

2025 HOW-TO GUIDE

Hearing • Senior Living • Bridal • Trade School • Volunteer •
Auction • Propane • Generators • Sewing • HVAC
Continued Adult Education • Mortgage Lender
Primary Care • Bank • Latex Paint Disposal
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- ★Performance★: 293-hp V6 engine
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- ★Safety★: Five-star NHTSA rating, extensive driver aids.
- ★Cargo★: 37.7-70.8 cubic feet of space.

2025 DODGE DURANGO SRT 392

- ★Performance★: 475-hp V8 engine.
- ★Tech★: Luxurious with advanced infotainment.
- ★Towing★: Up to 8,700 pounds.
- ★Drive★: All-wheel drive for better handling.

2025 DODGE HORNET R/T PLUS

- ★Power★: Combines 1.3L turbo engine with electric motors, 288 hp and 383 lb-ft of torque.
- ★Hybrid★: 32 miles of electric-only range and achieves 77 MPGe.
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- ★Performance★: Brembo brakes, adaptive dampers, and all-wheel drive provide excellent handling and braking.

2025 JEEP COMPASS LATITUDE

- ★Performance★: 2.0-liter turbocharged engine producing 200 horsepower.
- ★Tech★: 10.1-inch infotainment display with Apple CarPlay and Android Auto.
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2025 JEEP GLADIATOR SPORT

- ★Performance★: 3.6-liter V6 engine, 285 horsepower, 260 lb-ft of torque, six-speed manual or eight-speed A/T.
- ★Tech★: 12.3-inch touchscreen, wireless Apple CarPlay and Android Auto.
- ★Safety★: Side curtain airbags, Better side-impact protection.
- ★Towing★: Up to 7,700 pounds towing, best-in-class payload capacity of 1,725 pounds.

2025 RAM 1500 CLASSIC TR

- ★Performance★: 3.6-liter V6 engine, 305 horsepower, available 5.7-liter HEMI V8.
- ★Tech★: Available 8.4-inch Uconnect 4C NAV system and ParkView rear backup camera.
- ★Safety★: Forward collision warning, advanced cruise control w/stop capability.
- ★Towing★: 10,620 pounds maximum towing, 1,930 pounds maximum payload.

2025 RAM 2500 TRADESMAN

- ★Performance★: 6.4L V8 engine, 410 hp, 429 lb-ft torque.
- ★Tech★: 5.0-inch display, larger screen options.
- ★Safety★: adaptive cruise control, emergency braking, & more.
- ★Towing★: Up to 17,730 pounds capacity.

2025 JEEP WRANGLER SPORT

- ★Performance★: 3.6L V6 with 285 hp
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How-To Guide

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HOW TO MANAGE YOUR TINNITUS

WHAT IS TINNITUS?

It is often described as a buzzing or ringing in the ears. Patients may also describe it as a hissing, roaring, or cricket-like sound. In most cases tinnitus is subjective, meaning only the person suffering from it can hear it. This is an internal sound that is perceived by the individual. Tinnitus is not a disease, but rather a symptom typically related to the auditory system. The symptoms can be very annoying and frustrating. Tinnitus can increase stress and lead to confusion, headaches, sleeping issues, and even depression.

WHAT CAUSES TINNITUS?

There are many causes of tinnitus. Hearing loss is the most common cause of tinnitus. As the severity of hearing loss increases, so does the prevalence of tinnitus. In fact, about 90% of patients with hearing loss experience some degree of tinnitus. Tinnitus can have other causes as well like noise exposure, medications, ear infections, or injuries. All recent onsets of tinnitus should always be discussed with an audiologist.

WHAT MANAGES TINNITUS?

Tinnitus management starts with practicing hearing loss prevention techniques and wearing hearing protection. Developing healthy habits such as moderate exercise and consistent sleep helps manage stress or anxiety. Chronic stress from tinnitus is a vicious cycle. Stress increases the perception of tinnitus, which increases stress, which increases the perception of tinnitus, which leads to additional stress, and so on. Additionally, staying well hydrated while decreasing the usage of alcohol and caffeine is a must. Furthermore, a lifestyle that limits excessive salt and tobacco should provide some relief. Last but not least, avoiding silence. Some examples include: playing soft music, running a fan, or using a tinnitus relief app. Although listening to music is not an adequate long-term tinnitus solution, it generally relaxes and reduces stress by stimulating the brain in many ways.

