

SPECIAL ADVERTISING SECTION

**HOW TO**

*Guide*

**2022**

**THE  REPUBLIC**

# >> How to: 5 Easy Ways to Save Energy in the Kitchen

The kitchen is the heart of the home, it's also a space where you can waste a lot of energy if you're not careful. By making a few simple adjustments to your habits in the kitchen, you can easily cut your energy bills and do your part to help the environment.

"The appliances you select for your kitchen have effects far beyond the food you eat," says Peter Weedfald, senior vice president of Sales and Marketing at Sharp Home Electronics Company of America. "From the appliances you choose to how you use them, you can make a real difference in your energy consumption today."

**Here are a few ideas for getting started:**

1. **Keep it cool:** Minimize the time you have the refrigerator door open. Cold air falls straight to the floor like water. The longer you leave the door open, the more cool air drains away and the harder your fridge has to work to replace it. Refrigerators that have pantry and freezer drawers help contain the cold air even when they are open. Keep frequently accessed items in the refrigerated pantry drawer so everyone in the family can help themselves.

2. **Go small or go home:** Whenever possible, opt to use your small appliances. For example, the next time you're reheating food, use the microwave instead of the stove or oven. According to the federal government program ENERGY STAR, microwaves use up to 80% less energy than conventional ovens.

3. **Wash-up smart:** If you find yourself running your dishwasher before it's full, it's time to consider an upgrade. Find a dishwasher that allows you to manage your load size. Features like the half-load option or Wash Zone setting available on Sharp's Slide-In Stainless Steel Dishwashers will focus the water in one area when washing smaller loads to make every drop count.

4. **Unplug:** If you're like most people, you use appliances like your toaster and coffee maker for just a few minutes each day. Unplug small appliances like these after you're done to stop "vampire energy," which is the energy consumed by items when they are plugged in but are not in use.

5. **Make an upgrade:** Today's appliances are generally more energy efficient than older appliances, and there are a lot of energy efficient selections. According to ENERGY STAR, induction cooktops are around 5-10% more efficient than conventional electric units and about three times more efficient than gas. Bonus? Making the switch also means you'll no longer be emitting greenhouse gases associated with gas cooking. Learn more about smart, energy-saving appliances at [sharpusa.com](http://sharpusa.com).

To put a dent in your energy bills and reduce your impact on the environment, be mindful of your habits in the kitchen. Small changes can add up quickly.



**SOURCE:** StatePoint

# CAFÉ

DISTINCT BY DESIGN™



Bishopp's  Appliances

[www.bishoppsappliance.com](http://www.bishoppsappliance.com)

1647 National Rd  
Columbus, IN  
812-372-5899

42 Public Square  
Shelbyville, IN  
317-398-6236

**We offer free & quick in store and  
curb side pick up or delivery.**

# >> How to: Plan for Long-Term Care

When it comes to planning for long-term care, thoughtful planning up front can save some headaches and result in a better financial outcome for you and your family. Medicare and supplemental insurance cover a very limited amount of long-term care, whether that be rehabilitation, assisted living, at-home care, or skilled nursing care. It is important to prepare for that reality and to understand what options are available to you.

## **Communicate with Family Members and Keep Good Records**

It is important to prepare for long-term care by discussing with family members your wishes both with regard to your health and with regard to your finances. Keeping thorough and concise records, together with providing trusted family members with sufficient information to locate those records, will allow for a smoother transition down the road and will better allow them to help you, if need be.

## **Work with an Elder Law Attorney**

Across the state, elder law attorneys specialize in all areas related to long-term care. These attorneys specialize in areas including estate planning, guardianship, advise b care options, Medicaid qualification and application processing, asset protection, and estate and trust administration after someone has passed. Receiving guidance and advice from an Elder Law attorney will enable you to make the best decisions long-term and gives you a trusted advocate as you face changing circumstances.

## **Have Advance Directives and Power of Attorney Documents**

There are two types of advance directives that are important to have in place, no matter your age: a Financial Power of Attorney (sometimes referred to as a General Power

of Attorney or a Durable Power of Attorney) and a Health Care Representative Appointment. Both documents allow individuals to appointment a trusted individual to act on their behalf both financially and with respect to health care decisions, if the individual finds themselves in a situation for unable to do so. These documents become especially important when it comes to long-term care planning, because in many instances the individual needing long-term care is dependent on a trusted family member to make financial decisions. Having appropriate Power of Attorney documents in place may avoid the need for someone to become a court-appointed guardian. An estate planning or elder law attorney should be contacted to prepare these documents.

## **Explore Options For Asset Protection**

Asset protection is possible through Medicaid planning with an elder law attorney. Even though Medicaid for nursing home individuals or individuals receiving at-home care is a needs based program, in some circumstances the rules allow individuals to qualify even with significant assets. It is never too soon to meet with an elder law attorney to discuss what a Medicaid qualification would look like and what asset protection opportunities are available given your assets and circumstances. Even in a crisis situation where the need for care is immediate, options still exist.

## **Consider Long-Term Care Insurance**

Long-term care insurance is a specific type of insurance coverage that provides assistance with paying for long-term care. Many policies offer coverage for both assisted living and nursing home care. There are several different product types available. Consider speaking to a financial advisor about whether there is a long-

term care insurance product that would be a good fit for you.

## **Avoid Acting on Others' Experiences**

Long-term care and the associated costs or efforts at asset protection can be a hot topic amongst friends and well-meaning acquaintances or family members. It is

important to remember that what worked for, or did not work for, another individual will not necessarily pertain to you. It is even more important not take action, such as making large gifts or transfers of property, before first discussing your specific circumstances with a trusted advisor.



## Our Practice Areas

- Estate Planning
- Disability Planning
- Health Care Planning
- Estate & Trust Settlement
- Elder Law
- Long Term Care Asset Protection
- VA Aid & Attendance Pension Benefits Planning
- Medicaid Qualification Planning
- Guardianships
- Medicaid Application Services
- Counseling about nursing homes and other facilities



Lora R Mount  
ATTORNEY AT LAW

Blake C Reed  
ATTORNEY AT LAW

# Voelz, Reed, & Mount, LLC

knowledge • experience • solutions



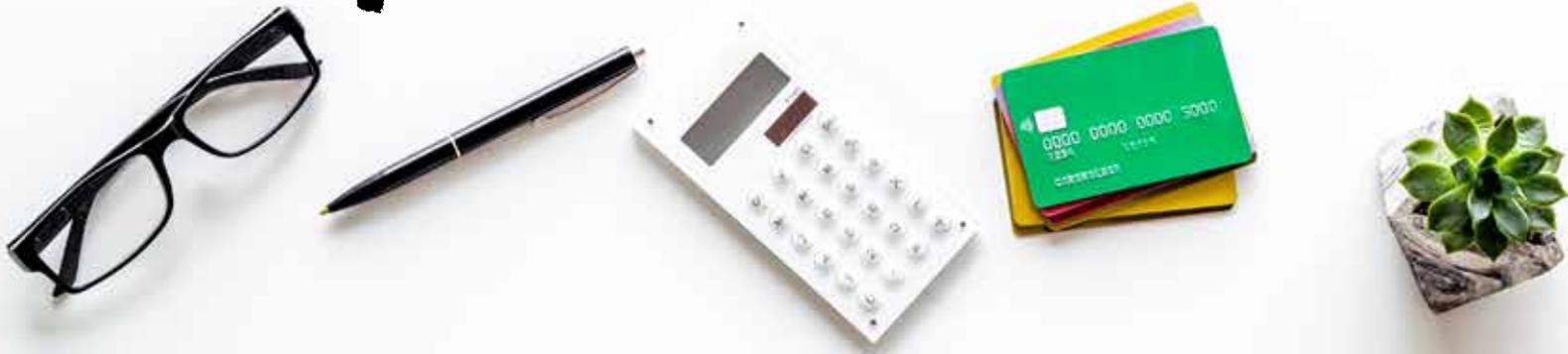
## Estate and Elder Law Attorneys

2751 Brentwood Drive

Columbus, Indiana 47203

[www.voelzlaw.com](http://www.voelzlaw.com) • (812) 372-1303

# How to: Get and Keep a Good Credit Score



There is no secret formula to building a strong credit score, but there are some guidelines that can help.

#### 1. Pay your loans on time, every time.

One way to make sure your payments are on time is to set up automatic payments, or set up electronic reminders. If you've missed payments, get current and stay current.

#### 2. Don't get close to your credit limit.

Credit scoring models look at how close you are to being "maxed out," so try to keep your balances low compared to your total credit limit. If you close some credit card accounts and put most or all of your credit card balances onto one card, it may hurt your credit score if this means that you are using a high percentage of your total credit limit. Experts advise keeping your use of credit at no more than 30 percent of your total credit limit. You don't need to revolve on credit cards to get a good score. Paying off the balance each month helps get you the best scores.

#### 3. A long credit history will help your score.

Credit scores are based on experience over time. The more experience your credit report shows with paying your loans on time, the

more information there is to determine whether you are a good credit recipient.

#### 4. Only apply for credit that you need.

Credit scoring formulas look at your recent credit activity as a signal of your need for credit. If you apply for a lot of credit over a short period of time, it may appear to lenders that your economic circumstances have changed negatively.

#### 5. Fact-check your credit reports.

If you spot suspected errors, dispute them. If you have old credit card accounts you are not using, keep an eye on them to make sure that an identity thief is not using them. Tip: If you are new to credit, consider getting a product designed to help you establish and build credit. Financial institutions have developed an array of products and services, such as secured credit cards and credit builder loans, tailored to helping consumers new to credit to establish and build credit.

Value-Added: Some financial institutions offer free access to your credit report and score daily, as well as personalized offers and tips on how to improve or maintain your score, all within their Online and Mobile Banking tools.



Choose a  
**Credit Card**  
backed by  
**LOCAL**  
Customer Service  
Excellence

Our credit cards\* include competitive rates,  
no annual fee and more!



Visa® Gold

Earn rewards with  
every purchase.

**14.88% APR**  
fixed rate

ScoreCard Rewards Program  
points can be exchanged for a wide  
assortment of merchandise and travel  
items including airfare, electronics,  
jewelry, and more.



Visa® Platinum

Benefit from a card that offers  
a great low interest rate.

**3.00% APR**  
6 month introductory interest rate

**9.99% APR**  
after the first 6 month period

Transfer your higher rate credit  
card(s) to this one card and enjoy  
money saving benefits.

Plus, when you choose to carry a VISA® Credit Card  
with us, you speak directly to German American to  
get answers about your statement, request  
increases in credit lines, and more – not someone  
far away who doesn't know you.



APPLY ONLINE TODAY

[germanamerican.com/credit-cards](http://germanamerican.com/credit-cards)



**German American Bank**

Banking | Insurance | Investments  
Member FDIC

(812)372-2265 • [germanamerican.com](http://germanamerican.com)

\*Subject to credit approval

# >> How to: Grow Great Readers

It is never too soon – or too late – to nurture a love of reading. Studies have long shown that reading makes us smarter, healthier, and better at understanding ourselves and others. It activates our brains, increases attention span, boosts vocabulary, improves verbal communication, and strengthens decision-making skills. Reading soothes us during troubled times and makes us laugh out loud. If we become life-long readers, we are likely to have better jobs, be happier in our relationships, and even slow down the effects of aging by keeping our brains active.

