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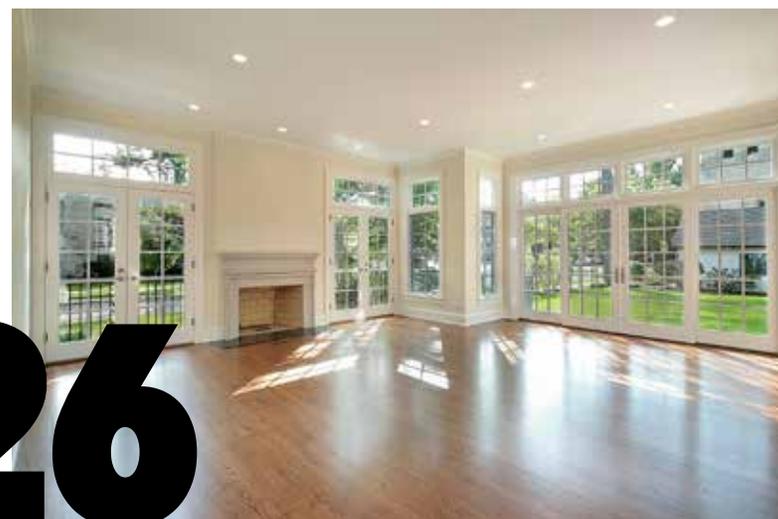


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>> How to: Choose an Assisted Living Facility

(NAPSA)—Assisted living (AL) is a residential option for older adults who are unable to live independently, but do not need the 24-hour skilled nursing and medical services of a nursing home. AL facilities offer a combination of supportive, personal and health-related services designed to maximize the resident's independence, privacy, dignity, choices and safety.

Facilities typically provide three meals a day in a common dining room; housekeeping and personal laundry services; assistance with bathing, dressing and toileting; 24-hour security and staff availability; social and recreational activities; access to health and medical services (transportation may or may not be provided at no cost); and medical supervision or assistance. Costs vary with the type of unit and intensity of service needed by the resident, and may include additional charges for special help.

When considering a particular AL facility, ask for written material, particularly the "resident" or "service" agreement that describes, at a minimum, the services, prices, extra charges, admission, retention and discharge criteria, staffing, programs and services. Think about your current and future health needs and interests and ask about continued eligibility if your health deteriorates. In most facilities, a new resident will retain his/her community physician, who performs the pre-admission and ongoing assessments that the person is eligible and can safely reside in an AL facility

Questions to ask include whether there are registered nurses on site; the kind of medication assistance provided; if the services of a rehabilitation therapist are provided or arranged; the number of awake and available staff at night; and if there is a resident



council and a complaint or grievance process. Find out if the facility is affiliated with a particular hospital or nursing home and if there are reduced charges while temporarily out of the facility for medical and/or skilled nursing care. Find out if they are a licensed facility in the state and if they are reviewed by the Department of Health in that state annually.

Visit a prospective facility several times and at different times of day. Look at its decor, try to get a sense of the atmosphere, staff warmth, residents' appearance, overall

cleanliness and absence of unpleasant odors. Get a sense of the floor plan and if hallways, doors and elevators can easily accommodate wheelchairs or walkers. Go into the dining area and observe the presentation of meals for variety of foods, attractiveness, and for staff assistance. Can the door to a resident's apartment or unit be locked? Observe whether residents can bring some of their own furniture, hang their pictures, have a telephone and have a private bathroom. Find out the rules regarding smoking, eating in the room, stay-over guests and pets.

Assisted living is a lifestyle change. It is like moving to a new neighborhood and has all the complexity and anxiety associated with a new physical, social and cultural environment. For more information and guidance on choosing a facility, visit the Web sites at www.aarp.org, www.alfa.org and www.ncal.org.

Ethel Mitty, ECLD, RN is long-term care consultant, The John A. Hartford Foundation Institute for Geriatric Nursing, Division of Nursing, The Steinhardt School of Education, New York University.

