

2022 SPECIAL ADVERTISING SECTION

HOW TO

Guide

DAILY JOURNAL

>> How To : Find the Perfect Assisted Living Community

Assisted living facilities offer a housing alternative for older adults who may need help with dressing, bathing, eating, and toileting, but do not require the intensive medical and nursing care provided in nursing homes.

Assisted living facilities may be part of a retirement community, nursing home, senior housing complex, or may stand-alone. Licensing requirements for assisted living facilities vary by state and can be known by as many as 26 different names including: residential care, board and care, congregate care, and personal care.

- What Services are Provided?
- How to Choose a Facility?
- What is the Cost for Assisted Living?
- Where Can I Learn More About Assisted Living?

What Services are Provided?

Residents of assisted living facilities usually have their own units or apartment. In addition to having a support staff and providing meals, most assisted living facilities also offer at least some of the following services:

- Health care management and monitoring
- Help with activities of daily living such as bathing, dressing, and eating
- Housekeeping and laundry
- Medication reminders and/or help with medications
- Recreational activities
- Security
- Transportation

How to Choose a Facility?

The following suggestions can help you get started in your search for a safe, comfortable and appropriate assisted living facility:

- Think ahead. What will the resident's future needs be and how will the facility meet those needs?
- Is the facility close to family and friends? Are there any shopping centers or other businesses nearby (within walking distance)?
- Do admission and retention policies exclude people with severe cognitive impairments or severe physical disabilities?
- Does the facility provide a written statement of the philosophy of care?
- Visit each facility more than once, sometimes unannounced.

- Visit at meal times, sample the food, and observe the quality of mealtime and the service.
- Observe interactions among residents and staff.
- Check to see if the facility offers social, recreational, and spiritual activities.
- Talk to residents.
- Learn what types of training staff receive and how frequently they receive training.
- Review state licensing reports.

The following steps should also be considered:

- Contact your state's long-term care ombudsman to see if any complaints have recently been filed against the assisted living facility you are interested in. In many states, the ombudsman checks on conditions at assisted living units as well as nursing homes.
- Contact the local Better Business Bureau to see if that agency has received any complaints about the assisted living facility. If the assisted living facility is connected to a nursing home, ask for information about it, too.

What is the Cost for Assisted Living?

Although assisted living costs less than nursing home care, it is still fairly expensive. Depending on the kind of assisted living facility and type of services an older person chooses, the price costs can range from less than \$25,000 a year to more than \$50,000 a year. Because there can be extra fees for additional services, it is very important for older persons to find out what is included in the basic rate and how much other services will cost.

Primarily, older persons or their families pay the cost of assisted living. Some health and long-term care insurance policies may cover some of the costs associated with assisted living. In addition, some residences have their own financial assistance programs.

The federal Medicare program does not cover the costs of assisted living facilities or the care they provide. In some states, Medicaid may pay for the service component of assisted living. Additional information on financing can be obtained from the resources listed below.



For more information,
visit [www.eldercare.acl.gov/
public/resources/factsheets/
assisted_living.aspx](http://www.eldercare.acl.gov/public/resources/factsheets/assisted_living.aspx)



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How To : Manage a Gluten Free Diet

How will I need to change my diet if I have celiac disease?

If you have celiac disease, are sensitive to gluten, or want to try a gluten free diet, you will need to remove foods and drinks that contain gluten from your diet. Following a gluten-free diet can relieve celiac disease symptoms and heal damage to the small intestine. People with celiac disease need to follow a gluten-free diet for life to prevent symptoms and intestinal damage from coming back. Your doctor or a registered dietitian can guide you on what to eat and drink to maintain a balanced diet.

What foods and drinks contain gluten?

Gluten occurs naturally in certain grains, including:

- Wheat and types of wheat, such as durum, emmer, semolina, and spelt
- Barley, which may be found in malt, malt extract, malt vinegar, and brewer's yeast
- Rye
- Triticale, a cross between wheat and rye

Gluten is found in foods that contain ingredients made from these grains, including baked goods, baking mixes, breads, cereals, and pastas. Drinks such as beer, lagers, ale, flavored liquors, and malt beverages may also contain gluten.

Many food ingredients and additives such as colorings, flavorings, starches, and thickeners—are made from grains that contain gluten. These ingredients are added to many processed foods, including foods that are boxed, canned, frozen, packaged, or prepared. Therefore, gluten may be found in a variety of foods, including candy, condiments, hot dogs and sausages, ice cream, salad dressing, and soups.

Cross-contact

Cross-contact occurs when foods or products that contain gluten come into contact with gluten-free foods. Cross-contact can spread gluten to gluten-free foods, making

the gluten-free foods unsafe for people with celiac disease to consume. Cross-contact can occur at any time, including when foods are grown, processed, stored, prepared, or served.

How can I identify and avoid foods and drinks that contain gluten?

A registered dietitian can help you learn to identify and avoid foods and drinks that contain gluten when you shop, prepare foods at home, or eat out.

For example, when you shop and eat at home:

- Carefully read food labels to check for grains that contain gluten—such as wheat, barley, and rye—and ingredients or additives made from those grains.
- Check for gluten-free food labeling.
- Don't eat foods if you aren't sure whether they contain gluten. If possible, contact the company that makes the food or visit the company's website for more information.
- Store and prepare your gluten-free foods separately from other family members' foods that contain gluten to prevent cross-contact.

When you eat out at restaurants or social gatherings

Before you go out to eat, search online for restaurants that offer a gluten-free menu. Review restaurant menus online or call ahead to make sure a restaurant can accommodate you safely.

At the restaurant, let the server know that you have celiac disease. Ask about food ingredients, how food is prepared, and whether a gluten-free menu is available. Ask to talk with the chef if you would like more details about the menu.

When attending social gatherings, let the host know you have celiac disease and find out if gluten-free foods will be available. If not, or if you are unsure, bring gluten-free foods that are safe for you to eat.

Gluten-free foods

Many foods, such as meat, fish, fruits, vegetables, rice, and potatoes, without additives or some seasonings, are naturally gluten-free. Flour made from gluten-free foods, such as potatoes, rice, corn, soy, nuts, cassava, amaranth, quinoa, buckwheat, or beans are safe to eat.