So, how can we grow great readers? Start early! Reading will positively affect infant brain development, and older children will continue to grow with time spent reading.

#### For babies and preschoolers:

**Read every day.** Researchers tell us babies who hear thousands of words each day – spoken by real humans in real voices – will have stronger language skills, higher intelligence, and more capacity to learn, all contributing to greater success later in life. Telling babies what you're doing ("Let's change your diaper now.") can be an easy way to share words, but it may feel awkward to talk to a baby who can't participate in the conversation. Reading books daily will naturally introduce a wider variety and larger number of words.

**Make reading comfortable, fun, and pleasurable.** Use story time to snuggle, holding your child on your lap or lying side-by-side. Let children touch and turn pages. (At Viewpoint Books, we recommend sturdy board books and waterproof, impossible-to-tear Indestructibles or cloth books.) Have fun with your voice; use it to differentiate between characters. Add facial expressions to convey emotions. Create a positive experience and tell your child it is one of your favorite times together.

**Let your child "read" to you.** Young children often like to hear the same stories over and over. (That's why booksellers at Viewpoint Books can recommend many books both children AND adults will enjoy repeatedly!) After reading a book together many times, start leaving out a word or phrase and see if your child can "read" it to you. Young children who "fill in the blanks" develop memory, practice verbal skills, actively participate in the story and increase their confidence!

#### For school-age readers:

**Read every day.** Encourage at least 30 minutes of reading every day, together or silently. Look for programs that offer rewards for reading. (Our community offers several reading incentive programs through libraries, schools and even restaurants.) Celebrate your child's reading accomplishments.

**Read words aloud, wherever you see them.** Whether walking past street signs or reading instructions, point to words and say them aloud so children begin to understand the relationship between words and their meanings. Play games looking for words as you travel. Emphasize the importance of words so they learn to value reading.

**Surround your child with books.** We understand books can be expensive, but they are also one of the best investments you can make in children's development.

Borrow books from libraries (check out Free Little Libraries in many local neighborhoods) and exchange books with other families. Ask for books as shower, birthday, and holiday gifts to build your home library. (Viewpoint Books often stocks signed books that make very special gifts. You can also join the Viewpoint Partners' program to receive coupons, in-store credits, and other benefits to stretch your budget.)

**Let your child select books to read.** When you are looking at books at the store, at the library, or even in your home collection, let your child choose. Ask what they like about the book and why they want to read it. If they enjoyed a book or a series, ask librarians or booksellers for suggestions of similar books. Give your child the opportunity to practice making book choices and learn more about your child's interests, mood, or

needs at the same time.

**Keep reading aloud to and with older children.** Don't assume that young children "can't handle" chapter books or that older children are "too big" to enjoy hearing a story read aloud. If a child is excited about a book that is age- and subject-appropriate but beyond a comfortable reading level, read it aloud together. Offer pronunciations and definitions of difficult words as needed. Help with explanations of unfamiliar situations. Ask questions and affirm your child's responses. You'll encourage your child's reading skill development and confidence, all while sharing a positive experience around a book.

At Viewpoint Books, we are proud to provide books that grow great readers!

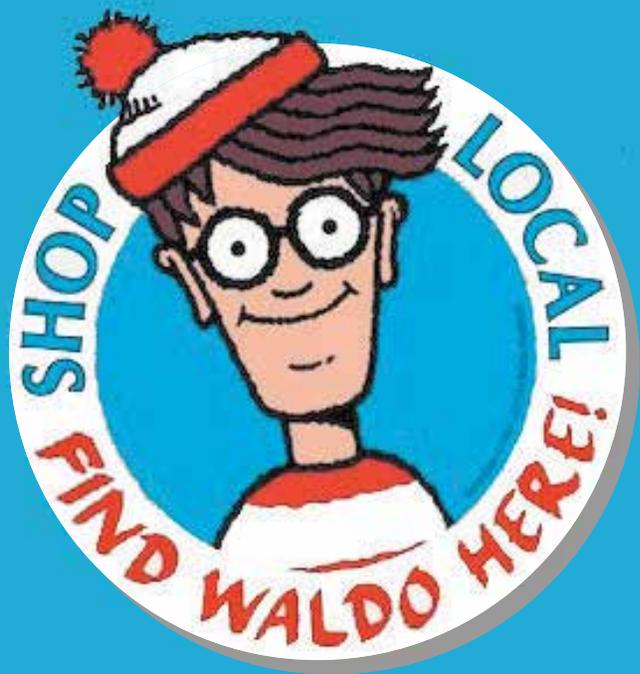




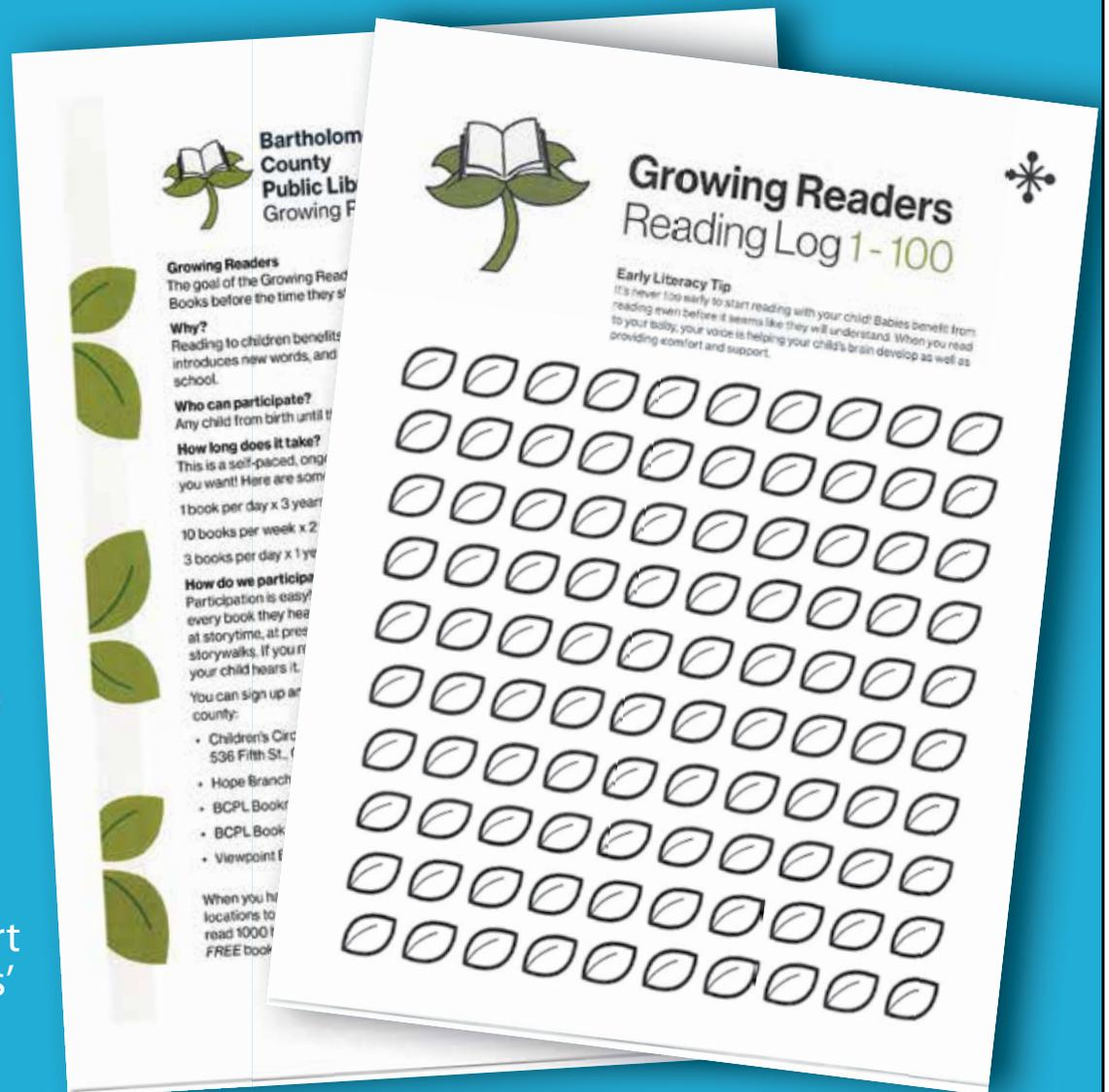
Viewpoint Books where words matter

# Viewpoint Books is your first stop for two fun programs in July!

Join us for Story Time at 11 am on Friday, July 1, and kick off your hunt for Waldo in Downtown Columbus. Finish in a day or take all month to earn prizes and enter to win a drawing for a grand prize package.



Ask about Growing Readers, our partnership with the Library, and start filling in leaves on your preschoolers' Growing Readers logs, too!



# » How to: What should I look for when choosing a repair shop?

At Best-One of Columbus we feel it is important you are educated on how to choose a repair shop, the kinds of questions to ask, and some tips for summer maintenance that you can do now to help save you money later.

## What should I look for when choosing a repair shop?

- Word of mouth and reviews! Ask for recommendations from friends, family, and check online reviews via Google, Yelp and even the shop's website. Look for a repair shop before you need one to avoid being rushed into a last-minute decision.
- Shop around by phone and online for the best deal, and compare warranty policies on repairs. At Best-One of Columbus we offer the lowest tire price, guaranteed. If you find a lower advertised price or have a quote from competitor, we will be that price! That is our Price Beat Promise.
- Look for certificates of advanced course work, trade school diplomas, and an Automotive Service Excellence (ASE) seal and/or certifications. ASE indicated that some or all of the shop's technicians meet basic standards of knowledge and competence in specific technical areas. You can drive with confidence when you leave Best-One of Columbus knowing that our technicians are ASE certified.
- Does the shop have transportation options available? You may not want to wait around for some repairs to be finished so find a shop that can accommodate your transportation needs in case you need a lift back home or to work. At Best-One of Columbus, we offer a free local shuttle service.

## Don't Lose Your Cool With These Summer Maintenance Tips

### Tips

While you may be ready for summer, is your vehicle? The last thing you want is unexpected car trouble before you head out that could leave you stranded at the side of the road. Here are some tips to keep you cool before you hit the road this summer:



- Beat the heat – check the A/C system  
Our service experts recommend you run the A/C and pay attention to any strange noises, odors and that it still blows cold air after it probably didn't get much use in the winter.

- Don't overheat – inspect the cooling system

Many summer breakdowns are caused by overheating. See our experts to have your vehicle's cooling system completely flushed and refilled. They will also check the tightness and condition of belts, clamps and hoses.

- Check under-the-hood

It's important to check: the battery for corrosion, brake fluid levels and your vehicles oil and oil filter. Stop ignoring the lights on your dashboard, if you have been putting off an oil change due to cold temps, now's the time to take it for service.

- No blowouts here – check your tires, including the spare!

