional has the proper license and reliable references to patients he has treated.

Before making an appointment, consider your goals. You might want a complete hearing evaluation. Perhaps you need a fitting for a new hearing

aid or a replacement. Or maybe you need more information about ear care and preventing hearing loss.

It is usually impossible to resolve an issue with one appointment. Follow up visits for tests, consultations and fittings, will likely be necessary.

If you have experienced hearing loss, then your relationship with your audiologist should be ongoing. Make sure you are comfortable with this person.

While you're at it, it is never too

early to have a child's ears checked by a qualified practitioner. Children who have a hard time hearing will have a difficult time in school, and the sooner the condition is treated, the better off the child will be.

There is no shame in getting help for hearing impairment. These problems do not go away by themselves. Visiting an audiologist can improve the quality of your life.

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How to Buy a Memorial

Choosing a memorial for yourself or someone you love is a very personal decision. It is a lasting tribute to honor a life and memories. It can provide a special place for families and friends to reflect, remember, and celebrate a life well lived. Making these decisions can feel overwhelming during your time of loss, but with thoughtful guidance and care, the process can become a meaningful step in honoring your loved one's legacy.

When you are ready to look at options, think about how the memorial will reflect your loved one's personality, values, and their life. Choosing a

traditional upright monument, a flat marker, a slant memorial, or a memorial bench allows you to create a personal and enduring tribute.

There can be comfort in adding meaningful details such as artwork, a favorite verse, a religious symbol, a military emblem, or a special inscription.

Before deciding on the final memorial, you should reach out to your cemetery to find out their guidelines. They may have specific requirements for size, style, materials, and installation.

An experienced memorial professional can answer questions regarding

differences in granite colors and finishes, options for design, and budget. Their knowledge of cemetery regulations and installation requirements can also help simplify the process, giving you confidence every step of the way.

Personalizing the memorial can become one of the most treasured parts of the memorial. Confirm names, dates, and inscription. Consider how the words you choose will capture the memories, love, and character of your loved one.

While some families are ready soon after a service, others prefer to wait

until they have had more time to heal. What matters most is selecting the memorial when the time feels right for you and your family. A caring memorial provider will understand that every family's journey is different and will work at your pace, offering guidance without pressure.

A memorial is more than a permanent marker—it is a place where stories are shared, milestones are remembered, and generations come together to honor someone who made a lasting impact on their lives.

How to Choose an Oil Change Center

If you have a newer model car, you'll probably find it requires fewer oil changes than previous models. Newer engines are more efficient and run cleaner, requiring less oil. But older cars may need more oil changes and frequent checkups.

Like many, you probably frequent one of several oil change centers in your vicinity to get the job done quickly. But not all centers are alike. Most shops offer a selection of basic check-up services in addition to an oil change, and price is always a consideration. Other specialize in no-frills, speedy oil changes.

Using the proper, recommend oil to keep your vehicle running smoothly is, of course, the primary concern. Some drivers develop allegiance to particular brands, while others follow the manufacturer's guidelines.

There are many variables to consider when choosing an oil change center. Here are few tips to make your decision easier.

1. Speed

For many people, time is money. If you've got a busy schedule, one of the most important considerations is how much time an oil change will take out of your life.

Good oil change centers stay very busy, but the best ones have the resources and space to manage that traffic well and get their customers in and out quickly.

Speed can sometimes come at a price, though. Some establishments offer fast service but may cost a bit more. On your next oil change, shop around for the right combination of speedy turnaround time and affordable pricing.



2. Convenience

Another factor is convenience.

While today's engines often come with longer oil-change intervals recommended from the manufacturer than in previous generations, you still want to look for a center that's located within an easy drive from your home or morning commute.

The more convenient the experience, the more likely you are to follow the car's maintenance needs right on schedule.

3. Quality

From the moment you step in the door, you can tell the difference between a well-run and a poorly-run oil change center.