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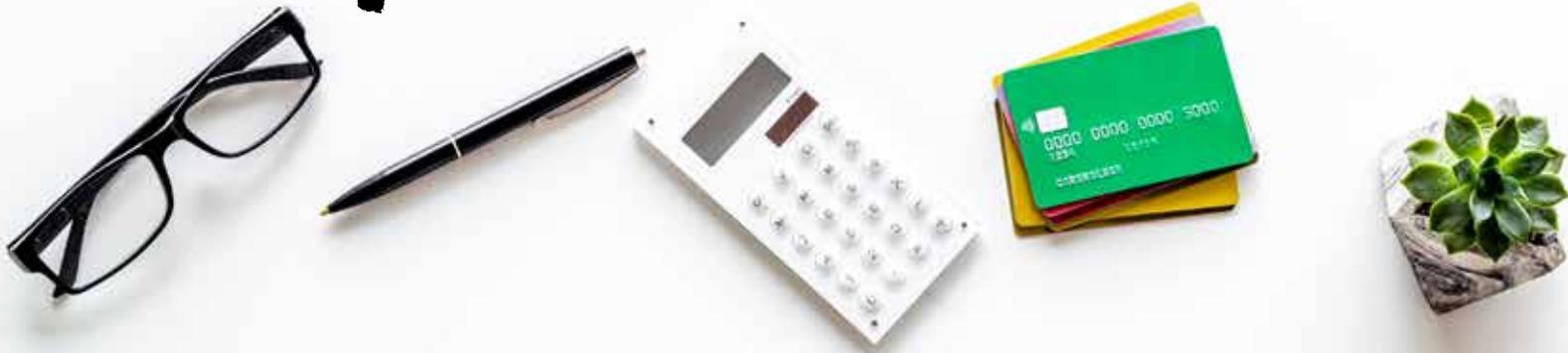
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>> How to: Get and Keep a Good Credit Score



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.



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>> 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.



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>> How to

Ensure Your Oral Health Doesn't Hinder Your Overall Wellness

(NAPSI) – If you're like most people, health and wellness have been at the forefront of your mind these days. And if you're currently dealing with a medical condition, you can still have the peace of mind that comes with extra care for your oral health – which affects your overall health. To prevent future disease and complications, it's important to stay current on your checkups and to find out if you qualify for extra services.

If you have a condition such as a weakened immune system or diabetes, or you're being treated for cancer or kidney failure, you may qualify for extra cleanings and even fluoride application with benefits from Delta Dental of Wisconsin. Pregnancy also qualifies you for extra treatments, as pregnant women are more likely to get gum disease. These extras can play an important role in the management of certain medical conditions.

Staying Well

Managing your oral health is a vitally important part of maintaining your overall wellness. Dental cleanings are necessary in preventing oral issues that can lead to disease. Research shows that more than 90% of all systemic diseases have oral manifestations, including mouth ulcers, dry mouth, swollen gums, and other excessive gum problems.

Some people with dental insurance are not getting the proper amount of preventive dental care, whether it be due to fear of pain, the cost of a cleaning, or something else. It is recommended that adults visit the dentist for a cleaning or maintenance treatments at least annually. "Keeping up on dental cleanings and check-ups has shown to be effective in the prevention, early detection, and management of oral and overall health issues," said Dr. Greg Theis, D.D.S.,

M.B.A., vice president, dental services at Delta Dental of Wisconsin. "Preventive care can also save you thousands in medical bills down the road by helping maintain your oral health."

Familiarizing Yourself With Your Coverage

Most Delta Dental plans cover preventive services, meaning you can get cleanings and X-rays at little to no cost. Preventive dental care is an important part of your well-being, and a healthy smile is vital to your overall health. In the long run, it costs more to avoid the dentist than it does to visit for regular cleanings because of the effect poor dental hygiene can have on overall health, especially if you have a specific medical condition.

Stay in the know with your dental plan and check your coverage to see if you qualify for special programs or extra help. Dental coverage can be confusing, but many providers, such as Delta Dental of Wisconsin, offer online portals and benefit explanations that you can access to see what you may be missing.

Keeping Your Smile Healthy

Though you may see your dentist at least once a year, the rest of the time you are responsible for brushing your teeth (twice a day), flossing, and drinking plenty of water to keep your mouth healthy. However, many people tend to forget that how they take care of their teeth affects their overall health.

One of the best ways to be proactive about your oral health is by being aware of your benefits.

Don't let your oral health fall by the wayside; reach out to your dental benefits provider today to see for what you may qualify.



SOURCE: www.mynewstouse.com

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>> How to: Dry Lavender

This winter was harsh on lavender farms, but the plants at The Little Lavender Place in Seymour are survivors. While many lavender farms were hit with what is known as the “winter kill,” which Indiana had in April, the Seymour lavender farm has bounced back and now has over 1,000 plants. The main varieties they offer are phenomenal, provence, Melissa lilac, edelweiss and sensational.