It is important to check the air pressure in your tires. Underinflated tires reduce a vehicle's fuel economy, and an improperly inflated tire can overheat which could lead to a blowout. Don't forget to check your spare and be sure the jack is in good condition. Tires should also be

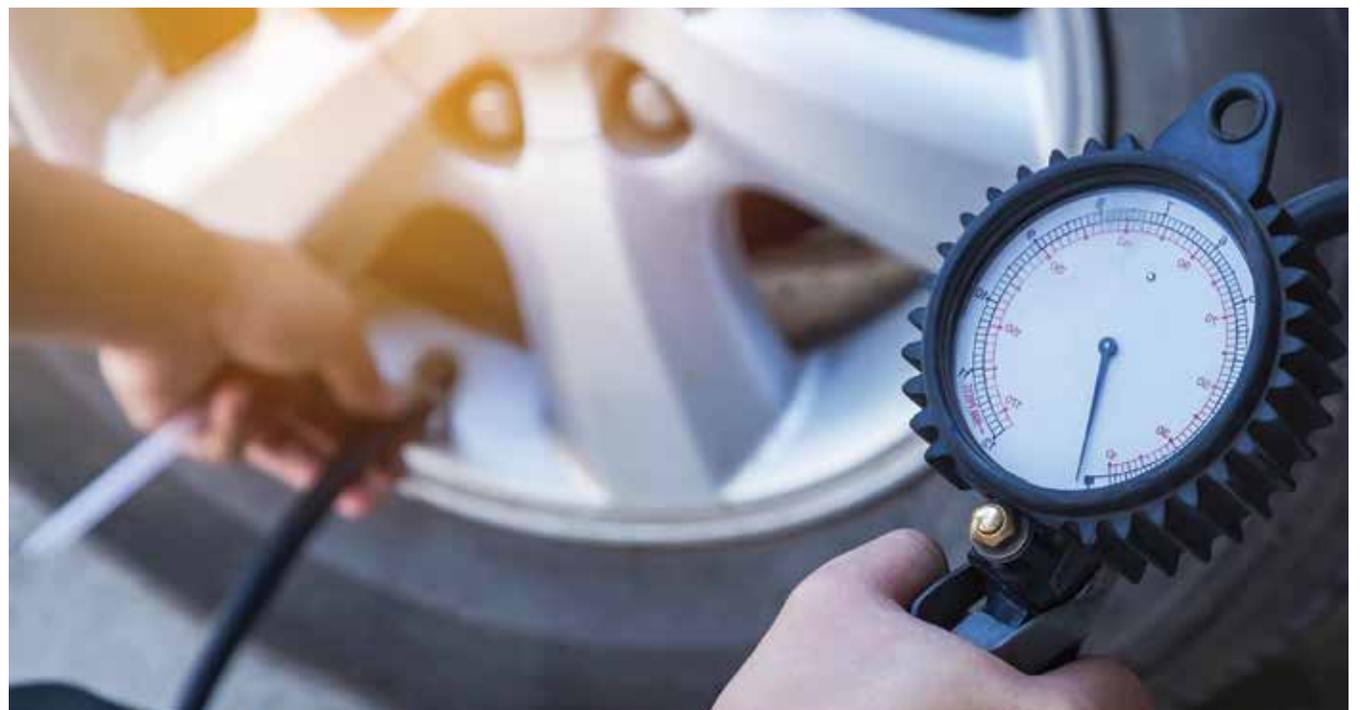
checked for uneven wear, bulges and bald spots.

Your certified experts at Best-One of Columbus want to help you take better care of your vehicle this summer and throughout the year. Follow preventative maintenance tips now, so you can get more miles from your vehicle and save money down the road.

Logan and his team are ready to serve you!



Best-One of Columbus is located at 2304 Hawcreek Avenue in Columbus. We are open Monday – Friday, 7:30am – 6pm and Saturday, 8am – 2pm. We also open 24/7 online at [www.bestoneindy.com](http://www.bestoneindy.com).



Schedule An Appointment, Get A Quote & More Money Saving Coupons - [bestoneindy.com](http://bestoneindy.com)

# SUMMER TRAVEL SAVINGS



UP TO **\$100**

in Total Savings on Michelin Brands!

**OFFER VALID 6/22/22 - 7/11/22**

via Reward Card or Virtual Account after online submission\* with the purchase of **four new MICHELIN®** passenger or light truck tires.

**\$70** Michelin Manufacturer Rebate  
**+ \$30** Best-One of Indy Instant Rebate



## MICHELIN

\*Reward Card or Virtual Account eligibility is limited to tire purchases from participating dealers only. See redemption instructions handout for complete offer details. Offer expires 7/11/2022. Void where prohibited. Copyright © 2022 Michelin North America, Inc. All rights reserved.

**BEST ONE** of Columbus

**FREE**  
Brake Check

PLUS

Save **\$50** On Any  
Brake Service

Shop fees extra. Fees represent costs and/or possible profits. Not valid with other offers & must be used at time of service. Most cars & light trucks. See store for details. Expires 8/1/2022

Code COL50B

**BEST ONE** of Columbus

**\$59<sup>95</sup>**

A/C System  
Inspection

Includes: Check A/C Performance,  
Check System Pressures & Temperature  
and Add Freon if needed

Freon additional cost. Shop fees extra. Fees represent costs and/or possible profits. Not valid with other offers & must be used at time of service. Most cars & light trucks. See store for details. Expires 8/1/2022

Code COL59A

**BEST ONE** of Columbus

Service Savings  
Your Way

**\$10 OFF** \$100 or More  
**\$25 OFF** \$250 or More  
**\$50 OFF** \$350 or More

Shop fees extra. Fees represent costs and/or possible profits. Not valid with other offers & must be used at time of service. Most cars & light trucks. See store for details. Expires 8/1/2022

Code COL105/COL255/COL505

**BEST ONE** of Columbus

**\$15 OFF**



ANY Valvoline OIL CHANGE

Plus \$2 environmental disposal fee. Shop fees extra. Fees represent costs and/or possible profits. Not valid with other offers & must be used at time of service. Most cars & light trucks. See store for details. Expires 8/1/2022

Code COL150

Schedule An Appointment, Get A Quote & More Money Saving Coupons - [bestoneindy.com](http://bestoneindy.com)

# >> How to: Have the Best Ergonomics and Posture

Have you ever wondered why your neck and shoulders are so stiff at the end of your work day? Why a headache builds as your day progresses? Why it takes a bit for your low back and hips to loosen up upon standing from your chair? Patients who sit at a desk all day long often ask their chiropractor steps they can take to keep their body healthy.

The first thing you should do is take an ergonomic evaluation of your work station. The Merriam-Webster dictionary defines ergonomics as "an applied science concerned with designing and arranging things people use so that the people and things interact most efficiently and safely."

Let's go ahead and evaluate your

workstation. As you sit at your desk facing your computer, adjust your monitor so that it's set up at eye level and arm's length away. Shoulders loose and relaxed, rest your arms with elbows to the side. Keep your arms relaxed, you shouldn't have to reach or lift your arm to get to the mouse. You can also try to use your mouse with your non-dominant hand.

Take note of how you're sitting on the chair. Are you leaning back? Are you sitting on the edge of the chair? Do you have one leg tucked under? Let's go ahead and break those habits. Take a deep breath through your belly and sit all the way back in the chair. Make sure your whole back is against the back rest. The seat needs to be slightly angled down to keep your hips open more

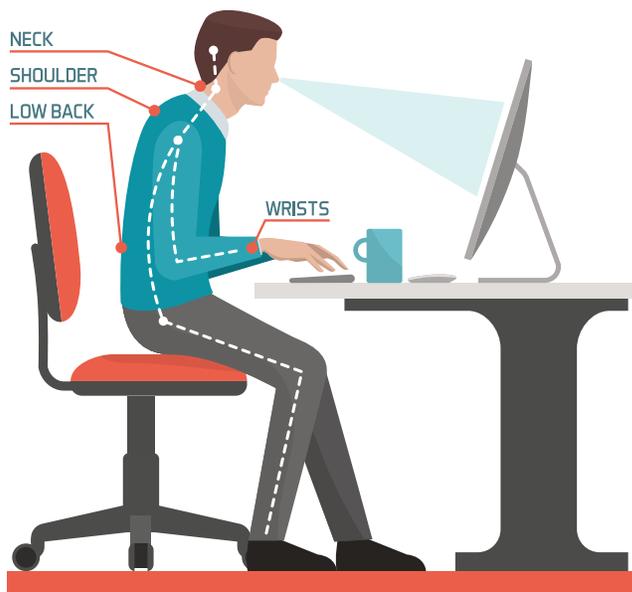
than 90 degrees.

Now take inventory of your feet. Uncross them and lay them flat on the floor. Use a footstool, if your feet don't touch the ground. You can adjust the height of your chair so that your feet can reach the floor, as long as you keep eye level with your monitor. Sit to standing desks can be a great tool as it allows you to change positions throughout the day. Get up every hour to move your body and give your eyes a break. Set an alarm if it will help you get out of that chair for a few minutes.

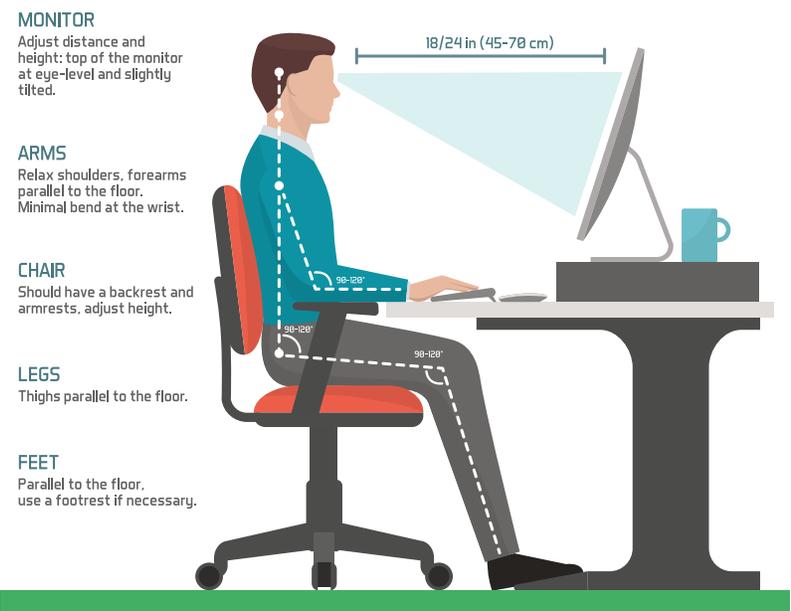
The phone rings. You pick up the receiver and tuck it between your head and shoulder as your typing goes uninterrupted. Tilting your head increases strain on your

neck and adds stress to your shoulder and back. Instead of holding the phone to your ear, use a headset. This will relieve the stress on your upper body and ensure that your head keeps straight.

The majority of Americans have worked from home for over two years now. We were sent home with laptops where some of us converted our couches or beds into temporary desks. This combination can cause havoc on your body. There is no way to have proper ergonomics on a laptop alone. Investing in a separate mouse, keyboard or monitor will allow for proper positioning and less strain to your body; this will pay dividends in the long run.



WRONG SITTING POSTURE



CORRECT SITTING POSITION

# BACK PAIN, NECK PAIN, HEADACHES?



**Dr. Justin Beckner, Dr. Heidi Moe, Dr. Mandy Wyant, Dr. Chad Bigler**



**familychiropractic**  
**andwellness**  
TAKE **BACK** YOUR HEALTH

**Accepting New Patients**

**1405 Washington Street  
Columbus**

**812.373.3376**

**familychiropracticcolumbus.com**

# >> How To: Know the Difference Between Commercial Cleaning and Commercial Disinfection

## Commercial Cleaning & Commercial Disinfection: What's the Difference?

If you're hiring a cleaning service for your workplace, all of the different janitorial terms can get confusing. For example, you might be thrown off by the distinction between "commercial cleaning" and "commercial disinfection."