The best shops will be clean, organized and staffed by friendly, courteous people. Some even offer coffee or

snacks in their waiting room to let you drink and nibble while you wait.

4. Other services

While many centers specialize in oil changes, most will also offer a range of other services.

When it's time to change your engine's oil, that's also a good time to check up on a long list of automotive maintenance needs.

Is your window washer fluid reservoir full? Do you need new wiper blades? Does your brake fluid, clutch fluid or transmission fluid need to be changed?

Some oil change centers can do all these things and more, sometimes even mechanical repairs.

The range of services offered varies widely from shop to shop, though, so look for a center that meets your

needs. You may find it's easier and saves time to let the shop handle basic, regular maintenance items than doing it yourself.

5. Reputation

Finally, one of the most important considerations is the oil change center's reputation in your community.

Ask your friends, co-workers and family members where they have their oil changed and what they think about the service. The best businesses always have a long history of loyal customers, so it pays to ask around.

If you shop carefully, you can find a reliable, comfortable, trustworthy and affordable service center to keep your car in tip-top shape from regular oil changes.

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Ben Hur Health & Rehabilitation: Caring for Crawfordsville, One Family at a Time

For generations, families in Montgomery County have trusted Ben Hur Health & Rehabilitation during some of life's most important moments. Whether helping someone recover after surgery, providing long-term skilled nursing care, or supporting residents living with memory loss, Ben Hur has become more than a healthcare facility—it has become a place where compassion and clinical excellence come together.

Located on South Grant Avenue in Crawfordsville, Ben Hur Health & Rehabilitation is part of the American Senior Communities family and offers a full continuum of care, including short-term rehabilitation, long term skilled nursing, memory care, respite care, hospice services, and outpatient

therapy. With a licensed capacity of 110 residents, the community serves individuals and families throughout Montgomery County and the surrounding region.

The name "Ben Hur" holds special meaning in Crawfordsville. It honors General Lew Wallace's famous novel Ben-Hur, one of America's most celebrated literary works, reflecting the community's deep historical roots and enduring spirit.

Inside the facility, every resident's journey is unique. Some arrive for a few weeks of rehabilitation following joint replacement or illness, while others call Ben Hur home for years. Physical, occupational, and speech therapists work alongside nurses, caregivers, and physicians to help