Once the spring plants all have buds and are just starting to bloom, it's time to harvest. Tina Hoene, owner and lavender aficionado, said the best time to harvest is early in the morning, definitely before the summer heat sets in.

For the most efficient lavender harvest, Hoene uses a sickle to harvest about half a dozen small bundles before retreating to the cool, dark, well-ventilated area she has designated for drying lavender.

“I use my thumb and my middle finger to gauge the size of the bundles because if they're too large they might mildew in the center,” she said. “Ventilation is extremely important because you're trying to air dry. I run fans to keep the air circulating.”

As far as the tools of the trade go, she keeps things simple. The bundles are tied together with a rubber band and hung with a paper clip looped through the rubber band. Hanging the bundles to dry in the dark is



important to maintain the color, Hoene said.

“Once it's completely dried I will put it in a tupperware that's airtight and separate it with a paper towel between layers. Ideally you want to sell it instead of store it but if it gets too long I'll debud it and use it in sachets or something like that.”

The dried lavender keeps its fresh scent for up to a year when stored properly, but Hoene usually puts hers into the many products she creates such as body wash, hydrating mist, lotions, candles, hand soaps and sugar scrubs .

Recently, she's tried her hand at wreath making with fresh lavender, letting it dry once woven into the wreath shape. Hoene said the wreaths can last as long as you want

to leave them hanging.

“They maintain their scent for a while and sometimes you can freshen it with a lavender oil.”

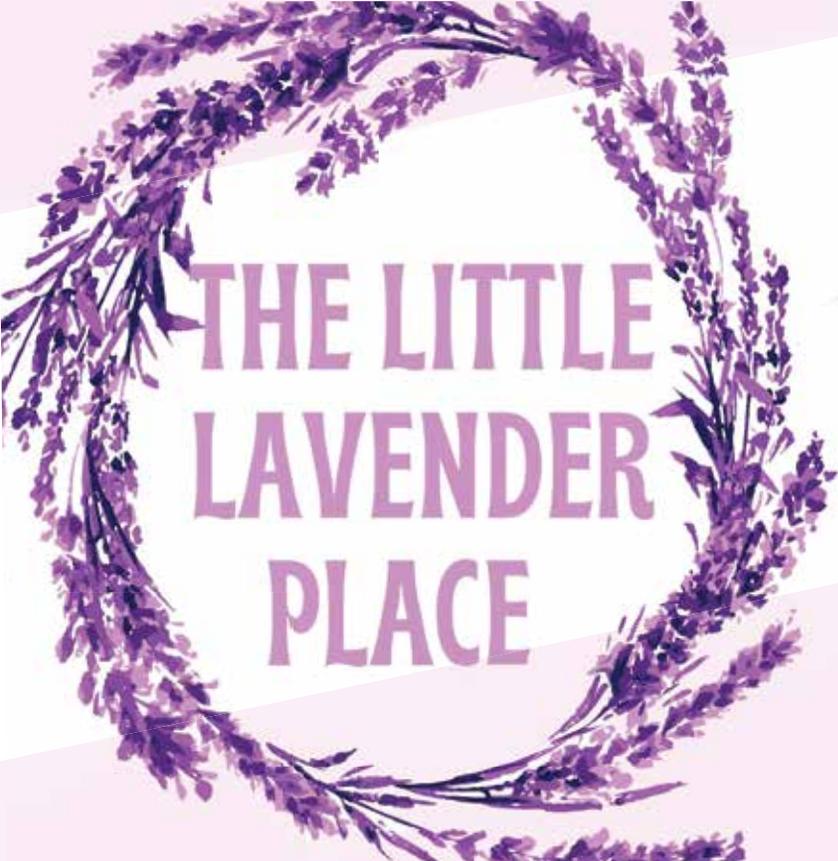
While the flowers are not currently registered for culinary uses, The Little Lavender Place hopes to soon offer lavender in tea form for tastings and they have been working with the health department to make it happen. Until then, their olive oils, coffees and honey can be found at Batar.

The farm occasionally opens for the public to pick their own lavender and sunflowers, but it welcomes visitors to come relax, enjoy the view, and learn about lavender all season long.

“They maintain their scent for a while and sometimes you can freshen it with a lavender oil.”