While it can sometimes seem like these terms are used interchangeably, there's an important difference between them. Complicating things even further, there's also the matter of sanitization: a distinct term that falls somewhere between "cleaning" and "disinfection."

To help you sort through the confusion, here's a short guide to what **commercial cleaning providers** mean when they talk about cleaning, sanitization and disinfection.

### Commercial Cleaning

Commercial cleaning is an all-encompassing term, which can be used to describe varying types of cleaning and sanitation activities. At the most basic level, "cleaning" simply refers to the removal of surface dirt, dust, debris, stains, grime and other visible signs of uncleanness. However, cleaning doesn't necessarily include the elimination of dangerous bacteria. Your janitorial service provider could technically "clean" your office and still leave it teeming with contagions.

That said, many cleaning professionals use the term "cleaning" or "commercial cleaning" as an umbrella term that

includes sanitization and disinfection activities. At JAN-PRO®, for instance, our commercial cleaning services include detailed sanitization and disinfection of key areas in your work environment.

To avoid confusion, it's best to ask potential cleaning providers whether their services include sanitization and

disinfection, and if so, where these cleaning methods will be used in your workplace.

### Commercial Sanitization

Sanitization is a term used for commercial cleaning practices that substantially reduce surface bacteria. Typically, sanitization refers to a 99.9% reduction in pathogens within 30 seconds.

While sanitization reduces the number of bacteria, viruses and fungi on a given surface, it will not eliminate them completely. The germiest surfaces contain thousands upon

thousands of bacteria per square inch. A 99.9% reduction will still leave pathogens behind, which will start to reproduce and recolonize the surface.

### Commercial Disinfection

Disinfection is the term used for cleaning processes that effectively eliminate bacteria, viruses, and fungi from a surface within 5 to 10 minutes of cleaning. Disinfectants are far stronger than sanitizers, eliminating upward of 99.99% of germs after treatment.

A good example of commercial disinfection in action is our EnviroShield® system. EnviroShield® is a disinfection system that's exclusively available through JAN-PRO commercial cleaning services. It uses a specialized application method to disinfect areas and surfaces that other disinfection systems can't, while using one of the safest disinfectants available. EnviroShield® destroys 99.997% of pathogens on contact, and it eliminates more than 99.999% of pathogen with five minutes of dwell time.

Learn more about commercial cleaning, sanitization and disinfection services available through your local JAN-PRO by calling 812-552-2700 today.



**JAN-PRO™**  
CLEANING & DISINFECTING

**SOURCES:** <https://www.nokout.com/General-Facts-about-SNiPER-Hospital-Disinfectant.html>  
<https://commercialjanitorialservices.ca/blog/understanding-the-difference-between-cleaners-sanitizers-and-disinfectants/>  
<http://momcleaning.com/sanitizing-vs-disinfecting-whats-the-difference/>

At JAN-PRO Cleaning & Disinfecting, it's not just what we say – it's what we do.

## Measurable Cleaning. Guaranteed Results.<sup>®</sup>

Since 1991, JAN-PRO Cleaning & Disinfecting has paved the way in commercial cleaning. Trust, reliability, innovation, and leadership are the core of who we are, and that's how we've become a proven, global brand with the best support and expertise in the business.

### JAN-PRO Cleaning & Disinfecting leads the commercial cleaning industry through:

- Lasting client relationships
- Quality service guarantee
- Stable, reliable cleaning owner-operators
- Extensive certification program
- Best-in-class cleaning process
- Efficient, eco-friendly technology
- Innovative products & equipment
- Performance evaluation & reporting

### We're committed to the deepest, most trustworthy partnerships in commercial cleaning...

So don't let the dirty work keep you from running your business. Trust JAN-PRO Cleaning & Disinfecting for a consistent clean from the same reliable owner-operators every time – guaranteed.

**At JAN-PRO Cleaning & Disinfecting, we mean clean.**



**Measurable Cleaning. Guaranteed Results.<sup>®</sup>**

Visit [www.JAN-PRO.com](http://www.JAN-PRO.com) to learn more.

#### Contact Us Today

JAN-PRO of Southern Indiana

812-552-2700

[facebook.com/JanProOfSouthernIndiana](https://facebook.com/JanProOfSouthernIndiana)

[jan-pro.com/south-indiana](http://jan-pro.com/south-indiana)

# >> How to: Invest in Commercial Real Estate



(NAPSA)—Investing in commercial real estate involves a lot more than finding an available property and a willing lender. Whether a novice or a seasoned veteran, those investing in a commercial property – which could be residential property, retail location or a building created for industrial use – must address a range of issues such as: which cash flow scenarios make the most sense; what's the optimal way to manage the property; how are leased or rental properties categorized; how to prospect for tenants and how to create a niche in the marketplace; how best to ac-

curately establish property values; and what is the best strategy for managing capital gains and other tax-related obligations. Fortunately, there's good news for investors who are considering an investment in commercial real estate but don't know where to begin. A well-known real estate firm has the knowledge to assist the commercial real estate investor. Whether vacant land, a strip mall, retail space or a residential property for multiple tenants, all are options. For clients wanting to invest, buy or lease, specialists stand ready to assist through the use of targeted advertising,

industry-leading technology and creative marketing materials. Commercial sales professionals are prepared to find properties, help with the decision process and identify credit systems, local banks, mortgage brokers and other lenders to help secure the necessary funds. Those invested in commercial real estate have to address a number of issues, from cash flow to return on investment and how best to manage the property. These specialists are prepared to assist with the acquisition, development and management of commercial property.



**Norma Childers**  
**812-374-4250**



**Michael Driscoll**  
**812-569-5718**

**Your Real Estate Experts**  
**COMMERCIAL AND RESIDENTIAL**

**CNP Realty Group**  
Making Dreams Come True

**Call Today for Expert Service.**

[CNPRealtyGroup.com](http://CNPRealtyGroup.com)

**Servicing all of**  
**South Central Indiana**



# >> How to: Pick a Financial Advisor

You've chosen your own life adventure, and you may hit a financial fork in the road at some point. No matter when that happens, who do you want on your team, helping you plan your route? A financial advisor will get to know what's important to you and be your financial navigator when those inevitable crossroads appear. Here are seven milestones when it makes sense to seek out a financial advisor:

## **When you're ready to move beyond your company's 401(k)**

You hear that voice in your head telling you "it's time to do more." You're maxing out your 401(k), or you've hit a career milestone and you're eager to start planning your financial future. A financial advisor can help you focus and organize your goals for the future – whether it's paying for future education, preparing for retirement, or preparing for unexpected events.

## **When you're part of the "gig" economy**

You've done it – you've paved your own path to a career as a contractor, freelancer, through self-employment or as a small business owner. You're also experiencing unique challenges that come with your livelihood, such as not having the comfort of a company's retirement plan or benefits. And that can be stressful. A financial advisor can help you focus on saving for the future you want, so that you can focus on running your business. This includes helping you manage the financial aspects of trekking your own career path – saving for unexpected events, planning for your short- and long-term goals and planning for retirement.

## **When you are juggling multiple goals**

You may be wrestling with several financial goals and need to prioritize. Pay off that student debt, or put that money into savings for your first house? Save for that family vacation, or maximize your retirement fund?

Trying to figure out the puzzle pieces when you have multiple financial goals can be overwhelming. Your financial advisor is your go-to person for helping you sort out these questions. Why? Because he or she will take the time to ask the right questions about your life priorities and can help fit those puzzle pieces together in a way that makes sense for you and your financial strategy.

## **When your personal life is changing**

Major life changes can frazzle the best of us. Some will be joyful, such as marriage and growing your family. Others may be unexpected, such as divorce or the death of a loved one. All of these events can create so many questions about finances. Do we combine our finances? Can I do this on my own? Just HOW much does college cost again? These questions often come with a sense of urgency to find answers. As a sounding board, your financial advisor is there to provide a sense of calm and ensure that your financial strategy reflects the changes in your life. By meeting regularly with a financial advisor, he or she can help guide you through these transitions, while helping you keep your personal goals on track.

## **When you receive a large sum of money**

News of a large sum of money coming your way is almost always positive, but so many questions pop up when you receive an inheritance, a large work bonus or another significant sum of money. A financial advisor can help you plan a strategy for that money by learning what's important to you – are you determined to pay off debt or are you ready to be a homeowner? He or she can help you determine where the money can most benefit you

and your long-term financial strategy.

## **When you're nearing retirement**

You see it – it's the day you put down the laptop and pick up that paintbrush. Retirement. You've got it in your sights, but are you actually ready? Nervousness can often set in when you are nearing retirement age and you start to question every financial decision you ever made. A financial advisor can help reassure you by helping you know what to expect once you make that transition into retirement. He or she can help you evaluate, or re-evaluate, how much savings you'll need to retire and strategies to help get there in your timeframe.

## **When you're retired**

You did it! You made it to retirement. But you'll still have financial questions and need to make sure you continue to have enough

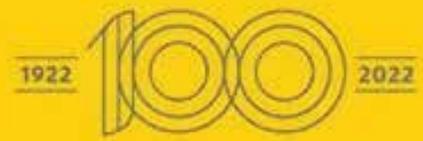
income to live out your retirement however you planned. Having a financial advisor by your side as your navigator is key – they'll provide professional guidance to help answer those questions and adjust your strategy if needed. They'll help you create a strategy if you haven't yet done so or help you make important decisions regarding realistic spending, leaving money to heirs and ongoing investment strategies.

Are these the only events that might trigger you to seek out a financial advisor? Probably not. The common thread with all of these milestones is that seeking out a financial advisor is adding a player to your team – one that understands how important your money and your financial goals are and works in your best interest to help you succeed. And every one of us could use another supporter on our team, right?



# Your Strategy: Preparing for retirement

Edward Jones®



**Ryan Burchfield, CFP®**  
*Financial Advisor*  
(812) 378-0611



**Lisa Duke**  
*Financial Advisor*  
(812) 378-2012



**John Hayden, AAMS®**  
*Financial Advisor*  
(812) 378-0475



**Paul Dayment**  
*Financial Advisor*  
(812)-378-0022



**Bob Lewis, AAMS®**  
*Financial Advisor*  
(812) 378-5495



**Andy Mann, AAMS®**  
*Financial Advisor*  
(812) 378-1018



**Heath Johnson, AAMS®**  
*Financial Advisor*  
(812) 378-0022



**Lonnie Tate**  
*Financial Advisor*  
(812)-378-1018



**David Luken**  
*Financial Advisor*  
(812) 799-7488



**Eric Robbins, CFP®**  
*Financial Advisor*  
(812) 342-8193



**Drew Robbins, AAMS®**  
*Financial Advisor*  
(812)-376-3439



**Jim Ostermueller, AAMS®**  
*Financial Advisor*  
(812) 376-0370



**David E. Weiss, CFP®**  
*Financial Advisor*  
(812) 375-9160

While you're busy with today's concerns, it can be hard to think about what may occur years in the future. But it's important to think about how you want to live in retirement and develop a strategy to get there - and the sooner you get started, the better.

**Edward Jones®**  
MAKING SENSE OF INVESTING

[www.edwardjones.com](http://www.edwardjones.com)  
Member SIPC

# >> How to: Get the Most out of Your Wholesale Food Distributor

Grocery stores have become a source of anxiety for many of us. With shortages still limiting access to products, you never know if you'll be able to find what you need or if you can get enough of it.