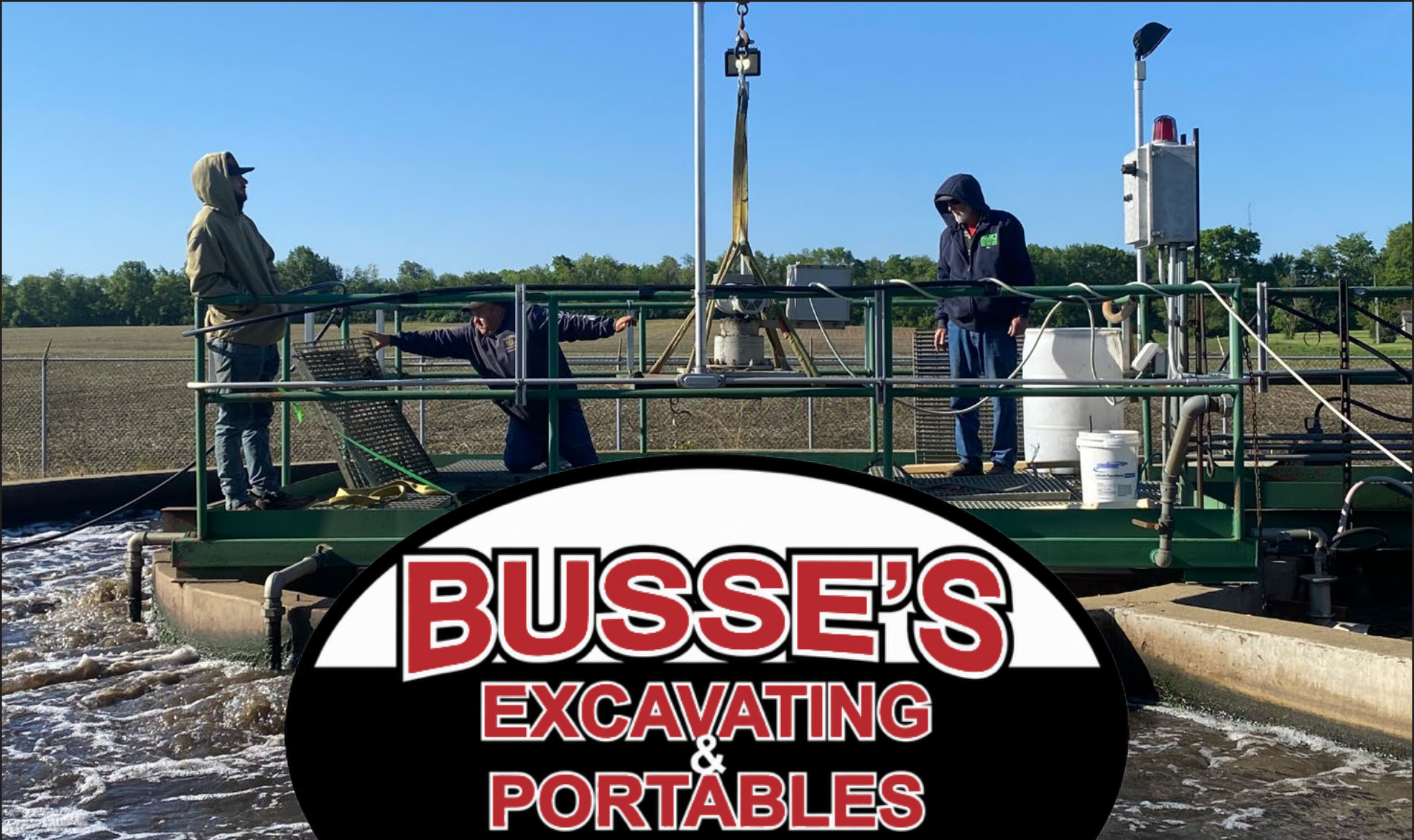
residents regain independence, improve mobility, and enjoy the highest possible quality of life. Families find comfort knowing their loved ones receive personalized care from a team dedicated to treating every resident with dignity and respect.

What truly sets Ben Hur apart is its people. Caring for seniors is more than a profession—it's a calling. Staff members build meaningful relationships with residents and their families, creating an environment where kindness, patience, and compassion are part of everyday life. From therapy milestones to birthday celebrations, holiday events, and daily activities, Ben Hur strives to create moments that make residents feel at home.

Today, Ben Hur Health & Rehabilitation

continues to invest in quality care while serving as an important healthcare resource for Crawfordsville. As healthcare continues to evolve, its mission remains unchanged: providing exceptional care, supporting recovery, and offering peace of mind to every family that walks through its doors.

For the residents who regain their strength, the families who find reassurance, and the caregivers who dedicate themselves to serving others, Ben Hur Health & Rehabilitation represents something greater than a nursing and rehabilitation center—it represents hope, healing, and a commitment to caring for the community, one family at a time.



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Built from the Ground Up: Three Generations of Busse Excavating Continue to Serve West-Central Indiana

In every community, there are businesses that quietly become part of the landscape—not because they seek attention, but because they're the ones people call when the job has to be done right. For more than a quarter century, Busse Excavating has earned that reputation throughout Wingate, Crawfordsville, and the surrounding communities.

Founded in 2000 by Jerry Busse, the company was built on a simple philosophy: provide honest work, dependable service, and treat every

customer's property as if it were your own. What began as a small excavation business has grown into one of the area's most versatile, family-owned contractors, capable of handling everything from residential projects to commercial utility work.