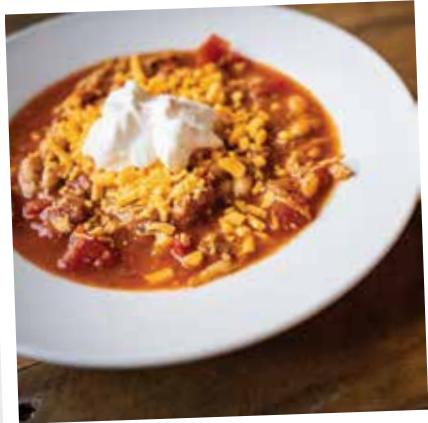
You can also buy packaged gluten-free foods, such as gluten-free types of baked goods, bread, and pasta. These foods are available from many grocery stores, restaurants, and at specialty food companies. Packaged gluten-free foods tend to cost more than the same foods that have gluten, and restaurants may charge more for gluten-free types of foods.

Talk with your doctor or a registered dietitian about whether you should include oats in your diet and how much. Research suggests that most people with celiac disease can safely eat moderate amounts of oats. If you do eat oats, make sure they are gluten-free. Cross-contact between oats and grains that contain gluten is common and can make oats unsafe for people with celiac disease.

The U.S. Food and Drug Administration (FDA) requires that foods labeled "gluten-free" meet specific standards. One requirement is that foods with the terms "gluten-free," "no gluten," "free of gluten," or "without gluten" on the label must contain less than 20 parts per million of gluten. This amount of gluten is too small to cause problems in most people with celiac disease.



For more information, visit www.niddk.nih.gov/health-information/digestive-diseases/celiac-disease/eating-diet-nutrition



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>> How To: Extend the Life of Your Used Car With These Tips

(StatePoint) In the market for a car? If you're planning on purchasing a used vehicle, you're in good company.

Nearly 70 percent of all car sales are used vehicles, likely due to the rising costs of new cars and the increasing quality of their used counterparts.

While previously owned vehicles make the best financial sense in a lot of cases, experts encourage motorists to keep a few things in mind.

"For the safety of everyone sharing the road with you and to protect your purchase, it's important to stay up-to-date on car maintenance," says Doug Turner, director of service operations at Byrider, the nation's largest used car and finance network of dealerships.

To help you extend the life of your used car, the automotive experts at Byrider are offering the following tips:

- Follow the maintenance recommendations of the manufacturer to keep it running as smoothly as possible. This includes filling your vehicle with the proper gas, and using the proper oil per the manufacturer's recommendations.

- Prioritize preventive maintenance to avoid issues down the line. Pay special attention to noises or warning signs that could indicate your vehicle needs maintenance. Remember, warning lights on your dashboard are illuminated for a reason. Understand what they mean and address them as-needed.

- Keep the interior and exterior of your vehicle clean to prevent rust and other issues.



- Use only trusted repair services that hire Automotive Service Excellence (ASE)-certified technicians. This certification can make a big difference when it comes to quality repairs and maintenance.
- Complete as-needed or at a minimum, an annual inspection, on the vehicle. Keep in mind that different seasons of the year require different inspections and repairs.
- Use quality parts.

- When buying a vehicle, stick to retail dealers that put cars through a detailed inspection process to help ensure a given vehicle's safety and reliability. At the same time, consider dealers with an attached service department to help streamline maintenance and repairs. "Your relationship with the dealership shouldn't end once you drive the car off the lot," adds Turner. In the case of Byrider, every car sold comes with a warranty or optional vehicle service agreement, as well as discounted

parts, labor and service. To learn more, visit byrider.com.

A used vehicle can be a great investment. Extend the life of your car and stay safer on the roads by making smart purchasing decisions and taking a proactive approach to maintenance.



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How To:

Improve Motor Development in Children with Educational Dance

Objective: The purpose of this study was to compare the motor development of children who practiced educational dance with the motor development of children who did not practice it and to verify the results obtained after six to eight months after the end of the intervention.

Methods: The study was carried out with 85 children enrolled in the first year of elementary school in two schools located in the south of São Paulo city (São Paulo, Brazil). Children were randomized by lot in two groups (intervention and control). Children with intellectual and/or physical disabilities and the premature ones were excluded from the analysis. The two groups had their motor development evaluated in three moments: before the intervention, after the intervention and six to eight months after the end of the intervention. The intervention group participated in an educational dance class program for seven months. Control and intervention groups were compared by chi-square and t-test.

Results: Children who participated in the educational dance program, compared to children who did not, achieved significant gains in their general motor development

and on the following bases: balance, fine motor and overall praxis.

Conclusions: Educational dance helped the children's motor development, and the results were partially maintained months after the end of the intervention.

A study showed that in the population so-called "normal", 35% of the children enrolled in the 1st year of elementary school show developmental delay, and, among the population groups with social vulnerability, such estimation reaches 46%. When motor development is considered, contemporary challenges are observed. Currently, most children do not play on the streets; their favorite games do not require movements, and are mostly on cell phones, tablets, videogames etc. Santos and Vieira showed that motor development delay and coordination disorder are highly prevalent, which is a matter of concern, since these findings are associated with negative impacts on social, emotional, affective and school relations of the children. The transition from child education to elementary school increases the challenges and requires more adaptation, motor control and skills. Children spend more time sitting down, need to pay attention

for longer periods of time, and their cognitive development becomes the focus.

School is a privileged environment to observe child development and to intervene in it. Attending daycare facilities/school in the first five years of life generates benefits that are not only educational, but also related to health. Campbell et al. reported that children attending the educational structure at that age are exposed to more stimuli and interventions for their development, and present better physical health after the age of 30.

The literature reports intervention studies that aimed at improving motor development in the age group attending elementary school. Babin et al. found improved motor aptitude in children enrolled in the 1st grade of elementary school in Croatia, after the implementation of a physical and health education program in the Physical Education classes. Krneta et al. pointed out to significant improvement in the development of motor skills of children in pre-school, with kinesiological activities (stretching, exercises requiring muscle strength etc.). Sawada et al. observed higher efficacy in learning dance movements

when the instructions were metaphorical, instead of isolated verbal instructions or movements; however, they did not aim at measuring the motor development resulting from the dance practice.

Facing the exposed, more studies are required to test if dancing in school presents itself as a positive instrument for motor development, since unlike other areas and techniques, dancing prioritizes experimentation and promotes creativity, working with emotions, interacting with other people, music and the body itself, therefore providing self-knowledge and the ability to overcome limitations.

Therefore, the objectives of this study were to compare the motor development of children aged from five to six years who practiced educational dance with the motor development of children at the same age who did not practice it, and verify the permanence of the results obtained six to eight months after the conclusion of the intervention.