Christy Guffey, of 7K Farms wholesale food distribution, said one of the advantages of shopping with 7K Farms is, "You don't have to have a membership, you can just come in and most of the time if a store doesn't have something, we have it."

Wholesale food distributors offer alternatives to traditional suppliers, and local wholesale distributor 7K Farms could come to the rescue with what you need – you might even decide you prefer the wholesale route. When exploring the options of wholesale food distributors, here are some things to keep in mind:

- **Assess what you need:** 7K Farms provides a variety of products such as fresh produce, high quality cheeses, meats, breadings, spices and homemade-style frozen soups. There are also deep fryers available for rent and, for those purchasing large quantities of products, 7K Farms has trailers for rent to help transport your haul. At 7K Farms, there's something for everyone, from individuals and small mom and pop establishments to large scale chain restaurants. With so many options to choose from, it's helpful to make a list ahead of time so you don't forget anything. Complete lists of what 7K Farms currently offers are available on the website, [www.7kfarms.com](http://www.7kfarms.com).

- **Stop by for what you need:** While most wholesale food distributors don't offer retail stores for casual shopping, 7K Farms has a Cash-N-Carry store open Monday through Friday 8 a.m. to 5:30 p.m. and Saturday 9 a.m. to 1 p.m. The store caters to wholesale customers and walk-up customers alike. Grab all the staples you need and then peruse the many offerings to see what else you want to add to your must-have list.

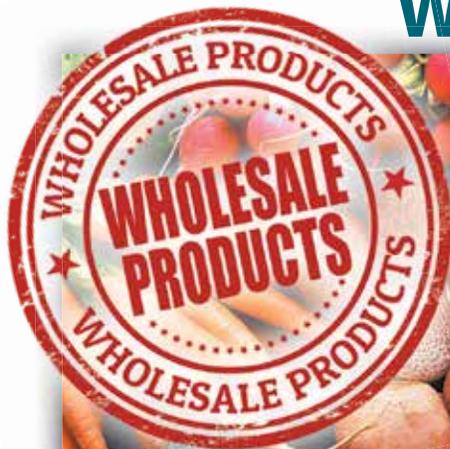
- **Place an order, if necessary:** If you don't see what you need on the shelves, 7K Farms is happy to work with you to help you get what you need. If you do find what you're looking for, but you need a lot more of it, you can place an order without minimum requirements.

Guffey said, "With a large order they can place it a few months ahead of time, if it's just a small order they can place it 30 minutes before and they can come in and we'll have it ready."

- **Make plans for your next trip:** Be careful not to run out of your favorites or necessities, especially if you have to custom order them. After all, you can't throw together a last minute charcuterie board if you're out of your favorite meats and cheeses.



# Wholesale Food Distributor



7k farms in Central Indiana is much more than your typical wholesale food distributor, our emphasis is and always has been on serving the individual customers needs as well to offer the highest quality ingredients possible. In addition to wholesale foodservice we also offer a variety of other offerings. These include our Cash-n-Carry store, refrigerator and freezer trailers for rent, mail order products as well as seasonal gift baskets. Call and let us have your order ready for pick up or stop in and see us today!

*"Serving the foodservice industry and the public since 1975! Call us today to experience the 7k Farms difference for YOUR foodservice business."*

***We have Fresh Produce!***



3155 W 650 N, Taylorsville, IN  
**812.526.2651**  
**www.7kfarms.com**

# >> How to: Plan Your Own Funeral

To help relieve their families, an increasing number of people are planning their own funerals, designating their funeral preferences and sometimes paying for them in advance. They see funeral planning as an extension of will and estate planning.

### Funeral Planning Tips

Thinking ahead can help you make informed and thoughtful decisions about funeral arrangements. It allows you to choose the specific items you want and need, and compare the prices offered by several funeral providers. It also spares your survivors the stress of making these decisions under the pressure of time and strong emotions. You can make arrangements directly with a funeral establishment.

An important consideration when planning a funeral pre-need is

where the remains will be buried, entombed or scattered. In the short time between the death and burial of a loved one, many family members find themselves rushing to buy a cemetery plot or grave – often without careful thought or a personal visit to the site. That’s why it’s in the family’s best interest to buy cemetery plots before you need them.

You may wish to make decisions about your arrangements in advance, but not pay for them in advance. Keep in mind that over time, prices may go up and businesses may close or change ownership. However, in some areas with increased competition, prices may go down over time. It’s a good idea to review and revise your decisions every few years, and to make sure your family is aware of your wishes.

Put your preferences in writing, give copies to family members and your attorney, and keep a copy

in a handy place. Don’t designate your preferences in your will, because a will often is not found or read until after the funeral. And avoid putting the only copy of your preferences in a safe deposit box. That’s because your family may have to make arrangements on a weekend or holiday, before the box can be opened.

### Prepaying

Millions of Americans have entered into contracts to arrange their funerals and prepay some or all of the expenses involved. Laws of individual states govern the prepayment of funeral goods and services; various states have laws to help ensure that these advance payments are available to pay for the funeral products and services when they’re needed. But protections vary widely from state to state, and some state laws offer little or no effective protection. Some state laws require the funeral home or cemetery to place a percentage of the prepayment in a state-regulated trust or to purchase a life insurance policy with the death benefits assigned to the funeral home or cemetery.

If you’re thinking about prepaying for funeral goods and services, it’s important to consider these issues before putting down any money:

### What are you are paying for?

Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well?

### What happens to the money you’ve prepaid?

States have different requirements for handling funds paid for prearranged funeral services.

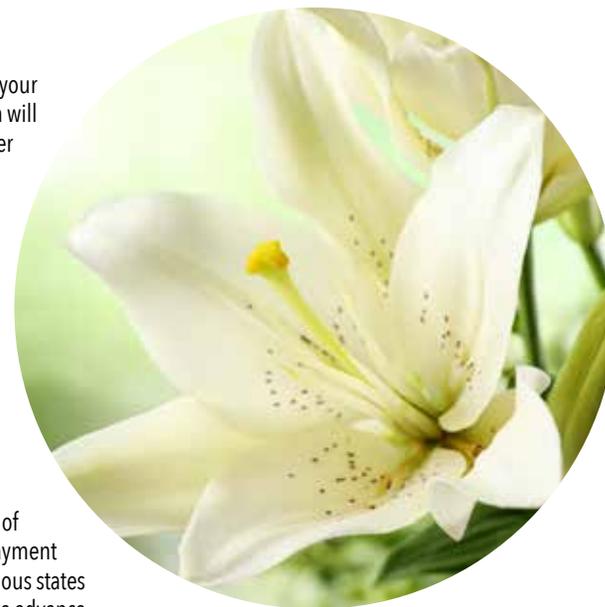
### What happens to the interest income on money that is prepaid and put into a trust account?

Are you protected if the firm you dealt with goes out of business?

### Can you cancel the contract and get a full refund if you change your mind?

**What happens if you move to a different area or die while away from home?** Some prepaid funeral plans can be transferred, but often at an added cost.

Be sure to tell your family about the plans you’ve made; let them know where the documents are filed. If your family isn’t aware that you’ve made plans, your wishes may not be carried out. And if family members don’t know that you’ve prepaid the funeral costs, they could end up paying for the same arrangements. You may wish to consult an attorney on the best way to ensure that your wishes are followed.



# A Wise Decision That Shows You Care, *Pre-Planning*

Our funeral directors are dedicated to compassionately supporting families, celebrating lives, and preserving memories with dignity and honor.



**Dignity**<sup>®</sup>  
MEMORIAL

## **Myers~Reed Chapel**

3729 25th Street

Columbus

376-3341

[www.myers-reed.com](http://www.myers-reed.com)

## **Hathaway~Myers Chapel**

1022 Pearl Street

Columbus

379-4419

[www.hathaway-myers.com](http://www.hathaway-myers.com)

# »» How to: Get Your Patio Ready for Summer Living

(StatePoint) It's time to extend your home's living spaces to the outdoors. To get your patio prepped for a summer of relaxation and fun, consider the following décor ideas and inspiration:

## The Entryway

Your patio will be more enticing if you have beautiful sliding glass patio doors leading to it. If you do go in for this upgrade, it's important to know that patio doors can be customized in a number of ways that affect their look and function. To help you make sense of your options, shop with manufacturers that offer visualizer tools, such as the one available at ProVia, [provia.com/app](http://provia.com/app). This can help you see what colors and hardware look best in your home and find the combination you like best.

Their Aeris wood and vinyl sliding doors, for example, offer many customization opportunities, including wood stain finishes, interior and exterior colors; options for internal grids and internal blinds; and a wide array of decorative glass, privacy glass and tinted glass options.

Beyond beauty, be sure to prioritize high performance, particularly when it comes to energy efficiency, storm protection, and of course, smooth, easy and quiet operation. After all, it's hard to feel relaxed if simply getting outdoors is a struggle.

## Exterior Decorating

Boost comfort and ambiance by applying the same attention to detail when decorating your patio as you would indoors. Beyond furniture that's comfortable enough to lounge on all day or evening, incorporate throws, pillows and even rugs. Add splashes of color and vibrancy by hanging outdoor wall art, or, if you're feeling extra creative, painting a mural.

Paper lanterns hung above your patio dining area can bring a touch of romance to meals enjoyed outdoors. And get inspired by the nature around you by ensuring your patio features greenery. Potted and hanging plants or even ivy, jasmine or roses grown against a wall or all good choices.

## Beauty Inspired by Nature

These days, manufactured stone is not just for the side of your home. The possibilities for using it in and around the patio are endless. Add drama to a boundary wall between the patio and yard; beautify your outdoor kitchen's grill unit, pizza oven, table or island; and enhance seating around the fire pit or fireplace and the bases of pergolas or columns.

Just be sure to select products that look like authentic stone even upon careful inspection, and are designed to withstand the elements. For example, the choices available from ProVia are artfully crafted to produce a realistic, dramatic effect, mimicking stones from unique geographic regions in a range of cuts. Unlike other options on the market, their colors permeate throughout the entire stone, giving every manufactured stone a realistic look with hues that last for years. To learn more, visit [provia.com/stone](http://provia.com/stone).

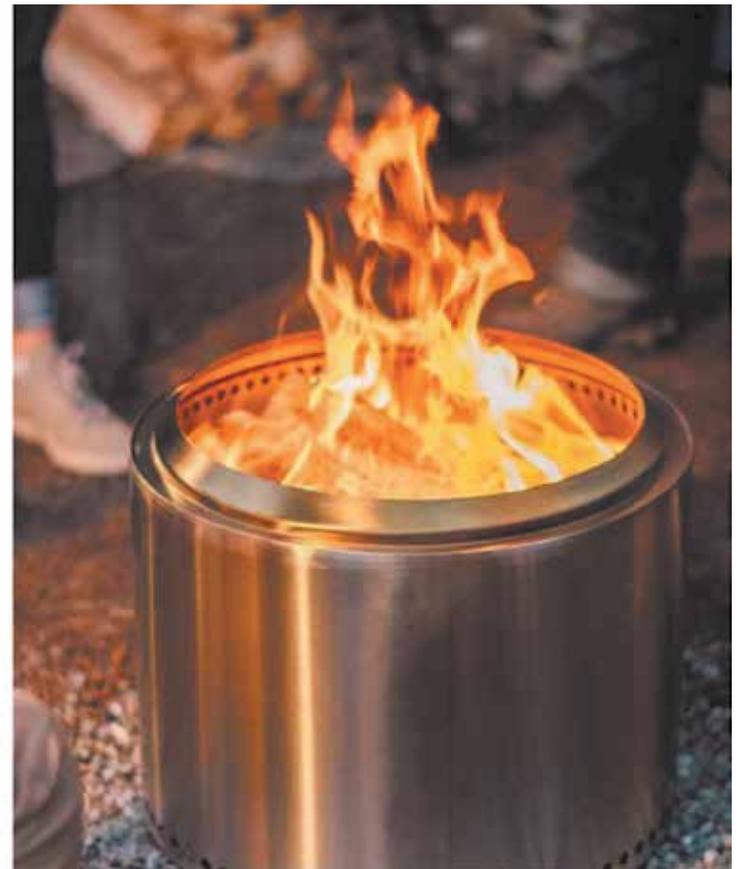
With a few stylish upgrades, you can get your patio in tip top shape for summer.