–Tina Hoene





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>> How to: Choose a Funeral Home

Talk to anyone who has lost a loved one recently and they'll likely mention how and why they selected a particular funeral home. Maybe their friend or family member put their own arrangements in place ahead of time, including their preference of funeral home. Maybe generations of families have turned to a certain funeral home in the Indianapolis area, and they followed suit. Perhaps they called around to different funeral homes to see what each offered and how they differentiated themselves from the rest.

The staff at Voss & Sons Funeral and Cremation Services understands that choosing a funeral home is a significant decision to make during an already difficult time. We're here to help Jackson County neighbors any way we can, including providing information to make this decision easier. After a loved one dies and your family needs the services of a funeral home, keep these factors in mind:

Does the staff have knowledge of my loved one's specific culture and religion?

Our county has become diverse and you need a funeral home that is knowledgeable about your specific customs and traditions. With our decades of experience, we assure families that the services they select will reflect their faith and culture. Since we are an integral part of the Seymour community, we also understand the values and traditions of those who live here, and we know how to incorporate them into a final farewell.

How much do different services cost?

The cost of a funeral is dependent on what options you choose, and you need to make sure your funeral home offers a variety

that suits your preferences. We offer a wide range of funeral, cremation, and burial options for all budgets. We're here to help you tell the story of a life, and we proudly do that while keeping our costs reasonable. You can also prepay for your own funeral to ensure today's cost.

Is the funeral home easy to find?

The location of the funeral home should be convenient for you and your guests. If you've had the experience of getting lost or having trouble with parking when attending a funeral, you know how frustrating and nerve-racking this can be. When it comes to our location in Seymour, you can rest assured they are easy to find and access. Plus, our building was built carefully designed and decorated for a family's optimal comfort.

When it comes to a facility, ask yourself these questions:

Are the interior and exterior clean and well-kept?

Is there enough space for all visitors?

How do you feel about the décor? Does it suit your taste?

Being aware of your wants and needs will help you make the best choice for your family.

Does the funeral home offer the services we have in mind? You want to be sure the funeral home you select offers all of the services you want, from transportation options to military honors and veteran benefits to ways to add a personal touch to the funeral, reception, or burial. We take pride in providing all of the above – and so

much more. Our staff is here for families before, during, and after the funeral is over making sure your needs are met. This includes our aftercare services, such as our interactive grief support available 24 hours a day, 7 days a week.

It's also important to note that since we're owned and operated by a family, and our owners are Indiana rooted in funeral service for over six generations. We have not lived in over eight states like other area funeral homes. It does not matter what our

competitors state, we are locally owned and family owned. Experience and reputation matters, and our compassion and care come across in everything we do because it's genuine.

Selecting the right funeral home is a significant decision, but we are here to make it easier. Contact us today to speak with a member of our staff about questions you have or about the many ways we can assist you.



WRITTEN BY: Paul St.Pierre, President, Voss & Sons Funeral and Cremation Services



Mark Adams
Funeral Director

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>> How to: Talk to Seniors

Some Tips for Communicating with an Older Parent or Loved One

When You Find Yourself in the Role of Caregiver

Caregiving can cause major changes in family dynamics. Physical, emotional, social and financial issues can arise, affecting the roles, responsibilities and feelings of each family member. Such widespread change to the family dynamic can lead to increased tension and frequent disagreements. Good communication is a key to good caregiving. As outlined in the program Powerful Tools for Caregivers, good communication:

- Prevents misunderstandings.
- Builds relationships.
- Increases chances of being heard.
- Reduces stress and frustration.
- Enhances problem solving.

Here are some detailed tips on how to communicate with your older parent or loved one:

1. Don't Give Advice Unless it is Asked For

Parents have guided and advised their children their whole lives, so hearing advice from a child—even an adult child—might not go over so well. Giving advice is best avoided unless you are sure it has been requested. It is generally better to let a neutral outside party be the advisor. You can provide encouragement and support, without doling out advice.

2. Listen to What Your Elderly Parent is Saying

Really listen to what your elder is saying. Don't interrupt them or feel the urge to fill periods of silence that often occur during conversations. A brief pause could mean



your family member is contemplating a response and thinking through the conversation and how to reply. Listening does go both ways, though, so try to determine that the person is hearing what you say, too.

3. Accept Differences of Opinion

No matter how tightly knit a family is, everyone is not going to agree all of the time. Respect others' opinions the same way you would like others to respect yours, and don't disregard those who disagree with you. Listen to all sides, and try to compromise when a decision must be made.