For more information, visit
[www.ncbi.nlm.nih.gov/
 pmc/articles/
 PMC6202892/](http://www.ncbi.nlm.nih.gov/pmc/articles/PMC6202892/)





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NEW SEASON
*begins the week
of August 15th!*

Dance Camps

Ages 4+

July 5 to 7
July 12 to 14
July 19 to 21
July 26 to 28

Try-It Classes: Try all styles of dance

JoJo themed camp
Encanto themed camp
TikTok themed camp



Ages 2-3

July 19 to 21
July 26 to 28

Encanto themed camp
Unicorn themed camp



Gymnastic Camps

Ages 4+

July 5 to 7
July 12 to 14
July 19 to 21
July 26 to 28

Basics and Beginners
All Forward Skills
All Backward Skills

Backhandspring & Back Tuck*

*Must have back limber and backwalkover unassisted



Open house dates to sign up for next season:

If you preregistered for next season you do not need to come to an open house.

We will email your class schedule to you in August.

Saturday, July 16
Wednesday, August 3
Thursday, August 4
Friday, August 5

9am to Noon
6pm to 8pm
6pm to 8pm
6pm to 8pm



The Competition Team Auditions:

More information will be posted via email and our website.

Auditions: Saturday, August 6 and Sunday, August 7

How To : Take Care of Teeth, by Age

Proper oral care is essential to overall wellness. Here are a few tips and strategies for each stage of your child's development:

Teething

Even before your child's first tooth appears, good oral care matters. While some discomfort is associated with teething, you can help alleviate it by being prepared. When it comes to

teethers, look for smart designs, keeping in mind that a teether can only do its job if your baby can hold onto it. Check out new solutions, like

the Not-Too-Cold-To-Hold Teether, which features a handle that stays room temperature while the gel-filled teethers are chilled to go to work. The teethers come in four specially designed shapes with different textures to massage and stimulate gums in the front and back and reach all new teeth types.

The American Dental Association recommends a dental visit within six months of the appearance of a child's first tooth, so this is also a good time to find a pediatric dentist for your child and schedule an appointment.

Babies and Toddlers

"It's important to instill good habits at a young age. Even when your child still has a gummy smile, you can introduce the brushing gesture and oral hygiene habits

with a toothbrush," says Dr. Misee Harris, a pediatric dentist based in Arkansas.

"One good option I like to recommend to parents is the Frida Baby Grow-With-Me Training Toothbrush Set because it's designed specifically for this purpose with its triple angle bristles."

Dr. Harris points out that the set contains both a training toothbrush for babies to provide sore gum relief and basic brushing training, as well as a training toothbrush for toddlers that helps continue to build good brushing habits and nurture their growing independence with your help. To learn more, visit fridababy.com.

"Making brushing fun and efficient is key when getting little ones to enjoy and engage in oral hygiene," according to Dr. Harris.

Elementary-Aged Kids

By this age, kids should be well on their way to proper brushing techniques and oral care habits. Encourage them to keep up the good work by giving them a bit of control and independence. Let them select their own toothbrush and toothpaste, and help them create a routine that aligns with their dentist's recommendations.

This is also a good time to instill



good nutrition habits, as this can play a big role in oral hygiene. Indeed, cavities are one of the most common chronic diseases of childhood in the U.S., according to the Centers for Disease Control and Prevention. So try to make snacks and beverages with added sugars more of a special treat than part of your child's daily diet. Also, be sure to include plenty of foods that build strong teeth and gums.

Through each age and stage of your child's development, you can play an important role in helping foster a healthy smile.





Choice Dental Centre
of Greenwood

Did you know?

- Over 1/3 of Americans did not see a dentist in the last year.
- 40% of these Americans said they didn't seek dental care due to cost or lack of insurance.



Dr. Michelle Lumsdon
Owner

What is the solution?

Dr. Michelle Lumsdon, mother of two and practice owner, has created an in-office membership plan at Choice Dental Centre, making dentistry affordable and cost transparent.

Why is this important?

Traditional dental insurance plans are covering less and less and fewer people are eligible. With a membership plan, there are no wait periods, no insurance claims, and no pre-authorizations.

A healthy mouth is an essential part of overall health. We would love the opportunity to discuss your concerns with you and help you achieve your overall health goals.

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How To: Conserve Energy During the Warm Months

Set your thermostat at 78°F or higher - every degree of extra cooling will increase energy usage six to eight percent.

Use ceiling fans and portable fans to circulate the cool air.

Install patio covers, awnings, and solar window screens to shade your home from the sun. Shade south and west windows with plants or trees to block the heat during the summer.

Close interior blinds, drapes, or shades to block the sun and heat during warm weather.

Use a clothesline instead dryer.

Outside air conditioning units, or condensers, should be shaded.

On warm days raise your thermostat to 80°F or higher if leaving for more than four hours.

Setting your thermostat to a lower temperature than normal will not cool your home faster.

Try to save heat and humidity-generating activities (cooking, laundering, and dishwashing) for early morning or evening hours.

General Energy-Saving Tips:

LIGHTING

Replace all incandescent bulbs with compact fluorescent bulbs.

Always turn lights off in rooms you are not using.

Make sure bulbs do not exceed the recommended wattage indicated on the light socket.

One larger wattage bulb is more efficient than two smaller wattage bulbs.

Direct light, such as for reading, is more efficient than brightly lighting an entire room.

Clean light bulbs regularly.

ELECTRIC WATER HEATERS

Repair leaking faucets. Warm-water leaks should be given immediate attention because they can raise your electric consumption rapidly.

Drain your hot water tank regularly to remove sediment.

Consider a tankless water heater; they are 35-45 percent more efficient, pay for themselves in 3-5 years, and never run out of hot water.

Wrap the hot water heater in an insulation blanket.

Lower the thermostat on your hot water heater. For each 10 degrees of reduction, you can save 3-5 percent in energy costs. 120°F is suggested unless your dishwasher does not have its own water heater, in which case 130°F - 140°F is suggested for optimal cleaning.

VENTILATION AND AIR CONDITIONING (HVAC)

Clean or replace furnace filters once a month (or as needed) with a filter that has a MERV 11 rating or higher.

Ensure that your HVAC system is properly sized for your home.

At the beginning of cooler or warmer weather have a professional come out to inspect your HVAC system.

Have your duct system checked for air leaks and proper insulation.