**Winsupply**<sup>®</sup>  
OF SEYMOUR

NOW IN STOCK

 **solo stove**



**Contact Us**

4329 N. U.S. 31  
Seymour, IN

 @seymourwinsupply

Open Monday-Friday | 7AM-5PM

 812-522-5199

# >> How to: Live a Longer (and Healthier) Life

I am a board-certified specialist in Family Medicine, currently providing primary medical care and Telemedicine services in Indianapolis and Columbus. I hope you will read this article, which is based on my 40 years of experience in helping people "live a longer and healthier life." Here are some general tips for success, taken from my personal experience and approach to good health.

**Choose a healthcare partner to help you:**

I encourage everyone to sign-up with a primary care physician who can help patients achieve their health goals. Although most of the medical information

you need is now available through Google or other online computer programs, there are benefits from consulting your doctor. A medical consultation can provide: 1) an overall assessment of your health risks and medical needs; 2) an interpretation of the information you have already learned, with answers to your remaining concerns and questions; and 3) a comprehensive treatment or action plan for you to follow.

**Identify and reduce your existing Health Risks:**

It is important to know the most likely causes for illness, cancer, and other medical problems in your age group. You are more likely to reduce or eliminate

your personal health risks by understanding which lifestyle changes to make. Some of your risks may be identified from your family's health history, and by your own history of allergies, medications, surgeries, and previous medical disorders. DNA or genetic screening tests may uncover additional health vulnerabilities, also.

I recommend that you schedule an annual checkup with your primary care doctor, including a comprehensive medical history and physical exam assessment. Furthermore, it is important to stay up to date on recommended immunizations, and with age-appropriate healthcare or cancer screening tests.

**Your health habits will often determine your health:**

You have the ultimate control over your personal health outcomes and lifespan. Obviously, risky behaviors are important to avoid, in order to prevent illnesses, accidents, and injuries. Also, you are more likely to prevent chronic medical disorders and cancer, by avoiding illegal drug use, tobacco use or smoking, excess alcohol use, obesity, excess sun exposure, and inactivity or lack of adequate exercise.

Some common medical diseases (including diabetes, heart disease, and various cancers) can be associated with an inherited family history of disease, or with genetic predispositions. Unhealthy habits may damage your DNA, or activate your "genome" (your chromosomes) in ways that allow these chronic diseases to harm you.

**Prayer and Spirituality, Optimism, and Resilience:** Spirituality and positive mental health are important factors which may contribute to your ability to "live a longer and healthier life." Research findings suggest that health and medi-

cal outcomes can improve with prayer and spirituality, and with some positive emotional qualities like optimism and resilience. On the contrary, a person's health and life span may be negatively affected by poor mental health, depression, anxiety, stress, dementia, loneliness and other emotional disorders.

**Final thoughts:** You can "live a longer and healthier life" by paying attention to:

- 1) your past health history
- 2) your present lifestyle habits, medical condition, and personal healthcare
- 3) your future health risks.

My medical practice specializes in assisting patients with the healthcare tasks and goals presented in this article. Many of your routine medical issues can be helped with Telemedicine and online medical consults.

For more information, please visit my website at: [www.teleMDconsults.com](http://www.teleMDconsults.com)

Your initial contact is free. Just add my office phone number to your smartphone contact list, then text me (or leave a voice-mail) to get started with a consultation.



**Dr. Rick Chamberlain, M.D.**  
 2530 Sandcrest Blvd,  
 Columbus, IN 47203  
**(812) 307-4465**



# TELEMEDICINE

Use a smart phone or computer for on-line healthcare, prescriptions, and specialty consults.

Dr. Chamberlain offers a digital, online medical practice for a convenient access to medical care. Many medical problems can be evaluated and resolved without the expenses, delays and inconveniences involved in making an office/clinic appointment with your doctor.

Go to [www.telemdconsults.com](http://www.telemdconsults.com) for more information on services and pricing.

Simply Text (or leave voice-mail) at 812-307-4465 to get started. Your initial contact is free.

Together we will determine the best steps to take for improving your medical situation.

#### **Services Offered**

Online healthcare  
Prescription refills  
Health screenings  
Second opinions  
Lab/Xray orders  
Referrals to Specialists

#### **Benefits**

Easy to use  
Reduces medical costs  
No insurance hassles  
Prompt access to healthcare  
Secure and confidential  
Use from any location

[www.teleMDconsults.com](http://www.teleMDconsults.com)

**My Mission** is to give you back some control over your own healthcare.

Telemedicine offers you simpler solutions, a prompt response, and lower costs.

Face-Time video chats are available when appropriate.

Office appointments may be scheduled when needed for further in-person evaluations.



**Dr. Rick Chamberlain, M.D.**  
*Primary Care Physician*

2530 Sandcrest Blvd.  
Columbus, IN 47203

Text or voice message to start  
**(812) 307-4465**

#### **Other services:**

- 1) Wellness check-ups, Annual physicals
- 2) Speech and Language services, including Teletherapy at [www.CommForAll.com](http://www.CommForAll.com)  
Call 812-565-2473 for details. Free initial consultation by Megan Chamberlain-Doup, Masters Degree in Speech Language Pathology.
- 3) Online specialty eConsults and medical advice are available through direct text messaging also.

# >> How to: Shop for a Mortgage

Shopping around for a home loan or mortgage will help you get the best financing deal. A mortgage – whether it's a home purchase, a refinancing, or a home equity loan – is a product, just like a car, so the price and terms may be negotiable. You'll want to compare all the costs involved in obtaining a mortgage. Shopping, comparing, and negotiating may save you thousands of dollars.

## Obtain Information from Several Lenders

Home loans are available from several types of lenders – thrift institutions, commercial banks, mortgage companies and credit unions. Different lenders may quote you different prices, so you should contact several lenders to make sure you're getting the best price. You can also get a home loan through a mortgage broker. Brokers arrange transactions rather than lending money directly; in other words, they find a lender for you. A broker's access to several lenders can mean a wider selection of loan products and terms from which you can choose. Brokers will

generally contact several lenders regarding your application, but they are not obligated to find the best deal for you unless they have contracted with you to act as your agent. Consequently, you should consider contacting more than one broker, just as you should with banks or thrift institutions.

Whether you are dealing with a lender or a broker may not always be clear. Some financial institutions operate as both lenders and brokers. And most brokers' advertisements do not use the word "broker." Therefore, be sure to ask whether a broker is involved. This information is important because brokers are usually paid a fee for their services that may be separate from and in addition to the lender's origination or other fees. A broker's compensation may be in the form of "points" paid at closing or as an add-on to your interest rate, or both. You should ask each broker you work with how he or she will be compensated so that you can compare the different fees. Be prepared to negotiate with the brokers as well as the lenders.



## Obtain All Important Cost Information

Be sure to get information about mortgages from several lenders or brokers. Know how much of a down payment you can afford, and find out all the costs involved in the loan. Knowing just the amount of the monthly payment or the interest rate is not enough. Ask for information about the same loan amount, loan term, and type of loan so that you can compare the information. The following information is important to get from each lender and broker.

and whether the rates being quoted are the lowest for that day or week.

- Ask whether the rate is fixed or adjustable. Keep in mind that when interest rates for adjustable-rate mortgages go up, generally so do the monthly payments.
- If the rate quoted is for an adjustable-rate mortgage, ask how your rate and loan payment will vary, including whether your loan payment will be reduced when rates go down.

## Rates

- Ask each lender and broker for a list of its current mortgage interest rates



# Looking for the top mortgage lender in the area?

THE SEARCH IS OVER | 🔍

**Jennie L. Baugh**  
NMLS# 568876  
Bloomington  
Mobile: 812.530.8861  
JBaugh@JCBank.com  
JCBank.com/Jennie

**Richard Bicknell**  
NMLS# 789428  
Seymour  
Mobile: 812.528.5249  
RBicknell@JCBank.com  
JCBank.com/Richard

**Jeri Ann Burbrink**  
NMLS# 789429  
Columbus  
Mobile: 812.569.0181  
JBurbrink@JCBank.com  
JCBank.com/Jeri

**Robin Emily Collingsworth**  
NMLS# 573358  
Bedford  
Mobile: 812.583.4216  
RCollingsworth@JCBank.com  
JCBank.com/Robin

**Michael C. Greiwe**  
NMLS# 1623484  
Greensburg  
Mobile: 812.560.9699  
MGreiwe@JCBank.com  
JCBank.com/Mike

*Prequalifying?  
Purchasing?*

**Megan Grunden**  
NMLS# 1479654  
North Vernon  
Mobile: 812.592.9152  
MGrunden@JCBank.com  
JCBank.com/Megan

**Mary Anne Jordan**  
NMLS# 789431  
Seymour  
Mobile: 812.528.0190  
MJordan@JCBank.com  
JCBank.com/MaryAnne

**Bret Kroger**  
NMLS# 1549357  
Columbus  
Mobile: 812.350.9794  
BKroger@JCBank.com  
JCBank.com/Bret

*Refinancing?  
Renovating?*

**Kyle McCrary**  
NMLS# 218731  
Brownstown and Seymour  
Mobile: 812.569.2304  
KMccrary@JCBank.com  
JCBank.com/Kyle

**Josie Lyn Pruitt**  
NMLS# 2023633  
Bloomington and Columbus  
Mobile: 812.447.9817  
JPruitt@JCBank.com  
JCBank.com/Josie

**Mary B. Speer**  
NMLS# 1783152  
Columbus and Bloomington  
Mobile: 812.345.0993  
MSpeer@JCBank.com  
JCBank.com/Mary



Scan to apply now on your phone!

JCBank.com/TopLender

Local lenders. Local servicing. Local favorite.  
The search is over.

# JCBank

Equal Housing Lender. Member FDIC. NMLS# 738802. \*All applicants subject to loan program underwriting criteria and requirements. Not all applicants will qualify.

# »» How to:

## Choose a Plumber: 5 Questions to Ask Before You Hire A Plumber



### General Tips on Hiring a Plumber

Below are specific questions and answers but first it's best to learn some general tips and suggestions for choosing the 'right' plumber for you. This is a significant decision that can bring you joy or heartache. Here are a few tips to keep in mind when choosing a plumber.