Today, Busse Excavating represents three generations of family leadership. Jay Busse has helped guide the company's continued growth, expanding its capabilities while maintaining the values his father established. Now, the third generation is stepping forward as

Shyana Busse continues the family's commitment to serving the community.

Their services include complete excavation, sewer and drain cleaning, utility and drain locating, hydro excavation, site preparation, lawn care, snow removal, and portable restroom rentals. Through every project, the company emphasizes quality workmanship, safety, and dependable service.

While equipment and technology have evolved, the company's core

values remain unchanged. Built on family, integrity, and community, Busse Excavating continues to earn the trust of homeowners, businesses, municipalities, and contractors across West-Central Indiana.

With three generations working together, Busse Excavating looks toward the future while honoring the foundation Jerry Busse established in 2000. Their story is one of hard work, honest service, and a commitment to helping build stronger communities—one project at a time.



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What to Look For When Buying a Roof

Most people I talk to have bought one roof in their life. Maybe two. That isn't enough reps to get good at anything, and yet it's a five-figure decision. So folks end up going off a yard sign, or whoever knocked on the door last. I'd rather you walk into it knowing what to ask.

Start with the question I get more than any other: steel or shingle. We install both, so I don't have a horse in that race. It comes down to math and to how long you plan on being in the house.

Steel, honestly. Steel roofing today isn't the barn tin you're picturing. Most residential steel starts as Galvalume, an aluminum-and-zinc coating bonded to the steel, and it handles corrosion better than the older straight galvanized did. On top of that goes paint, and the paint is where the price differences hide. Entry-level is a plain polyester. Mid-grade is a silicone-modified polyester, SMP. The good stuff is a fluoropolymer, usually sold under the name Kynar 500 or PVDF. Kynar holds color and resists chalking a lot longer, and it's the reason two steel roofs that look identical from the driveway can be thousands of dollars apart.

Then there's how the panel is attached. Exposed fastener panels get screwed through the face, with a rubber washer under every screw head. It's cheaper and it works, but those washers are the clock. Somewhere out past fifteen or twenty years, somebody has to get up there and deal with fasteners. Standing seam hides the fasteners under the seam, so there's no rubber sitting in the sun. Costs more up front.

Life expectancy on a properly installed standing seam roof with a good

paint system is generally figured at forty to seventy years. Exposed-fastener is shorter than that but still a long stretch.

The honest downsides: steel costs more day one. Oil canning, that slight waviness you sometimes see in flat panels, is normal and not a defect, but it bothers some people and you should know it exists before you buy. And if you're moving in five years, you probably don't get all that money back.

Shingles, honestly. "Asphalt shingle" covers an enormous range. Three-tab is the flat, thin, cheap one. Architectural, or laminated, is the standard now and it's a real step up.

Above that there's a tier worth knowing about. Malarkey is one we're certified to install. They build their shingles with a polymer modified asphalt, with recycled rubber and plastic worked into it, which keeps the shingle flexible when it's cold and helps it take a hit instead of cracking. Several of their lines carry a Class 4 impact rating, which is the top rating there is. Some insurance carriers offer a premium discount for a Class 4 roof. That's a phone call to your agent worth making before you pick a shingle, not after. They also put copper in the granules, which is what keeps the black algae streaking off the north slope.

The part nobody looks at. Here's the truth of it. The brand on the bundle matters less than what's underneath it and who nails it down.

Ask what happens if they find bad decking, and what it costs. Ask about ventilation. You want intake down low at the soffit and exhaust up at the ridge, and you want them balanced.

Ask whether ice-and-water membrane is going at the eaves and in the valleys, because Indiana freeze-thaw



is what it is. Ask how many nails per shingle. Most manufacturers want six to honor the wind coverage, and four is a common shortcut. Ask about drip edge. Ask whether they're tearing off or laying over. Then ask for all of it in writing before anybody climbs a ladder.