WHAT TREATS TINNITUS?

Generally, the tinnitus is related to hearing loss. In some cases, treating the hearing loss can actually fix the problem. Many patients have shown proven results and immediate tinnitus relief though wearing hearing aids. The amplification of previously unheard environmental sounds makes tinnitus less noticeable. Your ears and brain now hear welcoming sounds formerly missed and not the ringing sounds of tinnitus. Additionally, hearing aids also have built in management programs. These programs allow the aid to produce masking noise which can help you habituate to the tinnitus. The programs can be controlled with the use of an app. It is important to remember that habituating can take time and results vary from patient to patient.

WHAT IS NEXT?

Schedule an appointment with your Yost Hearing team for a tinnitus assessment. The assessment will start with a thorough case history. This will allow the audiologist to understand your individual tinnitus and your actual perception of it. Self-reporting assessment scales can be helpful for determining how it is affecting your daily life. The Yost Hearing Comprehensive Hearing Evaluation is another important part of your assessment. This will determine if and how much of your issue is hearing loss related. All the information gathered in the assessment will assist in your personalized tinnitus management and/or treatment plan.

Yost Hearing is proud to serve as your family-owned community audiology & hearing clinic. The mission is to consistently exceed patient expectations by providing every patient a personalized experience with an emphasis on convenience and service. Your team at Yost hearing believes that life is all about the journey. It's about stepping away from the noise of this world and seeing the journey for what it really is – a precious gift. The goal is to help you enjoy YOUR journey. Yost Hearing is "HEAR" for you to keep you connected to family and friends "Because Today Can't Be Repeated".

TINNITUS?

RINGING IN YOUR EARS?

Many people are bothered with tinnitus. 1 in 5 people have experienced tinnitus at some point. Furthermore, 15% of people suffer from tinnitus regularly. Your team at Yost Hearing is ready to help tackle your tinnitus problems with a personalized tinnitus assessment & management plan.

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COMMUNITY AUDIOLOGY & HEARING CLINIC

How To *choose* a Propane Company

If the power goes out, you'll be glad your home has propane.

If the power goes out, you'll be glad your home has propane.

A great alternative to electricity, propane gives millions of rural homeowners the power to heat their houses and cook their meals. In many areas, it can be stored in an on-site tank without the need for a connection to an outside utility supply. That makes propane an especially popular choice for people whose homes lack access to natural gas utilities.

A good propane supplier will charge a reasonable price and provide quality service. Look for a supplier who can guide you through the process of using propane and who will stand behind his product.

Here are some tips to help you pick the right propane supplier.

RELIABILITY

It's smart to form a good relationship with your propane supplier. That's especially true if you use propane to heat your whole house. Regular customers to any business often get better service.

The right company will treat you with respect. They will go the extra mile to cultivate a good relationship with you as a customer.

Get your tanks from a reputable company that sells high-quality products. It's important to choose a company with a good reputation for thoroughness and responsiveness when it comes to servicing the tanks they sell. Ask about automatic deliveries, safety checks, and cellular tank monitors.

And here's a tip if you use propane for your outdoor grill: Exchange your empty propane tank at an authorized propane dealer for the best service.



PRICE

Buy the highest-quality tank you can afford. It will last longer than a cheaper one, and you won't have to worry about leakage.

Quality tanks are made with heavier metal, so they are built to last. Their valves and hoses are not prone to breakage.

A good propane dealer will replace a faulty tank without question, or do a free tank rental. Also ask about ways to save money on propane. A regular delivery schedule may come with price breaks. Locking in an annual price will help you avoid price fluctuations.