Consider installing a "whole house fan" to improve circulation and ventilation throughout your home.

Do not use humidifiers or evaporator ("swamp") coolers with the air conditioner.

Close vents in unused rooms.

APPLIANCES

Use the air-dry option on your dishwasher if available or open the door after the final rinse cycle to dry the dishes.

Only run dishwashers and clothes washers when fully loaded.

Keep your refrigerator and freezer full. They

operate more efficiently when full. When drying clothes, do not overfill the dryer and use the automatic setting if available. Dry loads back-to-back if possible. Remember to clean the lint filter between loads.

Unplug or recycle that spare refrigerator in the garage if you don't really need it. Refrigerators are typically the second largest electricity users in a home. If your refrigerator is more than ten years old, consider replacing it.

Always choose Energy Star-labeled appliances.

Except for refrigerators and freezers that keep food cold, unplug all electronic devices, chargers, and appliances when they are not being used. They can still use a large amount of energy even when they are in the "Off" or "Power Save Mode". Consider plugging these devices into power strips with an on-off switch.

Ensure that the clothes dryer's outside air vent is well-sealed.

Keep the condenser coils on the back of your refrigerator and freezer clean.

ADDITIONAL TIPS

Don't leave bathroom or kitchen ventilation fans running longer than necessary; they replace inside air with outside air.

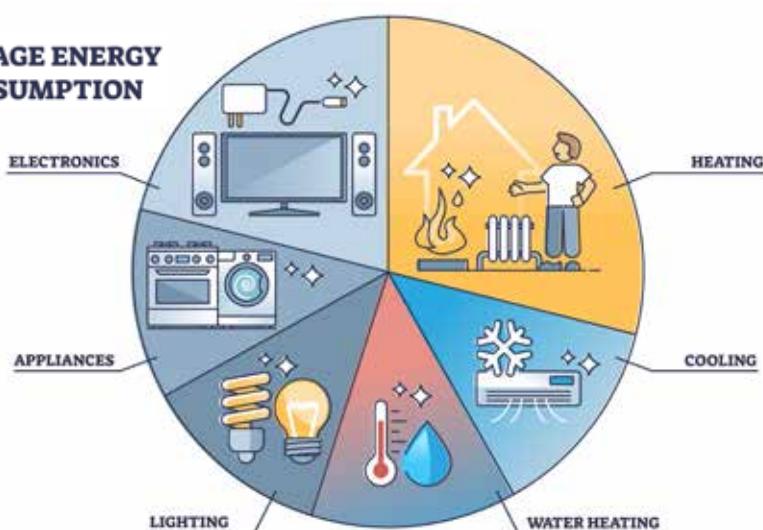
Improve your roof by installing light-colored, durable materials and by adding insulation.

Install weather stripping, and seal cracks around windows, exterior doors, and other openings.

Programmable thermostats can save a household about \$100 per year.

For more information, visit www.puc.texas.gov/consumer/facts/Save.aspx

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How To: Know When It's Time To See A Doctor About Sinusitis

Have you ever felt like you had a cold that wouldn't go away? If symptoms of discolored nasal drainage and blockage hang around for more than 10 days, or worsen after they start getting better, there's a good chance you have sinusitis, an infection or inflammation of the sinuses.

Sinuses are hollow spaces in the bones around the nose that connect to the nose through small, narrow channels. Sinusitis, also called rhinosinusitis because the symptoms involve both the nose and the sinuses, affects about one in eight adults annually. For many, the inflammation starts when viruses or bacteria infect your sinuses (often during a cold), and begin to multiply. Part of the body's reaction to the infection causes the sinus lining to swell, blocking the channels that drain the sinuses. This causes mucus and pus to fill up the nose and sinus cavities. For others, the symptoms and inflammation may be the result of the nose and sinuses reacting to other things in the environment, but not be an infection.

Acute vs. Chronic Sinusitis

Because sinusitis simply means inflammation of the sinuses, the word alone

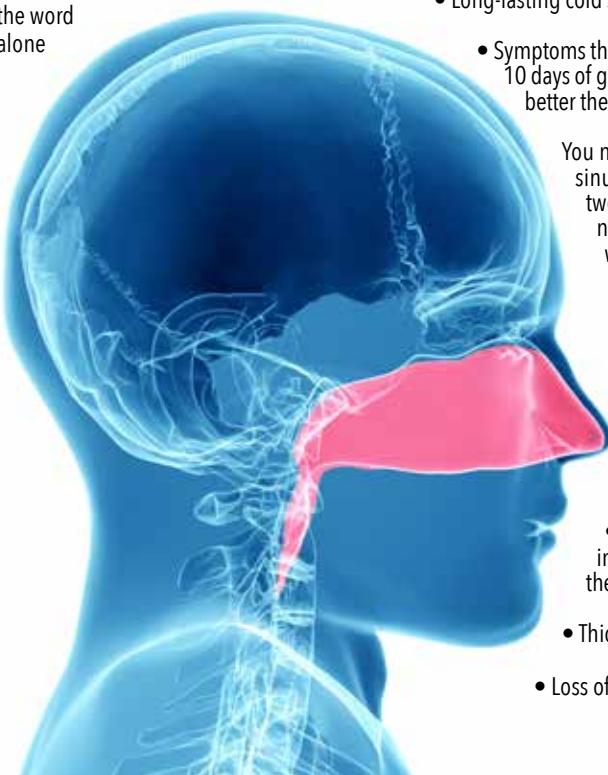
includes a variety of similar problems. Acute sinusitis is when the symptoms occur for less than four weeks. A diagnosis of chronic sinusitis requires that the symptoms last longer than 12 weeks. Sometimes these are caused by the same thing, but often chronic and acute sinusitis are very different from each other. Your primary care provider or an ENT (ear, nose, and throat) specialist, or otolaryngologist, can help sort out what type of sinusitis you have and how to treat it. Recurrent acute sinusitis is when someone has four or more sinus infections (acute sinusitis) in one year but does not have symptoms in between those infections.

What Are the Symptoms of Sinusitis?
You have acute sinusitis when you have had cloudy or colored drainage from your nose for up to four weeks, plus one or more of the following symptoms:

- Stuffy, congested, or blocked nose
- Pain, pressure, or fullness in the face, head, or around the eyes
- Long-lasting cold symptoms
- Symptoms that do not improve within 10 days of getting sick, or initially get better then worsen again

You might have chronic sinusitis if you have at least two of the four symptoms noted below for at least 12 weeks. An ENT specialist would also need to see polyps, pus, or thickened mucous in nose, or get a CT scan, to fully diagnose chronic sinusitis. Possible symptoms include:

- Stuffy, congested, or blocked nose
- Pain, pressure or fullness in the face, head or around the eyes
- Thickened nasal drainage
- Loss of smell



What Causes Sinusitis?