Then look at who you're hiring. Licensed and insured is easy to say. Ask for the certificate of insurance to come to you directly from their agent, not as a photocopy out of a truck. Ask who's pulling the permit. Ask where the shop is and how long it's been there. After a hail storm this town fills up with

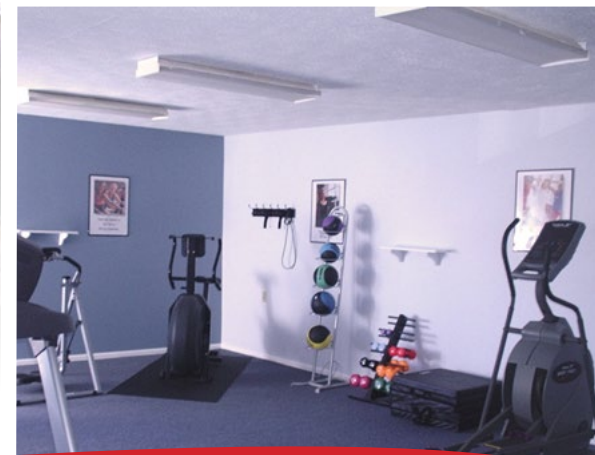
out-of-state plates, and come January, when there's a stain on your ceiling, those trucks are three states away.

One last thing. Not every roof that gets looked at needs replacing. A fair number of the roofs I climb are doing exactly what they're supposed to be doing, and when that's the case I'll tell you so and go home. If you want a straight answer on yours, call the office at **765-365-5323**. The look doesn't cost you anything.

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How Renter's Insurance Works — and Why You Need It

Renting a home, apartment, or townhouse means you have a place to call home—but it also means you are responsible for protecting your personal belongings. Many renters assume their landlord's insurance will cover their possessions, but that is usually not the case. This is where renters insurance can help.

What Is Renters Insurance?

Renters insurance is a type of insurance policy designed to protect people who rent their homes. While a landlord's insurance typically covers the building itself, renters insurance is designed to cover your personal property and provide other types of protection.

Most renters insurance policies include three important areas of coverage:

Personal Property: This coverage can help pay to repair or replace your belongings if they are damaged or stolen because of a covered event. This may include furniture, clothing, electronics, appliances, and other personal items. It is important to understand your policy's coverage limits and whether it pays the actual cash value or replacement cost of your belongings.

Liability Protection: If someone is injured while visiting your rental home, or if you accidentally cause damage to someone else's property, liability coverage may help with certain eligible costs. Your policy will explain what is covered and what limits apply.

Additional Living Expenses: If your

rental home becomes temporarily unlivable because of a covered event, your policy may help pay certain additional expenses, such as temporary housing, while your home is being repaired.

What Does Renters Insurance Cover?

Coverage varies by policy, but renters insurance may protect against certain events such as fire, theft, vandalism, and some types of water damage. Policies can differ significantly, so it is important to understand exactly what your policy covers—and what it does not.

Some events, such as flooding or earthquakes, may require separate coverage. High-value belongings, including jewelry, collectibles, or specialty equipment, may also have coverage limits and could require additional insurance.

How Much Coverage Do You Need?

Start by taking an inventory of your belongings. Walk through your home and make a list of major items, including furniture, electronics, clothing, and appliances. Taking photos or videos and keeping receipts for valuable purchases can make it easier to document your belongings if you ever need to file a claim.

When choosing a policy, consider how much it would cost to replace everything you own—not just your most expensive items. An insurance professional can help you determine



appropriate coverage limits and explain your deductible, which is the amount you may be responsible for paying before your insurance coverage applies.

Why Is Renters Insurance Important?

Renters insurance can provide valuable financial protection when the unexpected happens. Without it, replacing your belongings after a fire, theft, or other covered event could be a significant expense that you would have to pay yourself.

Renters insurance is often an affordable way to protect your belongings, your finances, and your peace of mind. Some landlords may also require tenants to carry renters insurance as part of the lease agreement.