PROPER STANDARDS

Propane companies are subject to government requirements and standards. When you visit the office, look for certifications and licenses that should be displayed prominently. If they are not posted, request to see them. Salespeople are also licensed by the government. They should be happy to show you their licensing and certification for your state.

Remember that you are protecting your family, life and property by asking for verification. Any reputable

dealer will be more than happy to show their documentation to you.

BACKGROUND

Before doing business with any propane company, check their safety and customer service record. State public service commission's usually oversee propane supplies. Speaking to them can be quite informative.

The Better Business Bureau is the best source for information on customer service complaints. Avoid a company with too many safety infractions and too many dissatisfied customers. However you should not discount a company that has responded to complaints and resolved issues. Family, friends and neighbors are also great sources of information about propane dealers in your community. Ask them about their experiences. Most propane dealers are safe, honest and highly reputable. Time and research will determine which dealer is a good fit for you. Once you have selected the best dealer in your community, work to establish a relationship with them. Having a friend in the business is a very good thing on a cold winter's night.

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How To Reduce, Reuse and Properly Dispose of Latex Paint

In July, Friends of Deckers Creek holds their annual Paint Exchange Event making it the perfect time to share How to Reduce, Reuse and Properly Dispose of Latex Paint and explain how a Paint Exchange works. Did you know that 80 million gallons, or 10%, of paint purchased by consumers goes unused. It makes sense if you're not sure how much paint you need for that room, wall or project. Then, even with knowing how much you need, you find yourself with leftover paint. Here are some tips for how to reduce, reuse and properly dispose of latex paint. First, Buy What You Need, then Store Properly to Use Up Leftover Paint, or to Share for Reuse or Dispose of Properly.

Buy What You Need

To reduce the amount of leftover paint from your project begin by finding out how much you need. There are several ways to find out, but the first step is to measure the area you plan to paint. Then, go to your favorite online hardware or paint store to see if they have a Paint Calculator. Many brand name stores, and paint companies, have this tool and they are very easy to use. If you would rather not use the computer or do the math, take the measurements to the store and talk to the paint salesperson. They will be able to guide you. It is likely you'll still have leftover paint. If you plan to keep for touch ups, other projects, or to share for reuse, you will want to make sure to store your paint properly.

Store Properly

To make sure your paint is good to use or share later, you will want to store it properly. There are various specific

recommendations depending on the paint brand so read the label or ask the paint salesperson. However, there are some consistent general tips. For example, maintain the seal by using a paint key (instead of a screwdriver to avoid damaging the seal area), close the lid properly (clean off excess paint from lid, rim and label and use a rubber hammer to tap lid in place. You want a tight seal), store in a temperature-controlled environment to keep it from extreme cold and heat, and from direct sunlight. Then, find the best storage area away from moisture, kids and pets. Another option, instead of storing it, is to use up leftover paint.

Use Up Leftover Paint

If you don't want to store leftover paint, can't make it to the Paint Exchange or you're not ready to dispose of it, look around your place for items or areas that could use a nice coat of paint. There are many ideas for the leftover paint from painting furniture, vases, picture frames, to tires for a planter, steps, and for a neighborhood beautification project. Paint not only covers your wall or items, but it can bring life to your area or neighborhood and protect items from the elements.

Share for Reuse

The Friends of Deckers Creek Paint Exchange is an event where residents can "exchange" latex paint by dropping off and picking up paint that has already been dropped off. Residents do not have to exchange latex paint to participate. Residents can just stop by and drop off latex paint or pick up paint for free. Leftover paint at the end of the event will be collected by

the Monongalia County SWA to create a Community Paint Reuse Program to provide to residents, non-profits and other organizations. Details are coming soon. If you don't want to store, use up or share for reuse then you'll want to dispose of your latex paint properly.

Dispose of Properly

Latex paint can easily be disposed of properly because it is a water-based paint. Unlike oil-based paint, which is a hazardous waste*, latex paint only needs to be dried out and hardened. It can then be tossed in your regular trash. Check with your trash hauler to learn how they want you to place latex paint in the trash. The most important thing is that the paint is completely dried out and hardened. A few ways to dry out paint are to use absorbent, like cat litter or shredded paper, to absorb the liquid, or use a paint hardener or for a small amount of paint, take off the lid and let it dry out and harden. For more tips about how to reduce, reuse and properly dispose of latex paint contact the Monongalia County SWA.