Viruses or bacteria usually cause acute sinusitis. Acute viral sinusitis is likely if you have been sick for less than 10 days and are not getting worse. Acute bacterial sinusitis is when you do not improve at all within 10 days of getting sick, or when you get worse within 10 days after beginning to get better. Chronic sinusitis, however, is usually caused by prolonged inflammation, instead of a long infection. Infection can be a part of chronic sinusitis, especially when it worsens from time to time, but is not usually the main cause. The exact cause cannot always be determined; for some reason the nose and sinuses are overreacting to what they think is an infection.

Are There Any Related Conditions or Complications?

Migraine headaches or tension headaches can cause symptoms of sinus pain or pressure. If you have sinus headaches without discolored drainage, talk to your primary care provider, or an ENT specialist, about the possibility of migraine headaches causing sinus pain or pressure and medications options for migraine treatment. Sometimes inflammation of the nasal cavity can also cause drainage and nasal congestion, but not involve your sinuses.

What Are the Treatment Options?

Sinusitis is treated differently based on the cause. Most cases of acute sinusitis, about 98 percent, are caused by a virus, not bacteria, and should not be treated with antibiotics. Acute viral sinusitis may be treated using pain relievers such as acetaminophen or ibuprofen, steroid nasal sprays, or salt water irrigation in the nose. These treatments are also good options for acute bacterial sinusitis. Most people get better naturally from acute bacterial sinusitis, called "watchful waiting," but some patients with acute bacterial sinusitis may get better faster with an antibiotic.

Chronic sinusitis is treated differently than acute sinusitis. Because chronic sinusitis is caused more by inflammation than infection, the treatments for chronic sinusitis aim to control the inflammation. Salt water nasal irrigation and/or nasal steroid sprays are the main treatments for the symptoms of chronic

sinusitis. Antibiotics may sometimes be helpful but not always.

Other factors, including allergies, nasal polyps, asthma, and problems with the body's ability to fight infections, can go along with sinusitis and make it worse unless they are also treated.

X-rays or CT scans of the sinuses are not necessary to diagnose uncomplicated sinusitis if you have the symptoms of sinusitis (discharge plus pressure or blockage). If your doctor suspects a complication or if you have repeated episodes or prolonged sinus symptoms, a CT scan of your sinuses may be needed.

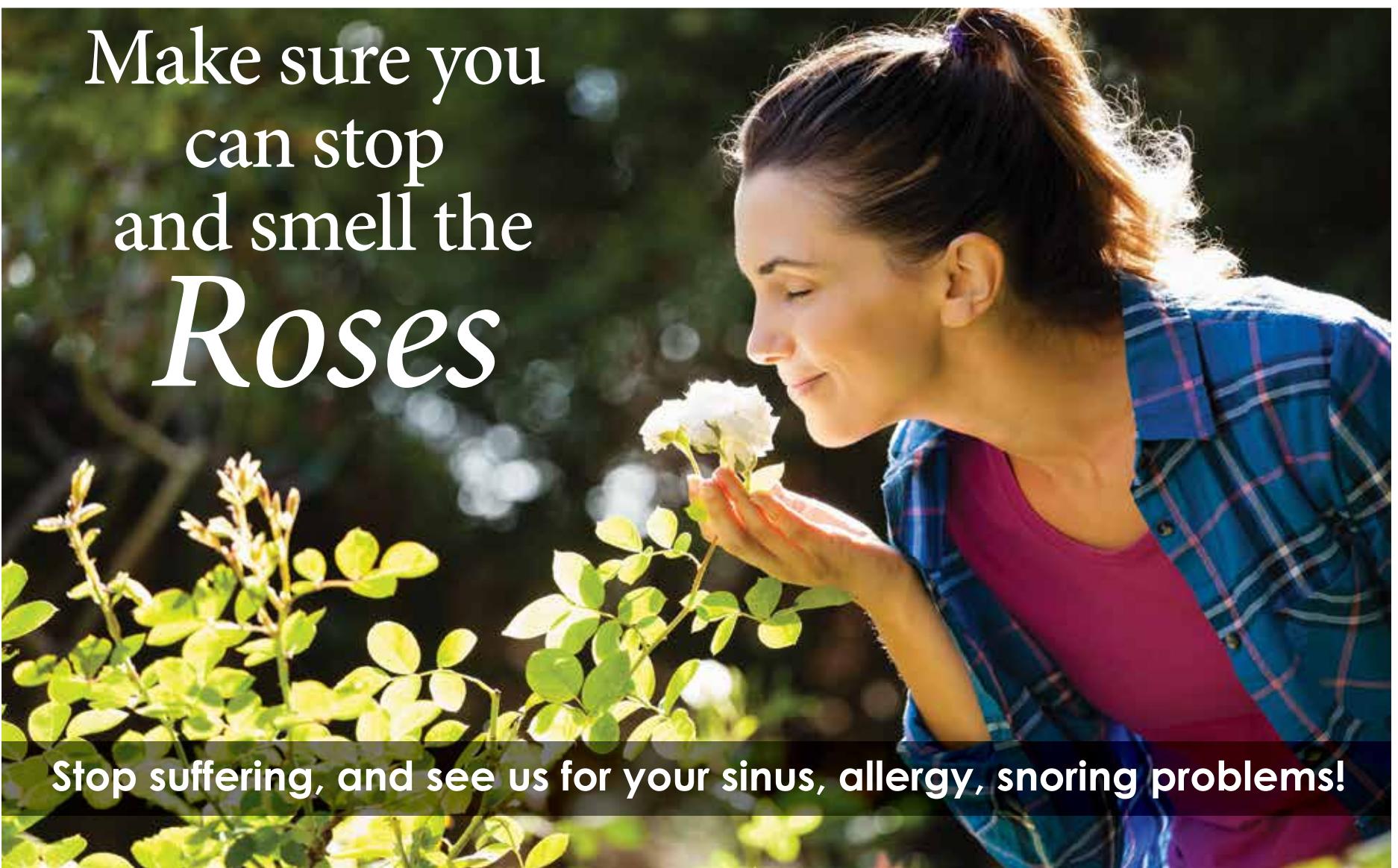
Surgery

Surgery is not recommended for acute sinusitis except in rare circumstances. Sometimes the sinus infection can spread to the eye, face, or brain; this would be considered an emergency, and surgery may be needed to reverse the infection and keep it from spreading.