4. Speak Clearly

Some older adults do not like to admit that

they are hard of hearing or have trouble understanding the conversation around them. Remain calm and talk in a gentle, matter-of-fact way. Speak louder, if necessary, but do not shout. Make sure to enunciate clearly and avoid mumbling and talking too quickly. Focus on one idea at a time, and keep sentences short and simple. If your loved one still isn't grasping what you are saying, try phrasing it differently and using different words.

5. Don't Be Condescending

Make sure your attempt to "turn up the volume" and slow down your speech pattern doesn't come across as condescending. Even if your parent suffers from dementia or

extreme hearing loss, don't speak to them as if they are a child. Being patronizing is a surefire way to start an argument.

Thrive Alliance offers a number of programs to support family caregivers, including the 6-week Powerful Tools for Caregivers course. Anyone interested in these programs is invited to contact us at: 866-644-6407.



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>> How to: Ensure Your Insurance is in Synch with your Needs



(NAPSA)—A recent survey found that homeowners may want to build up their knowledge of how much insurance they need.

According to the Travelers InSynch Homeowners Insurance Study, conducted independently by Harris Interactive, nearly three in 10 (27 percent) are not sure whether their

insurance policy will | 26% rebuilding if the home is damaged.

At least one-quarter (26 percent) report they are unsure whether damage caused by natural disasters is covered under their policy. Over one-third (36 percent) are unsure whether their policy will cover damage caused by a hurricane. Four in 10 (42 percent) are unsure about earthquake damage, while one-quarter (26 percent) don't know about flood damage.

It's not just risks that should prompt homeowners to reassess insurance needs. Potential increases in value may also be a factor.

Many homeowners get insurance coverage when they buy a house but then don't revisit their policy for years. Even home improvements can impact coverage—remodeling, installation of burglar alarms, and major purchases—but the survey suggests that few people make sure their insurance remains appropriate.

The survey reaffirmed the value of working with an insurance agent to make sure that coverage types and levels are where they should be.

"We are encouraging people to talk to an independent agent to get more information about their coverage and to discuss their



changing needs. It's all about managing risks and keeping your insurance in synch with your risks," said Joseph P. Lacher, executive vice president of Travelers Personal Insurance.

To help homeowners identify common risks, the company offers the In-Synch Challenge, a fun and informative game on www.travelers.com, that provides important risk mitigation information for homeowners.

Visitors are asked to tour homes and businesses and to solve common problems related to risks that policyholders typically overlook.

For example, one game asks participants to correctly place smoke detectors inside a home. Another challenges a homeowner's understanding of high-worth items that can be found in the average living room.

Keeping your insurance coverage up to date can help your family weather a variety of risks.

SOURCE: www.mynewstouse.com



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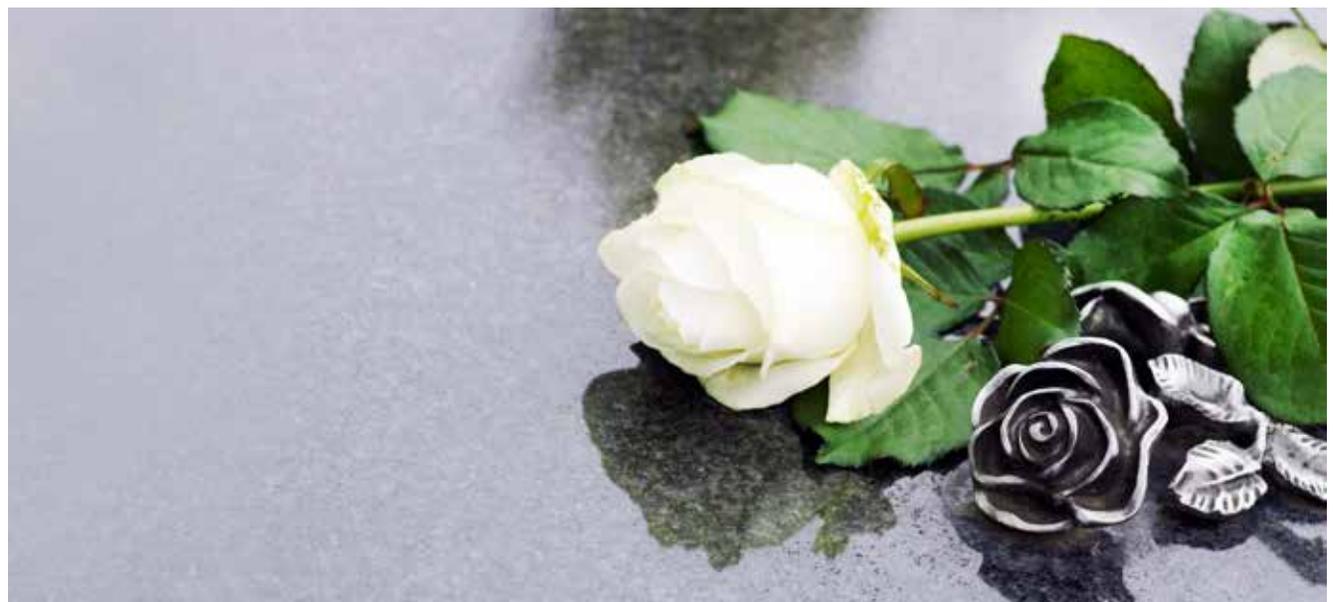
>> How to: Choose the Perfect Monument for Your Loved One