Contact Us-Monongalia County SWA

To keep our county beautiful and safe and to learn more about how to reduce, reuse and properly dispose of latex paint contact the Monongalia County Solid Waste Authority at 304-292-3801, email at moncountyswa@gmail.com, visit our website monongaliacounty.swa.com and subscribe to our monthly e-newsletter.

**Take oil-based paint to MUB's Household Hazardous Waste Collection Event Day on August 2nd.*

How to Reduce, Reuse and Properly Dispose of Latex Paint

Buy What You Need



Store Properly



Use Up Leftover Paint



Share for Reuse



Dispose of Properly



Monongalia County Solid Waste Authority



304-292-3801

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How To *select* a Bridal Shop

Every bride has the dream of their own wedding day and wearing a gown. The church, venue, destination, and music must be inspiring. Many women dream of their perfect wedding gown and it becomes one of the most important aspects of their wedding day. Choosing the bridal shop that fits your specific needs can save you valuable time, freeing you up to plan other wedding details. When you choose the best bridal shop for your needs you will find your ideal wedding gown. You are looking for styles that fit your body type, emphasize the right features, and mask the ones you want to minimize.

Dress Styles

After you have discovered a few styles that you are attracted to, research the bridal salons that have those styles.

A reputable bridal salon will have trained consultants that know what styles will work best for you. Most bridal salons have ready-to-wear gowns that can be altered while others offer custom designed bridal gowns as well. This is a great way to personalize your wedding gown and be aware of the additional costs related to this service.

Color and Size

Wedding dresses are traditionally white or ivory, but you can choose different shades of both including Diamond White, Egg Shell, Off White, Light Ivory, Medium Ivory, Soft Gray, or Platinum. All whites and ivories are not the same, so look for a tone that gives you a natural glow and compliments your beauty. But you don't have to wear white if you are intrigued by other fashion options.

Fashion trend leans have introduced new hues of Blush Pink, Power Blue, Red, Fuschia, Black, Florals and colorful embroideries to change things up a bit. Underlinings have been all the rage in lovely shades of Blush, Light Gold, Light, Medium or Dark Nude showing through lace overlays and beaded or glitter fabrics. This season's styles feature removable sleeves, over the shoulder wraps, feathers, 3-D florals, elaborate beading, simple elegance or Bohemian designs.

When you choose your Bridal Salon, compare bridal resources and check to see that they have a selection of gowns for you

to try. Bridal sizing can be different from one brand to another, so it is important to try the gowns on for fit.

Budget

Costs can vary depending on the service the shop provides, bridal gown selection, size, and length. Some bridal boutiques will be able to accommodate a wide range of price points. Other boutiques prefer to work with a more exclusive clientele. Carefully plan your budget and be flexible as you discover you like features you had not thought of when planning your big day. Many bridal shops work within the price range of their clients and will help you find something you will love that won't break your finances.

Convenience

Start by searching for stores in your area by researching the internet, social media, local newspapers, area magazines, and word of mouth.

Once you locate stores in your area check the type of services they provide and the merchandise they carry. Choosing a local shop is convenient, especially when it is time to alter your gown. Going to the bridal boutiques' websites can also provide a great deal of information, call and ask questions to get a feel for the personality of the shop.

Alterations

It is rare to find a bridal dress or gown that fits perfectly from the moment you take it off the rack. Most gowns will need to be altered to fit your unique body type. You will want to purchase your wedding gown six to twelve months ahead of time. Alterations take time, especially if your body changes over the months before the wedding. You might have to make multiple trips to the tailor in the days leading up to the wedding. Choose a shop that makes alterations most convenient



and don't forget to budget for these changes.