For chronic sinusitis, surgery is an option when the symptoms cannot be controlled with medications and other treatments. The most common type of surgery for the sinuses is called endoscopic sinus surgery; a pencil-sized scope (endoscope) is used to see inside the nose and sinuses and guide the surgery. The surgery widens the natural drainage pathways between the sinuses and the nose, allowing mucus to get out of the sinuses and air to get in. Medications that are delivered into the nose and sinuses, like sprays and irrigations, can also get into the sinuses better after surgery.

Balloon sinus ostial dilation (BSOD) is a newer treatment option where an endoscope is also used, but instead of carefully removing the bone and tissue that may be blocking a sinus, a balloon is used to make the sinus openings bigger. Balloon dilation may not be appropriate for every type of chronic sinusitis and cannot be used on all of your sinuses, but can be helpful depending on your circumstances.

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>> How To : Fund Your Start-Up Business Idea



You've got the idea, the drive, the know-how: how about the capital? Funding is an essential part of any business, as without the seed money you'll be unable to fire the starting gun on your, er, start-up.

Entrepreneurs are an incredibly clever and industrious bunch, but many are in the dark about how best to fund their start-up business, preferring instead to focus their energies on a core offering. One supposes that reviewing funding options can seem like a dull, laborious task when you are devoting time and attention to your genius idea. In any case, great ideas can only fulfil their potential if they are backed by stable investment.

Read on to find out the best ways of obtaining financial backing for your start-up business idea.

1. Pursue a grant

The less monied cousin of a bank loan is a grant. While you shouldn't expect to be cut a massive check, there are dozens of grants available, offered by national and state governments (as well as private enterprises) in the interests of stimulating the economy and growing the jobs market so it's worth checking out your options for funding your startup.

These financial injections can help you save money on premises and fixed rates, purchase cheaper IT or manufacturing equipment and fund staff training. The main drawback, of course, is the fierce competitiveness of such grants, as well as the box-ticking involved: it can be a frustratingly drawn-out process, but that's the tradeoff for retaining equity. In the US, start-up grants are offered by organizations such as Small Business Innovation Research (SBIR), the National Association for the Self-Employed (NASE) and Idea Cafe.

2. CrowdFund

Crowdfunding is a favorite of the digital economy, and probably the quickest way of obtaining finance for a new business. You don't even have to be massively tech-savvy to launch a crowdfunding campaign, but what you do need is a compelling pitch, one which strongly references your start-up's potential for growth, as well as a knack for interacting with your cash-rich community. If all goes to plan, you'll have capital you don't need to pay back, without ceding any operational control. As a side benefit, crowdfunding is a nifty form of advertising, a way of stimulating public interest in your company before it's even made its debut. The difficulty, needless to say, is in getting your voice heard in the vast

crowdfunding landscape.

3. Family and friends

The idea of hitting friends and family for cash doesn't sit well with some entrepreneurs, but many of the world's top magnates readily admit to borrowing from their social network early in their careers. As such, you should have no compunction about doing the same. Soliciting short- or long-term loans from friends and family might lead to some domestic squabbles down the road, but you won't usually have to pay them back with interest added. Indeed, you might not have to pay loans back at all, depending on the generosity of your creditor. On the other hand, it's not easy to put together a hefty bankroll relying solely on family and friends; and you have to ask yourself whether you really want to risk straining meaningful relationships.

4. Get an angel investor on board

Don't pray to the angels; seek angel investors. Targeting high net-worth individuals who have a track record of supporting start-ups isn't difficult to do, but the challenge lies in convincing them you're worthy of their investment. There are many online angel investment networks, as well as local investor groups you can pitch to in person, so do your research and start submitting your pitches. Find the right angel investor and not only will you benefit from their financial support but also their wisdom: oftentimes, they offer mentorship as a side dish alongside their capital. On the other hand, they generally offer less financial backing than banks and venture capital funds.

5. Raise money yourself

Entrepreneurs are a hardy, headstrong bunch and many elect to fund their business all by themselves. Breezing past the bank, they sell their possessions, save money from their day job, invest in various endeavors and free up capital by remortgaging (OK, that one does require a hasty U-turn to the bank). By going it alone, you'll retain complete control and be unburdened of the interest and strain of other avenues. And this decision has a precedent: over 90% of start-ups get up and running without the aid of loans or grants. On the other hand, raising money can become a full-time

job in its own right – taking your attention from your business. To bootstrap or not to bootstrap: that is the question.

6. Seek venture capital

Finding a venture capitalist who shares your vision, or at the very least believes in your ability to turn your idea into a successful, profitable venture, is a good way of raising cash. Of course, you will need a fine-tuned business model, ideally one that's ready to scale. The main con with this option is that venture capitalists are typically looking for the next big thing, and so many entrepreneurs struggle to convey the scale-ability of their enterprise. Venture capital funds, by their very nature, have a short shelf life as they generally seek to recover their investment, turn a profit then move on to the next fresh start-up.

7. Good ol' bank loan or line-of-credit

In the modern age, it almost seems anachronistic to seek a bank loan. But if you've got a solid credit history or existing assets which you're happy to offer as collateral, as well as a workable business plan with clear profit forecasts, it's still possible to launch your start-up with an infusion of bank cash. The advantages of this option are that you retain full equity, you can feasibly obtain a large figure and that you can build your credit; the negatives are that you'll need to pay back everything, plus interest, or leave yourself vulnerable to bankruptcy.

Conclusion

Needless to say, all of the aforementioned options require a good deal of consideration. What might be right for one budding tycoon may not be right for another. For example, you may have an excellent bank manager whom you implicitly trust, and a robust line of credit, making a bank loan the perfect option. Or you could have a supportive network of financially-secure family and friends willing to back your idea to the hilt. Perhaps a combination of funding options is best, but only you will truly know. The important thing is to go with a funding option with which you are comfortable and confident so that you can focus on turning your business idea into a success.

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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 Wilson St. Pierre 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 Johnson 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 Greenwood 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-wracking this can be. When it comes to our location in Greenwood, 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.