You will have peace of mind knowing you have marked the final resting place of your loved one with a customized monument. Selecting a fitting memorial is probably one of the most important decisions you will have to make.

Monuments are made from quality materials like granite, marble or other stone that provide durability. Heavy granites are mainly used in areas with extreme weather conditions. Another benefit of these stones are that they can be customized in different shapes and sizes based on your preference. When choosing the perfect monument for your loved one you should check with the cemetery. Some will only allow stone or metal plaques to be placed on top of the grave. Others only allow you to use particular types of tombstones that are similar to the other tombstones/monuments placed in that cemetery.

Most monuments/tombstones will have the name, date of birth and date of death of the deceased engraved on them. Some monument companies can even etch a photo of the deceased person on the tombstone.

There are many options available to you based on your specific needs, preferences and budget. Check with your local monument company to see the large selection of options available to you. They will have sample photos and actual monuments for you to look at so you can decide what is the right choice for your loved one's resting place.





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>> 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



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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



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>> How to: Prepare Your Home for the Rough Weather Ahead

(NAPSI) – There have been more than 80 extreme weather events in the United States that caused at least \$1 billion each in damage since 2011, according to data from the National Oceanic and Atmospheric Administration National Centers for Environmental Information.

The average homeowner has three problems waiting to be fixed, according to a new survey conducted by OnePoll. The

issues caused by the changing weather have the potential to snowball. Any month is a good time to make sure you and your home are prepared for unexpected occurrences of inclement weather to lessen the stress and costs Mother Nature can bring.

Considering the survey also revealed that homeowners typically spend \$3,497 repairing their home each year from issues caused by the changing weather, these four simple, proactive measures can help save money and headaches in the long run:

1. SEAL UP!

Inspect your windows and doors. Seal up

any cracks that have formed over time that can be susceptible to drafts in the wind and leaks in the rain. Consider storm windows, storm shutters and steel doors. High winds can bombard French doors and sliding patio doors.

2. UNCLOG!

Free gutters and downspouts from clogs. If rain runs down your walls on the outside, it could soak through to the foundation, causing flooding on the inside.

3. LANDSCAPE!

Clean up the yard. Remove all dead and dying limbs from trees, secure lawn furniture, trash cans, grills, flowerpots and yard ornaments to reduce the potential for wind-driven objects crashing through your windows.

4. INSPECT!

Check on the condition of your roof. The roof can be the single largest ticket item for

many homeowners, so it's important to pay attention to any warning signs of problems and to ensure bad weather doesn't cause extensive damage. If your roof isn't properly installed and maintained, you could be inviting in water, mold, animals and structural damage.

On the upside, you can get helpful information and the expertise of trusted, reliable contractors locally that are top-tier roofing professionals dedicated to service, reliability and professional craftsmanship. They meet high standards and satisfy strict requirements – all to give consumers the peace of mind that comes from knowing they've chosen the right contractor for the job.

"(The midwest) is known for experiencing ice and heavy snowfall during the winter months," one professional said. "Issues that are brushed aside can eventually make their way into your home and rack up unexpected costs. It's important to have a contractor who you can trust for ongoing preventative maintenance and inspections, especially during the changing seasons."



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>> 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.

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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



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