You Should Be Comfortable in Your Wedding Dress

Remember that you must be comfortable in your wedding gown. Weddings and receptions require sitting, standing, and even dancing. You don't want to get a dress, no matter how beautiful, that you can't move comfortably in. Your gown should not be so tight that you cannot sit, go up and down stairs or have skin bulging from any point of your gown.

A good retailer will encourage you to consider how the dress might feel and even suggest walking and sitting to see how the dress moves and looks.

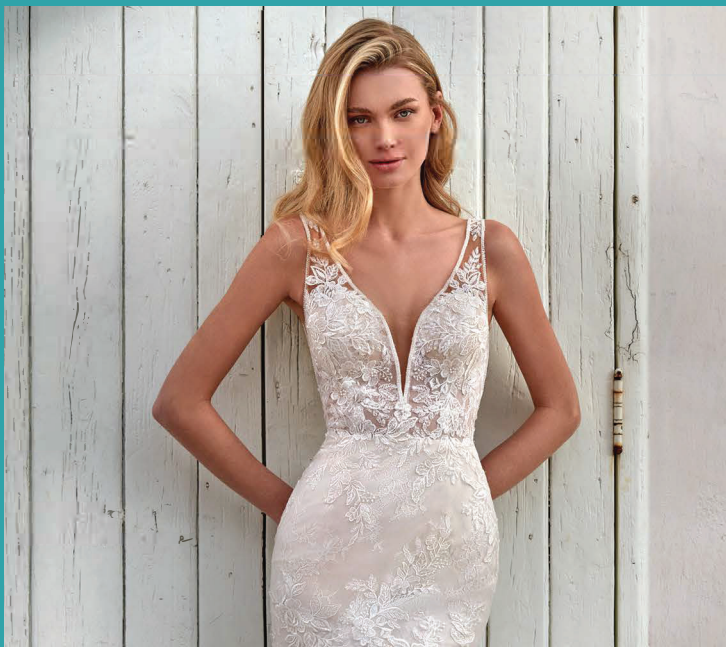
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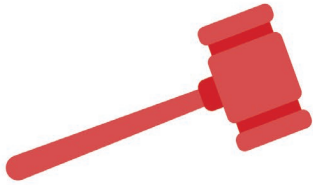
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How To choose an Auctioneer



Are you trying to raise funds for a cause, liquidate a business or sell off an estate? You may need an auctioneer. Those in this line of work concentrate on specific auction types, so find the right one to meet your needs!

An auctioneer must be gregarious and personable, with the ability to use his or her gift of speech to develop a rapport with the audience. Look for someone who is outgoing and has a touch of humor.

Once an auctioneer establishes a verbal rapport with the audience he can better entice bidders to participate, which means putting more money in your pocket. A great auctioneer will be able to drive up bids on even the most unattractive items.

One of the first places to look for an auctioneer is at an auction house. Most skilled and experienced auctioneers are independent contractors and can work at a variety of locations. By hiring a professional, you can be sure to have someone who can push bids higher and close at the perfect time. A professional also has the verbal dexterity to move the auction along quickly.

If you can't find a suitable professional, look for someone in your community who possesses the same attributes. Charisma can make up for verbal skills. Sometimes using someone well-known to your audience is more beneficial than hiring a professional auctioneer. This person should undergo some training in the overall auction process. There are various logistics involved in auctions that lay people are often not familiar with.



You can also search for an auctioneer on the Internet or in your local newspaper. If you choose to look in the paper, browse through the auction section for professionals in your area.

While the Internet can be a great tool for locating an auctioneer, not every site lists only credentialed auctioneers. Be sure to visit the website of a certified institution. No matter where you find your auctioneer, ensure that he or she is licensed and actively working auction events. Be sure to ask for references and work history.