- Consider only licensed plumbers, especially if your state requires licensing, as most U.S. states do.
- Evaluate only plumbers who can deliver proof of insurance.
- Ask the plumber how long has he/she been in the plumbing industry. The more experience the plumber or company has, the better.
- After the professional analyzes your plumbing, he/she should be able to give you accurate estimates of what the charge should be for solving the plumbing problem.
- Ask about the guarantees (your satisfaction with his/her work) included in the pricing estimate, including new parts needed.
- Ask for a list of satisfied customer refer-

ences – and check them out – before you hire the plumbing professional.

Now that you know the general tips, here are five critical questions you should ask every plumber before hiring them: Are you considering hiring a contractor to solve a plumbing problem? We have the right questions that you need to ask the plumber before you do! The answers will help you choose a plumber who is qualified to solve both minor and major issues. They will also prevent you from hiring the wrong plumber – a mishap that could result in major plumbing issues that could cost you thousands.

### 1. What Is the Estimated Total Cost of Fixing Your Plumbing Problem?

Homeowners should be careful, if not skeptical, about quotes you receive over the phone. Good plumbers typically want to see and analyze your piping problem, before giving you an estimate of the total cost to finish the repairs. Also, experienced professionals include the cost of any new parts needed to complete the repair. You can verify this issue by asking the plumber you're considering if the price estimate includes both parts and labor cost.

### 2. Ask Who Will Be Doing the Work?

If the plumber you speak with uses helpers or subcontractors, ask about the credentials and experience they have. You don't want to risk having the person who is actually fixing the plumbing to have less training or experience of the plumber you initially speak with.

### 3. Is the Plumber Licensed?

If your state requires licensing, be sure your plumber has passed all tests to get a license. You can ask him/her to show evidence of his/her license. Be somewhat wary of newly licensed plumbers without much experience, but they also may provide a better rate than those with more years of experience.

### 4. Ask, "Are You Bonded and Insured?"

A "yes" answer should mean the plumber

is prepared to give you evidence of his/her bonding and insurance. If asked, tell the plumber you don't want to be legally responsible for plumber injuries while on the job or in your home fixing a plumbing issue. You have the right, if not the duty, to ask this question.

### 5. Is the Rate Hourly or Fixed?

Clarify the estimate you receive to avoid unwelcome surprises when the repair job is finished. If the plumber tells you the rate is hourly, ask him/her, in plumber's experience, how long it should take to finish the repairs. The more experience the qualified plumber has the better, because it will help the plumber give an accurate estimate of the time it typically takes to complete the repair, assuming the pipes are accessible.



# Over 15 Years of Experience Serving the Community!



VETERAN OWNED

Owner: Chris Fitzsimmons

6410 E. 25th St., Columbus, IN 47203  
(812) 350-1684 • [clfitzsimmons@hotmail.com](mailto:clfitzsimmons@hotmail.com)

Commercial/Residential | Licensed and Insured | PC 11400061

# >> How to: Sell Your Home Efficiently

## Choose a RE/MAX Agent

The best thing you can do to make the selling process as quick and as easy as possible is to hire a real estate professional – and our RE/MAX agents are here to help every step of the way. We can offer cutting edge technology, comprehensive marketing strategies, and can effectively and efficiently guide you through the real estate process. We understand the nuances of the market and can work with you to determine a competitive and fair price for your home.

## Prepare Your Home for Sale

Before you list your home, you'll want to make sure your home is as marketable as possible. You may want to consider some repairs that could help add value to your property, such as fixing any water damage or foundation concerns. Even small cosmetic changes can have a big impact in the eyes of a buyer, such as replacing outdated light fixtures or giving your home a fresh coat of paint. Your agent can work with you to help identify updates that may help increase the value of your home.

## Determine Your Home's Value

Choosing the right price for your home is one of the most important components of the selling process. While online estimates can be a good place to start, your agent will be able to provide a more accurate estimate based on local trends, the condition of your home, similar homes in the area, and more. Equipped with the insight and knowledge on the real estate market, you can rest assured knowing your RE/MAX agent is committed to finding a fair value for your home.

## Marketing Your Property

Our RE/MAX agents have access to advanced technology and marketing strategies, and have the knowledge and expertise to help sell your home. A few highlights include:



Our mobile search app is available for both iOS and Android devices, increasing the opportunity for your home to be shown to potential buyers anywhere and at any time.

## Advanced Marketing

We have advanced marketing and digital strategies that can help drive more traffic to your listing. The RE/MAX network of agents is one of the largest in the country and can be a great resource for spreading the word about your property by word of mouth, online marketing, and other advertising opportunities.

## Accept the Offer

Once your home is on the market and a buyer is interested, he or she will submit an offer to your agent through their own

agent. While the offer may differ from your asking price, you are able to reject or counter it if you'd like. Once you accept an offer, you'll be officially under contract! During the due-diligence period between signing the purchase agreement and closing the sale of your home, your agent can help you understand the conditions, provisions, and obligations of your contract.

## Close on Your Home

Once you've gone through the process you are ready to officially sell your home! You'll sit down and sign paperwork with the help of your agent and transfer the ownership of your home to the buyer. Now it's time to celebrate – you've just sold your home and are ready to move on to your next adventure.



**THE RIGHT AGENT  
CAN LEAD THE WAY**

remax.com



**Robyn Agnew**  
(812) 390-0509  
agnew.robyn  
@yahoo.com



**Team Columbus**  
(812) 350-8022  
teamcolumbusin  
@gmail.com



**Patrick McGuire**  
(812) 219-7793  
realtormcguire  
@gmail.com



**Missy West**  
(317) 439-9147  
mac.west68  
@gmail.com



**Candie Clayburn**  
(812) 707-7592  
cclayburn  
@remax.net



**Jeff & Joy Hilycord Team**  
(812) 350-2366  
jeff  
@jeffandjoy.net



**Chris Braun**  
(646) 334-3554  
chrisbraun  
@mac.com



**Cindy Patchett**  
(812) 390-9963  
cindy@patchtreal  
estate.com



**Brad Voegerl**  
(812) 350-7733  
bradvogelr  
@remax.net



**Dana Carson**  
(812) 343-2316  
danacarson  
@remax.net



**Rick Snyder**  
(812) 350-4523  
rick.snyder  
@gmail.com



**Sunshine Hartwell**  
(812) 701-5259  
shartwell75  
@gmail.com



**Cheryl Weddle**  
(812) 350-4632  
dcweddle  
@comcast.net



**Anuja Chandra**  
(812) 350-5162  
anujaguptachandra  
@gmail.com



**Julie Timmons**  
(513) 313-9037  
julie.ann.timmons  
@gmail.com



**Jill Raper**  
(812) 799-6238  
jillraper2  
@gmail.com



**Joan Baker**  
(812) 343-2900  
joanbaker  
@remax.net



**Bev Denney**  
(812) 343-1867  
bdenney  
@remax.net



**Jillian Tran**  
(812) 344-0863  
resultsjillian  
@gmail.com



**Jim Petro**  
(812) 390-0165  
jimpetro43  
@gmail.com



**Carrie Abfall**  
(812) 390-8440  
carriea  
@remax.net



**Jim Tempel**  
(812) 350-2603  
jtempel  
@metinc.net



**Kelly Sullivan**  
(812) 350-7071  
kellysullivan  
@remax.net



**Amy Donica**  
(317) 417-2430  
apdonica  
@msn.com



**Sarah Sanders, Lynne Hyatt, Alison Wold  
& Evelyn Hammon**  
(812) 447-2503  
sarahsanders  
@remax.net



**Natalie Adkins**  
(812) 343-0587  
natalieallen47201  
@yahoo.com



**Steve White**  
(812) 350-4317  
stevenwhite  
@msn.com



**The Boyce Group**  
(812) 371-7558  
kboyce  
@remax.net



**Mark Watkins**  
(317) 695-5381  
mark  
@beacon-builders.com



**April Hooker**  
(812) 343-6188  
april\_hooker  
@yahoo.com



**Vicky Gelfius**  
(812) 350-0056  
vickygelfius  
@gmail.com



**Finke & Rosenberg Team**  
(812) 373-7653  
jeff  
@jeffinke.com



**Jean & Annette Donica**  
(812) 350-9299  
jeandonica  
@gmail.com



**#1**

**NOBODY IN THE  
WORLD  
SELLS MORE  
REAL ESTATE THAN  
RE/MAX®**

(As measured by residential transaction sides.)



To view our listings,  
scan this code with your  
smart phone.



**RE/MAX®**  
Real Estate Professionals



Follow us @remaxcolumbus

301 1st St, Columbus, IN 47201 • (812) 372-2200 • www.homes4columbus.com

\* Each office independently owned & operated \*

# >> How to: Choose a Faith-based School



For over 150 years, St. Peter's Lutheran School has been providing an excellent Christ-centered education to the members of our congregation and the surrounding community. Our vision is to lead our students academically, emotionally, socially, and most importantly, spiritually. We are committed to personally knowing our students, embracing our core values, and becoming a learning community that focuses on developing the 21st century communication, collaboration, creativity and critical thinking skills of children by having Christ as the center of their experiences.

It is an exciting time to be a St. Peter's Lion! We recently built a beautiful new

gymnasium, which has enhanced our athletic program and provides a valuable resource to our community! We have great programming to meet the diverse needs of students and families. And we participate in the School Choice program, which allows families to receive state voucher money to defray the cost to attend St. Peter's.

We understand that choosing a school for your children is a big decision. There certainly are many things to consider before committing to send your children to a particular school. When determining the best school for your children, it is important to consider how a school is equipped to meet the holistic interests and needs of your

children, family educational expectations, extra-curricular interests and opportunities, family values, potential ways to volunteer or serve with-in the school community, and of course, affordability.

Our eager staff is more than willing to meet with you to share more information specifically about our school. The interview process includes open conversation about our purpose and vision, teaching methods commonly used at St. Peter's, services available to meet the various needs of students, co-curricular and extra-curricular programming, finances and a tour of our campus. This information will help any family determine if St. Peter's is the right school

for them. Once enrollment applications are completed, we academically screen all prospective students to determine if we have the educational services necessary to meet their academic needs. We want to ensure the academic success of all new students enrolled in our school.

We would love to share with you more reasons why St. Peter's is a great place to grow. All interested families are encouraged to call the school office at 812-372-5266 to set up a time to speak to our staff. St. Peter's Lutheran School, a Nationally Recognized School of Distinction!

# ST. PETER'S LUTHERAN SCHOOL



Affordable  
Quality  
Christian  
Education

**719 Fifth St., Columbus, IN • 812-372-5266**

**Paul Meredith, Principal**

# >> How to: Age Well



## Are you Aging Well?

Maintaining a healthy lifestyle is more important than ever. Mill Race Center utilizes the Eight Dimensions of Wellness as a framework for comprehensive holistic programming. This wellness model stresses the importance of wellness in all eight dimensions of our lives; intellectual, environmental, spiritual, emotional, vocational, physical, social, financial and environmental. In order for us all to age well we must give attention to each of these eight areas. Kick-start your aging well adventure by focusing on the dimension spotlights below!

### Emotional

Have a positive attitude, and the ability to recognize and share a wide range of feelings with others. This includes your ability to cope effectively with stress. Be optimistic in your approach to life!

### Environmental

Consider the interactions between your environment, your community, and yourself. Living a lifestyle that is respectful of your surroundings. Live in harmony with the Earth!

### Financial

Having a sense of security. Living within your means and learning to managing money for the short and long term. Be financial responsible and independent!