The best time to understand your insurance coverage is before you need it. Talk with a trusted insurance professional to review your options, ask questions, and choose coverage that fits your home, belongings, and budget.

Recycling: Small Actions That Make a Big Difference in Our Community

Recycling is one of the simplest ways we can all help take care of the community we call home. Every day, the choices we make about what we buy, use, reuse, and throw away have an impact on our environment. By making recycling a regular part of our routines, we can work together to create a cleaner, healthier, and more sustainable community for everyone.

Start by Knowing What You Can Recycle

One of the most important steps in recycling is knowing what materials are accepted through your local recycling program. Recycling guidelines can vary, so take a few minutes to learn what your local program accepts. When in doubt, check with your local recycling provider before placing an item in your recycling bin.

Commonly accepted materials may include clean paper and cardboard, aluminum and steel cans, and certain plastic containers. Items should generally be empty, clean, and dry. Food, liquids, and other contaminants can make recycling more difficult and may cause an entire load of recyclable materials to be rejected.

Reduce, Reuse, and Recycle

While recycling is important, it is only one part of the solution. The best way to reduce waste is to think about the three Rs: reduce, reuse, and recycle.

Start by reducing the amount of waste you create. Choose products with less packaging when possible,

bring reusable shopping bags, and consider reusable water bottles and food containers.

Before throwing something away, ask yourself whether it can be reused. Donate gently used clothing and household items, repurpose containers, or share items you no longer need with someone else. One person's unwanted item may be exactly what another person needs.

Then, recycle materials that are accepted by your local program. These simple steps can help keep useful materials out of landfills and give them a chance to be turned into something new.

Keep Recycling Clean

One of the biggest challenges facing recycling programs is contamination. Placing non-recyclable items in your recycling bin can create problems for recycling facilities and workers. Items such as plastic bags, food waste, liquids, and certain household products may not belong in your regular recycling.

Take a moment to empty containers and remove food residue before recycling. Avoid placing recyclables inside plastic bags unless your local program specifically allows it. When you are unsure about an item, take the time to find out whether it is accepted rather than guessing.

Get the Whole Community Involved

Recycling is most effective when everyone works together. Families can



teach children how to properly sort recyclables at home. Businesses can provide clearly marked recycling containers for employees and customers. Schools, community organizations, and local groups can encourage recycling and help educate others about reducing waste.

You can also make a difference by participating in community cleanups. Picking up litter in a neighborhood, park, roadside, or other public area helps keep our community beautiful and reminds others that we all have a role to play in caring for the places we share.

Every Effort Counts

Creating a cleaner community does not require one big action. It starts with small choices made every day. Recycling correctly, reducing waste, reusing what we can, and encouraging others to do the same all add up to make a meaningful difference.

When we take responsibility for the waste we create and work together to protect our shared environment, we help build a community that is cleaner, healthier, and stronger. By making thoughtful choices today, we can help ensure that future generations have a community they are proud to call home.

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How to Create a Funeral Budget

Planning a funeral is never easy, especially while coping with the loss of someone you love. Taking time to create a thoughtful budget can help ease some of the stress, allowing you to focus on honoring your loved one in a meaningful way while making financial decisions with confidence.

Start With Your Priorities

Every family has different wishes, traditions, and financial circumstances. Begin by discussing what is most important to you and your loved ones. Whether it's a traditional service, a simple gathering, or a personalized

celebration of life, identifying your priorities will help guide your decisions.

Understand the Available Options

Funeral homes offer a variety of services and packages to meet different needs and budgets. Ask for a detailed estimate and take time to review the options. A compassionate funeral director can explain each service, answer your questions, and help you choose arrangements that reflect your family's wishes without unnecessary expense.