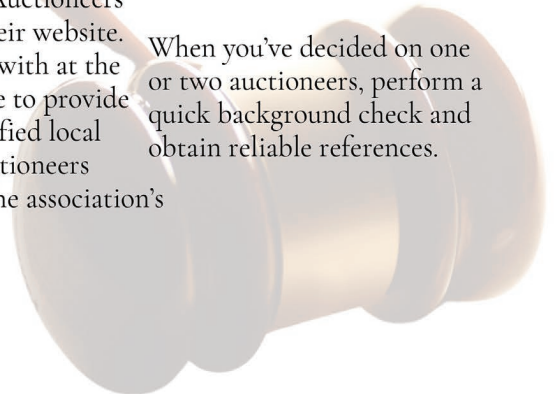
If you've exhausted these sources, contact the National Auctioneers Association or visit their website. The person you speak with at the association will be able to provide you with a list of qualified local auctioneers. These auctioneers will also be listed on the association's website.

Many auctioneers belong to professional organizations such as the Certified Auctioneers Institute, or CAI. By hiring an auctioneer with this certification, you can know he or she has had extensive training. Auctioneers with this certification are also held to a higher standard of integrity.

Once you've created a list of auctioneer finalists, attend auctions and watch them in action.

Pay attention to how they handle the crowd and how they move the auction along. Take notes on each auctioneer and compare them.

When you've decided on one or two auctioneers, perform a quick background check and obtain reliable references.





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How To *choose a* Trade School

How to Choose a Trade School

Trades schools are a faster route to the career you want and are oftentimes considered the backbone of higher education in the United States. Trades schools offer job training in career paths now considered 'middle jobs'. Recent reports in the United States show that there must be more than 710,000 certificates of associate degree annually through 2032 to address the rising shortage in entry-level credentials that lead to high paying jobs. That's where trade schools come in.

In many cases, trade schools maintain partnerships with local employers to offer apprenticeships or greater opportunities and connections for hiring options. Most trade schools also maintain and work with local colleges and universities so you could bridge the gap from high school to higher education if you decide to continue on!

For students with family responsibilities, full-time jobs or other obligations, trade schools can be a great way to manage and balance further education while still maintaining the home. Some find the associate's degree or diplomas offered by these schools are the option they need to pursue their careers!

But don't make the mistake that one trade school is like the next. Location, tuition costs, courses and ease of scheduling are all factors to keep in mind when choosing a school!

Research all the colleges in your area. The ideal school should be in an area that is accessible to you easily by either car or public transportation.



You'll be more likely to attend classes if it doesn't take hours to get there! Typically, there is no or very limited on-campus living.

Cost is always a major factor. Check to make sure the school you are considering offers Financial Aid, scholarships, student work options and other types of loans or grants to pay for your education!

The courses and lab time are another consideration when considering your educational options. Make sure the school is accredited, and consider what type of learning styles the school offers. Most trade schools use the hands-on learning modalities in order to get you trained in your career skills quicker! Also consider if the school is helpful to you after you complete your program. Do they offer refresher courses? Do they have resources you can use once you've completed? Do they offer assistance in career placement?

If you find several schools that offer your choice of study, research their internship program and reputation. Do

they have employment statistics? Do they offer assistance in job placement after graduation? Choosing a school with a higher employment rate could benefit you after graduation!

Does the school have a good standing within the community? Do they promote local employers for job opportunities after graduation? Some trade schools partner with local employers for in class demos, tuition reimbursement programs, job shadowing, and mock interviews. Some also offer articulation agreements that allow for learning in high school as well.

Review their offerings. Do they offer a fast-tracked schedule that gets you learning hands-on skills quickly? What about distance learning opportunities? Some schools let students earn certificates or degrees completely online.

Consider your lifestyle and personal requirements when choosing a trade school. It is likely that a school in your area will fit your needs and get you on your way to that promotion, new job or just updated skills!



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How To *select* the Right Bank

Finding the right bank can help you protect your hard-earned money while giving your overall financial security an extra boost.

It stands to reason that you should apply the same effort and care to finding the right financial institution that you'd use to earn your money in the first place. Money is one of our society's stabilizing forces, and controlling how your money is handled is one of the chief factors in determining whether your life is easy or hard.

When it comes to banks, the one-size-fits-all rule does not apply. Not all banks provide the same types of financial services and programs, nor do they offer the same returns. While plenty of people use convenience as their main guide in selecting a bank, settling for a bank just for its location might cost you some significant benefits.