### Intellectual

Seeking stimulating mental activities to expand knowledge and skills. Stretching and challenging the mind with intellectual and creative pursuits. Avoid boredom - be productive!

### Physical

Recognizing the need for regular physical activity, proper diet and nutrition, and personal safety. Discouraging the use of tobacco, drugs, and excessive alcohol consumption. Get moving - be healthy!

### Social

Enhancing personal relationships, making friends, enjoying the company of others and initiating communication with those around you. Enjoy the company of others!

### Spiritual

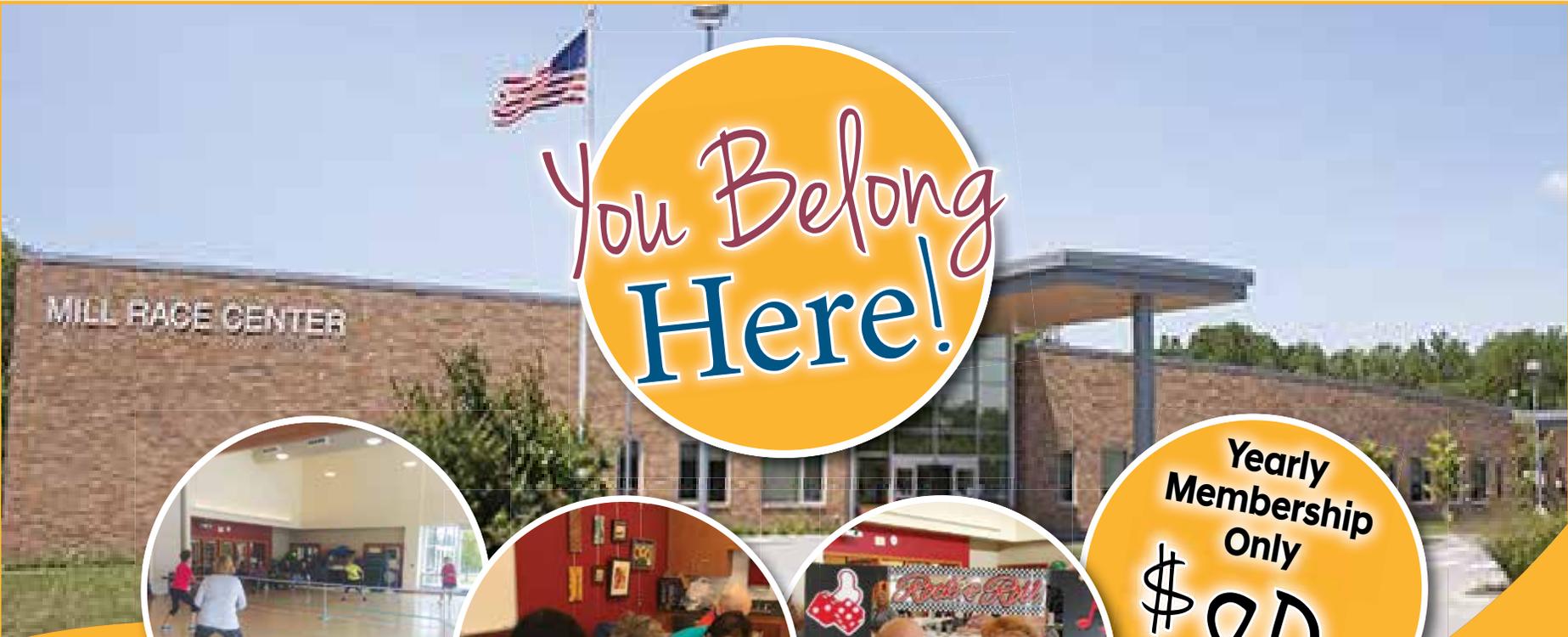
Working toward finding peace. Learning to live each day in a way that is consistent with your values and beliefs. Find meaning in every day!

### Vocational

Finding personal satisfaction through goal-oriented activities and work. Contributing your unique gifts, skills and talents in personally meaningful and rewarding ways. Remain active, involved and productive!

Work on all 8 dimensions of wellness at Mill Race Center. Visit our website to learn more [www.millracecenter.org](http://www.millracecenter.org).





You Belong  
Here!



Yearly  
Membership  
Only

\$ 80



**MILL RACE CENTER**

900 Lindsey St • Columbus, IN

812-376-9241

[www.millracecenter.org](http://www.millracecenter.org)

**A Community Center for Active Adults**

Social Engagement • Educational

Exercise & Fitness • Travel • Support

Online Classes & Programs

And so much more!!



**Now Booking for 2022 & 2023**

Weddings • Reunions • Corporate Events

**Call today: (812) 302-3838**

Or visit us online: [MillRaceEvents.com](http://MillRaceEvents.com)

# How to: Know When to Update or Replace Your Windows

Energy efficient windows are an important consideration for both new and existing homes. Heat gain and heat loss through windows are responsible for 25%–30% of residential heating and cooling energy use.

If you are selecting windows for new construction or to replace existing windows, it's important to choose the most efficient windows you can afford that work best in your climate.

If your existing windows are in good condition, taking steps to reduce the energy loss through windows can make your home more comfortable and save you money on energy bills.

You have two broad options if you hope to reduce the amount of energy lost through your windows and improve the comfort of your home:

- Update your existing windows to improve efficiency
- Replace your windows.

## Update Existing Windows to Improve Efficiency

If your windows are in good condition, taking steps to improve their efficiency may be the most cost-effective option to increase the comfort of your home and save money on energy costs. There are several things you can do to improve the efficiency of your existing windows:

- Check existing windows for air leaks
- Caulk and weatherstrip. Check out our do-it-yourself project to learn how to weatherstrip double-hung windows.
- Add window treatments and coverings. Learn more about your window treatment options.
- Add storm windows or panels
- Add solar control film
- Add exterior shading, such as awnings, exterior blinds, or overhangs.

With any efficiency improvements, take steps to ensure proper installation and check for air leaks again after making the improvement.

## Replace Your Windows

If you decide to replace your windows, you will have to make several decisions about the type of windows you purchase and the type of replacement you will make.

You may have the option of replacing the windows in their existing frame; discuss this option with your window retailer and installer to find out if it will work for you.

You will also need to decide what features you want in your windows. You will need to decide on the following:

- Frame types
- Glazing type
- Gas fills and spacers
- Operation types

## Selection Process

In addition to choosing the window type, you also need to consider design, energy use and labeling, warranties, and proper installation.

First look for the ENERGY STAR label when buying new windows. Then review ratings on the energy performance label from the National Fenestration Rating Council (NFRC) to find the most efficient windows for your needs.

NFRC ratings are included on all ENERGY STAR certified windows and provide a reliable way to determine a window's energy properties and compare products. Learn about energy performance ratings for windows to understand how to read the labels and energy-use information. The Efficient Windows Collaborative offers a selection process for both replacement windows and windows for new construction.



## Window Selection Tips

- Look for the ENERGY STAR and NFRC labels.
- In colder climates, consider selecting gas-filled windows with low-e coatings to reduce heat loss. In warmer climates, select windows with coatings to reduce heat gain.
- Choose a low U-factor for better thermal resistance in colder climates; the U-factor is the rate at which a window conducts non-solar heat flow.
- Look for a low solar heat gain coefficient (SHGC). SHGC is a measure of solar radiation admitted through a window. Low SHGCs reduce heat gain in warm climates.
- Select windows with both low U-factors and low SHGCs to maximize energy savings in temperate climates with both cold and hot seasons.
- Look for whole-unit U-factors and SHGCs, rather than center-of-glass U-factors and SHGCs. Whole-unit numbers more accurately reflect the energy performance of the entire product.

## Installation

Even the most energy-efficient window must be properly installed to ensure energy efficiency and comfort. Have your windows installed by trained professionals according to manufacturer's instructions; otherwise, your warranty may be void.

Window installation varies depending on the type of window, the construction of the house (wood, masonry, etc.), the exterior cladding (wood siding, stucco, brick, etc.), and the type (if any) of weather-restrictive barrier.

Windows, flashing, and air sealing should all be installed according to the manufacturer's recommendations to perform correctly.

The Building America Solution Center offers guidance on complete window and frame replacement. Consult this guide with your window professional to ensure proper installation.

# Whole House of 10 Windows **\$5495**

10 white vinyl double hung windows, white custom exterior trim, standard installation.  
**Offer good through August 31, 2022.** Our number one selling Window 4000 series.



## When Quality & Value Matter Most

We're proud to offer low-maintenance, energy-efficient solutions with exceptional customer service and attention to detail that you've come to expect!

# Window World

America's #1 Exterior Remodeler



**"Not only do we stand behind our windows, we stand on them!"**

Tom & Lilli Fawbush, Window World of South Central Indiana Owners

**SPECIAL FINANCING AVAILABLE!**

With approved credit, contact store for detailed terms of financing

**FREE IN-HOME QUOTE!**

**812.372.0008**

**WINDOWWORLDSCINDIANA.COM**

# Looking for the top mortgage lender in the area?

THE SEARCH IS OVER | 🔍

**Jennie L. Baugh**  
NMLS# 568876  
Bloomington  
Mobile: 812.530.8861  
JBaugh@JCBank.com  
JCBank.com/Jennie

**Richard Bicknell**  
NMLS# 789428  
Seymour  
Mobile: 812.528.5249  
RBicknell@JCBank.com  
JCBank.com/Richard

**Jeri Ann Burbrink**  
NMLS# 789429  
Columbus  
Mobile: 812.569.0181  
JBurbrink@JCBank.com  
JCBank.com/Jeri

**Robin Emily Collingsworth**  
NMLS# 573358  
Bedford  
Mobile: 812.583.4216  
RCollingsworth@JCBank.com  
JCBank.com/Robin

**Michael C. Greiwe**  
NMLS# 1623484  
Greensburg  
Mobile: 812.560.9699  
MGreiwe@JCBank.com  
JCBank.com/Mike

*Prequalifying?  
Purchasing?*

**Megan Grunden**  
NMLS# 1479654  
North Vernon  
Mobile: 812.592.9152  
MGrunden@JCBank.com  
JCBank.com/Megan

**Mary Anne Jordan**  
NMLS# 789431  
Seymour  
Mobile: 812.528.0190  
MJordan@JCBank.com  
JCBank.com/MaryAnne

**Bret Kroger**  
NMLS# 1549357  
Columbus  
Mobile: 812.350.9794  
BKroger@JCBank.com  
JCBank.com/Bret

*Refinancing?  
Renovating?*

**Kyle McCrary**  
NMLS# 218731  
Brownstown and Seymour  
Mobile: 812.569.2304  
KMccrary@JCBank.com  
JCBank.com/Kyle

**Josie Lyn Pruitt**  
NMLS# 2023633  
Bloomington and Columbus  
Mobile: 812.447.9817  
JPruitt@JCBank.com  
JCBank.com/Josie

**Mary B. Speer**  
NMLS# 1783152  
Columbus and Bloomington  
Mobile: 812.345.0993  
MSpeer@JCBank.com  
JCBank.com/Mary



*Scan to apply now on your phone!*

JCBank.com/TopLender

*Local lenders. Local servicing. Local favorite.  
The search is over.*

# JCBank

Equal Housing Lender. Member FDIC. NMLS# 738802. \*All applicants subject to loan program underwriting criteria and requirements. Not all applicants will qualify.