Consider Additional Costs

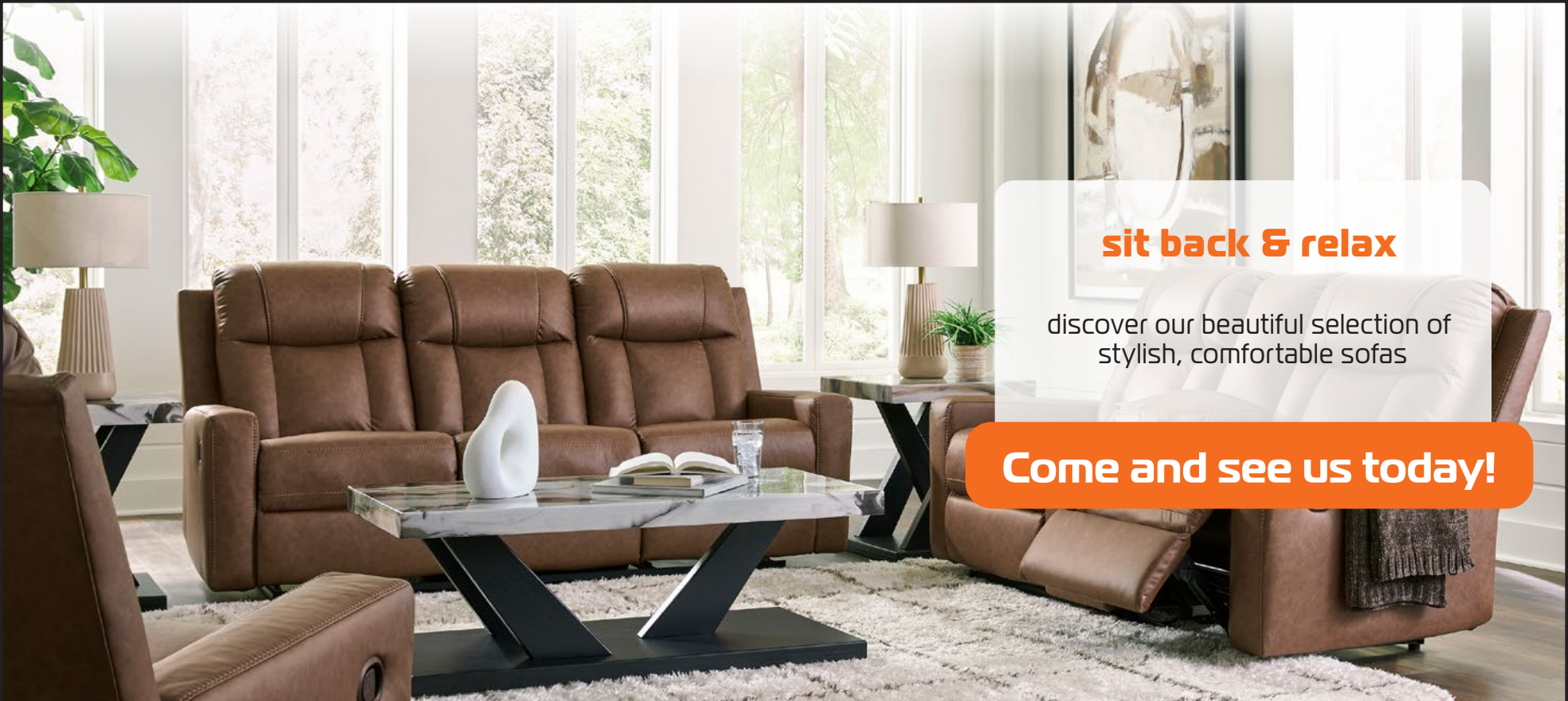
As you plan, remember to account for items such as flowers, obituary notices, printed memorial materials, cemetery or cremation expenses, and a reception if you choose to hold one. Knowing these costs in advance can help you avoid unexpected financial surprises.

Plan Ahead When Possible

Preplanning a funeral is one of the most thoughtful gifts you can give your family. It allows you to document your preferences, make financial arrangements over time, and relieve loved ones of many difficult decisions

during an emotional period.