From left: Kristin St. Pierre, Prearrangements Advisor; Brian Miller, Managing Funeral Director; Paul St. Pierre, Funeral Director



WRITTEN BY: Paul St.Pierre, President, Wilson St. Pierre Funeral and Cremation Services



Paul St. Pierre

President & Funeral Director

Kristen St. Pierre

Advanced Planning Manager



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Six generations of our family have supported and assisted this community during difficult times. Today, we continue to help those who need our services. As a local, family-owned funeral home, we are deeply committed to every family who walks through our doors. You can trust our expertise when the time comes.

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How To: Improve Energy Consumption and Cost with New 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. Energy efficient windows are an important consideration for both new and existing homes.

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:

1. Update your existing windows to improve efficiency
2. 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 weather-strip.
- Add energy efficient window coverings.
- 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
- 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.

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.



Learn more about energy performance ratings for windows by visiting
www.energy.gov/energysaver/update-or-replace-windows



RESTORE REPAIR REPLACE

Glass makes up a significant portion of any home. Windows and Doors are what make up for most of that. Window seal failure is a common problem in Indiana for aging windows and doors. As the components of your windows and doors age, your view to the outdoors will also. Torn and tattered screens can distort your view to the outdoors too. Let The Glass Guru of Indy South restore your view. We can either repair, restore, or replace your windows, doors, or screens.



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We also have a large amount of glass throughout our homes and as outdoor living space. The Glass Guru of Indy South specializes in glass shower enclosures, large wall mirrors, glass tabletops and glass railings. In-glass pet doors give your pet freedom to the indoors and the outdoors. Glass is the preferred barrier between the indoors and the outdoors. Sunrooms and sliding glass pocket doors let you enjoy the indoors and the outdoors together. They allow you to remove that barrier. The Glass Gurus of Indy South are experienced professionals and can help you with any of these outdoor projects.

PLEASE CONTACT US AT:
The Glass Guru of Indy South

Eric and Daina Buehling

317-550-1450

545 Christy Drive,
Ste. 2200
Greenwood, IN 46143

>> How To: Clean Ducts And Save

(NAPSI)—If your home is like most, one of the biggest sources of energy consumption is the HVAC system, and that can be expensive. Fortunately, the U.S. Department of Energy reports, families can cut their energy bill by as much as 20% to 30% simply by doing proper equipment maintenance. Air duct cleaning, for instance.

Understanding HVAC

As air recirculates through the system, contaminants build up in the ductwork and other components. Dirty HVAC systems

work harder, use up to 30% more energy to heat or cool the home and are more likely to need replacing sooner.

What To Do

Replacing filters can help to maintain air ducts, however, filters can't catch everything. Having your home's air ducts properly cleaned helps your HVAC system run more efficiently by removing debris from mechanical components.

The most effective way to clean the HVAC system is through source removal. This

requires a professional contractor to place the system under negative pressure using a specialized, powerful vacuum. While the vacuum draws air through the system, brushes, air whips and compressed air nozzles remove any debris that might be stuck to interior surfaces.



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>> How To:

Improve Your Backyard Life With These Lawn Care Tips



(StatePoint) The backyard is one of the most popular spots of the home to relax, host and have fun. However, it all starts with a beautiful lawn. If you're in the weeds -- literally -- there are great resources available to help you tackle lawn care so you can make the most of your outdoor spaces and have a better overall outdoor experience.

One place that can help you get started is Exmark's Backyard Life site. Exmark, a leading manufacturer of lawn care equipment, created this multimedia destination to provide homeowners with everything

from barbecue recipes and design tips to gardening and lawn care advice. The fourth episode in the Exmark Original "Backyard Smart" video series, offers the following steps for repairing bare spots in the lawn:

- Remove dead grass and weeds,
- Loosen the soil a few inches deep. If it's hard and dry, add fresh topsoil.
- Next, sow seeds that match your lawn type. Gently rake them into the soil.
- Now, feed that new grass using a granular starter fertilizer.

- Lightly cover the area with straw to hold in moisture and keeps birds from snacking.
- Water it and keep it damp at all times.
- Sprouts will appear soon! But wait a few weeks before mowing.

Experts also say that ongoing maintenance is essential to keeping that lawn looking great.

"One of the worst things you'll have to fight, no matter what type of grass you have, is weeds," says Exmark partner Brian Latimer,

a professional angler and yard fanatic. "And you'll have to fight weeds all year."

To ensure a lush, healthy lawn, Latimer offers these additional weed-fighting and green-up tips:

1. Fight Weeds. Although hand-weeding works, applying pre-emergent treatments to your lawn can help combat opportunistic weeds preemptively. Just be sure any chemical being applied is safe for the type of grass you have. Keep an eye on your lawn and manage weeds that appear.

2. Mulch. While weeds tend to thrive in bare soil, they hate thick mulch. Mulching can keep weeds from germinating. Use landscape fabrics beneath the mulch to keep sunlight out, but you'll want to be sure it's a type that will allow water to still permeate your soil. You'll also want to prune plants and trees. This doesn't just include cutting back new growth, but also cleaning out dead limbs or branches, and shaping areas that have become unsightly.

3. Scalp. To start the season, "scalp" warm-season grasses like zoysia or Bermuda. Removing old growth by cutting your lawn super low will allow sunlight in, which warms root systems and soil temperatures. Bag clippings so sunlight, fertilizer and water can penetrate the soil.

More backyard life tips, advice and video tutorials can be found by visiting exmark.com/backyard.

When it comes to better backyard life, a beautiful lawn is fundamental. Taking your cues from the professionals can help you achieve lush, green spaces perfect for grilling, playing, kicking back and more.



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>> How To: A 'How To' Guide to Prioritizing Your Health

Good health is a gift. But there isn't a "one size fits all" approach to good health. In fact, based on individualized risk factors, such as underlying health conditions or family history, the right health plan for you may not be right for your neighbor.

So how does a person prioritize their health? Most experts agree it simply starts with a primary care provider and annual wellness exams. "Wellness exams are essential to maintaining quality of life and overall health," said Abhigyan Banka, MD, family physician at Franciscan Physician Network Beech Grove Family Medicine. "These appointments encourage healthy habits, check for underlying conditions, update immunizations and provide individuals with a detailed assessment of their current health. In other words, they are vital."

Most importantly, the wellness visit is a chance for individuals to ask questions about concerns they have and for providers and patients to establish a closer rapport.