A meaningful farewell doesn't have to be defined by how much is spent. What matters most is creating a service that reflects a life well lived and provides family and friends with an opportunity to gather, remember, and find comfort together. With careful planning and the guidance of a trusted funeral professional, you can create a tribute that honors your loved one while staying within your family's budget.



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How to Measure a Room and Choose the Right Furniture for Your Space

Buying new furniture is an exciting way to refresh your home, but choosing pieces that look great and fit comfortably starts with careful planning. Before you shop, take a few minutes to measure your space and consider how you want the room to function.

Start by Measuring the Room

Measure the length and width of the room, and note the locations of doors, windows, closets, fireplaces, and other permanent features. Be sure to measure the height of the room as well, especially if you are considering tall bookcases, entertainment centers, or other large pieces. Record the measurements and keep them with you while shopping.

Don't Forget the Entryway

A piece of furniture may fit perfectly in your room but still be impossible to get through the front door. Measure doorways, hallways, stairways, and elevators along the delivery path. Pay attention to tight corners and low ceilings, too.

Consider the Furniture's Size and Scale

Think about how each piece will fit with the rest of the room. A large sectional may overwhelm a small living room, while furniture that is too small can make a spacious room feel empty. Use painter's tape to outline the dimensions of furniture on your floor. This simple trick can help you

visualize how much space each piece will occupy.

Think About How You Use the Room

Choose furniture based on your lifestyle. If your family gathers in the living room every evening, prioritize comfortable seating and durable materials. If you frequently entertain guests, consider flexible seating and surfaces that make hosting easier. In a bedroom, focus on comfort, storage, and enough room to move around easily.

Plan for Comfort and Function

Leave enough space to walk comfortably between furniture pieces and make sure doors, drawers, and

recliners can open fully. Remember to consider the placement of lamps, end tables, and other accessories. The goal is to create a room that is not only beautiful but also comfortable and easy to use.

Taking accurate measurements and thinking about your needs before you buy can help prevent costly mistakes. With a little planning, you can choose furniture that fits your space, complements your style, and makes your home more comfortable for years to come.



Various Ways Newspapers are Good for Kids

Newspapers have long been part of the fabric of the communities they cover and serve. Whether it's a big-city daily tabloid or a small town weekly, newspapers keep readers and residents up-to-date on the latest goings-on in their communities and across the globe.

Newspapers have been linked to a range of benefits for adults that include greater civic engagement and stronger voter turnout. Such benefits are indispensable, and it's equally important to recognize ways in which newspapers benefit children.

- Reading and discussing newspaper stories can foster stronger language development. A 2022 study pub-

lished in the *International Journal of Environmental Research and Public Health* noted that parents who provide newspapers at home for their children to read and then discuss stories with young readers can help kids develop strong language skills, which could ultimately benefit them in the classroom and in their personal interactions. The study also noted that discussing newspaper stories with youngsters creates opportunities for children to explore their thoughts.

- Newspapers can help children develop their critical thinking skills. A meta-analysis examining ways to teach students critical thinking skills published in the *Review of Education-*

al Research noted that critical thinking skills are vital because they bolster students' ability to interpret, analyze, evaluate, and make inferences. Newspapers are an invaluable resource for educators aiming to bolster kids' critical thinking skills, as they can be used to teach students to recognize why stories were written, how information in a given story was learned and gathered and how to verify information in a news story. Each of those lessons requires interpretation, analysis and evaluation, ultimately instilling in students vital critical thinking skills that can serve them in the classroom and beyond.

- Newspapers help students devel-

op vital communication skills. A 2024 study published in the *Elementaria Journal of Educational Research* found that reading newspapers helped student participants in the study improve their vocabulary, enhance their writing skills and more effectively articulate their ideas. Authors behind the study ultimately characterized newspapers as valuable educational tools, a conclusion that has been reached by researchers across a range of academic disciplines.

Newspapers are part of the fabric of the communities they cover, and children have much to gain from being granted access to their local papers in the classroom and at home.

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