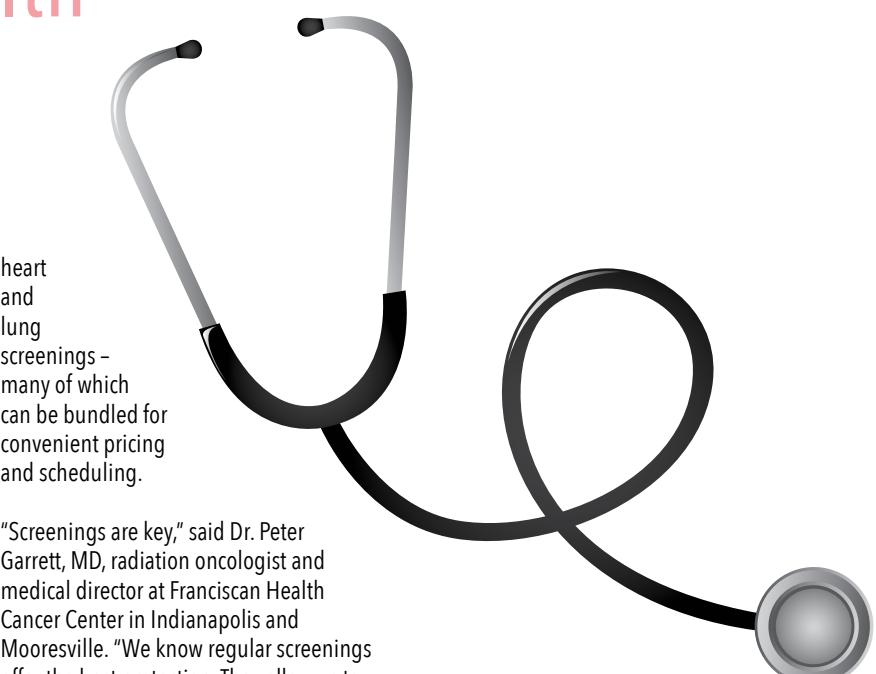
Another way to prioritize health is the use of health risk assessments (HRA). Think of HRAs as simple-to-use, customized health quizzes that can determine your risk factors for various health conditions. HRAs take less than 10 minutes and provide you with a printable analysis to discuss with your primary care provider.

The biggest benefit of using HRAs as a health tool is they take many different factors into account – from age and gender to family history and underlying conditions – all of which are the key to individualized health.

"Risk profiles that focus on individualization are very important because each person is different," said Atul Chugh, MD, cardiologist at Franciscan Physician Network Indiana Heart Physicians. "Two people can live under the same roof, eat the same thing and exercise the same amount. However, one can live to 90 with no issues, while the other can have a stroke at age 59."

Franciscan Health offers many free health risk assessments – from colon and lung cancer to sleep disorders and joint health, among others. Once you know your risk factors, you can work to reduce your risk for developing certain conditions and be one step closer to prevention.

Perhaps the easiest way to prioritize good health is to stick to the basics and make health a part of your overall lifestyle. This means keeping up with your regular screenings, such as getting a colonoscopy as directed and annual mammograms for women or prostate-specific antigen (PSA) screenings for men. For smokers or those with cardiac concerns, this also means



"Screenings are key," said Dr. Peter Garrett, MD, radiation oncologist and medical director at Franciscan Health Cancer Center in Indianapolis and Mooresville. "We know regular screenings offer the best protection. They allow us to find and treat problems earlier and get a better outcome."

Dr. Garrett also urges other overall healthy lifestyle practices, including eating a healthy diet, getting regular exercise and keeping up with medications as prescribed. "With all the advanced medical care, technology and innovations we have available to us, nothing beats healthy lifestyle practices."



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Vascular^{AWARE}

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Franciscan HEALTH

*Your information will not be shared with third parties. Assessments are not diagnostic and not meant to replace regular doctor visits.

>> How To : Avoid Costly Plumbing Emergencies

Planned Maintenance

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We offer a planned maintenance program designed with your plumbing needs in mind.

Our licensed plumbers will come to your home and perform a yearly check of the plumbing systems listed below. You'll have greater peace of mind knowing that our highly-trained plumbers have inspected your home, searched for potential problems, and made you aware of all issues that merit your attention.

Our services can also extend the life of your plumbing. If something does go wrong during the year, we'll back you with some of the best benefits and discounts in the plumbing industry.

Earl Gray & Sons Plumbing Service offers planned maintenance programs for businesses as well.

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- No overtime or emergency labor rates



- No overtime or emergency service charges
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- Check all sink piping
- Evaluate all outdoor faucets for leaks
- Check and tagging emergency shut-off valves

- Assess dishwasher water lines for leaks
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For more information, visit www.earlgrayandsons.com/services/planned-maintenance/

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CREATING LASTING RELATIONSHIPS

>> How To : Sell Your House



(NAPSA)—If you're considering putting your home on the market in the coming months, there are a few tips you should follow. House sales generally peak around June and July, with many families beginning their home search in the spring, in hopes of settling into their new home in time for the next school year.

It's wise to work with a Realtor. According to a survey from the National Association of Realtors, 88 percent of recent home sellers used an agent. A Realtor can provide expert advice and counsel on the selling process, including listing your house on the Multiple Listing Service (MLS), marketing it to prospective buyers and accepting offers and negotiating on your behalf. To find a Realtor nearby, go to www.realtor.com/realestateagents.

Know your neighborhood when setting your asking price. Realtors have real insights in the markets where they do business. A Realtor is your best source

for accurate, up-to-date information and comparable properties to help you determine a competitive listing price for your home. He or she will give you an idea of how long homes are staying on the market and at what price they're selling. While it's important to get the best possible deal for your home, a Realtor will help you understand the importance of pricing your house appropriately. Selling your house can be simpler – and more lucrative – with professional help. Overpricing your home

could lead to it staying on the market too long – compelling you to compromise on the asking price or terms. Decide on how to market your home. Given the mass amounts of information available today to consumers, the days of just placing an ad in your local newspaper and putting a "For Sale" sign in your front yard are over. A Realtor can place your listing on the MLS and work with you to decide other ways to market your home.



Statewide Year-to-Date Comparisons: (Q1 2022 vs. Q1 2021)

- Median Sale Price **INCREASED 15.5% (to \$216,000)****
- Average Sale Price **INCREASED 13.5% (to \$250,707)****
- Pending Sales **INCREASED 7.7% (to 21,630)****
- New Listings **INCREASED 6.7% (to 21,914)****

—Indiana Association of Realtors

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