There are many other factors to consider besides convenience. While convenience is important, it shouldn't be your only guide.

Think about these tips when you begin looking for a bank.

Interest Rates and Fees Charged

Banks operate in a competitive market. They're constantly competing with other financial service providers to earn your business.

One way banks lure new customers is to offer appealing interest rates. While it's typical for savings account interest rates to vary widely, a majority of institutions make adjustments according to changes in the federal funds rate.

Those little numbers on a bank's interest rate listing may look insignificant, but they add up dramatically when applied to large deposits over time. When substantial deposit amounts are involved, a slightly higher rate can make a big difference.

Banks also charge fees for particular transactions. For example, a checking

account may only allow a certain number of checks to be written each month before a fee is assessed. Sometimes, a minimum balance is required to keep the account active.

But there are banks that offer free services, like free checking accounts and other options. Make sure, though, that the free checking is really free. There may be stipulations such as being required to keep a minimum balance in the account at all times.

Look at a fee schedule to determine if it is acceptable to you.

Personal Convenience

Convenience will be a significant factor when selecting a bank, and for good reason. Banks with multiple locations in convenient areas are important.

If you travel frequently, make sure your local or regional financial institution is a member of a national network.

Also, ask about their online banking policies. Is their website easy to navigate and secure? Online banking can be a great way to pay bills and transfer money between accounts.

Overdraft Safeguards

Everyone makes mistakes. Accidental overdrafts happen occasionally. Each financial institution has a different policy about these matters.

Some banks might offer overdraft coverage in the form of a high-interest credit line. Other banks charge fees each time an overdraft occurs.

Sometimes, banks provide no coverage. Be sure to research overdraft policies before making a final decision.



Institutional Stability

It's always important to consider a bank's stability. Before you entrust your money to an institution, check its history and financial condition.

Typically, banks invest deposited funds under a fractional reserve banking system. Any bank with a strong balance sheet should be able to weather any turbulence caused by market corrections.

The majority of banks are insured by the Federal Deposit Insurance Corporation for up to \$250,000 per depositor. This value can vary depending on the type and number of accounts held by a customer.

Provided you understand and act within these safeguards, your money will likely be safe in a bank. That is not to say that failures are impossible. A solid bank will limit exposure to toxic assets that put its balance sheet at risk.

Services You Need

Most banks offer a variety of services. Whether you need to get a loan or open a checking account, choose a bank that fulfills your needs with the fewest fees. It should offer the maximum conveniences possible.

Careful and vigilant consumers will have positive experiences by making an effort to choose a trustworthy bank.



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BEST OF MORGANTOWN



Our focus on experience has gained significant recognition throughout the years. We were honored to receive the following awards and recognitions of excellence.

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Voted as Best Bank and Mortgage Provider in Preston County
for 5 consecutive years

Maintained 5-Star BauerFinancial rating
87 consecutive quarters **AND COUNTING**

Named 2024 Ambassador of the Year
by Preston County Chamber of Commerce

Awarded with Best of the Best and Employee Coordinator of the Year
by United Way of Monongalia and Preston Counties

Awarded 2025 Large Business of the Year
by Morgantown Area Partnership

www.clearmountain.bank

How To *choose* a Mortgage Lender

Once they have found the home of their dreams, most buyers want to close the deal as soon as possible. But first, they need a mortgage lender.

Although finding the right mortgage lender can be time-consuming, the right lender will guide homebuyers through the loan process to find a mortgage product that fits their needs.

The best mortgage professionals are knowledgeable about their loan products and provide excellent customer service. They take pride in guiding homebuyers through what could be a confusing process, keeping the best interests and financial priorities of the homebuyers in mind.

"I think it is important for a potential homebuyer to meet with a lender before they start looking for a home. The mortgage lender will be able to provide the homebuyer with a realistic price range they can afford," says Harry Hayes, Vice President Mortgage Origination, at Clear Mountain Bank.

In addition to meeting with a mortgage professional, buyers should also research the mortgage process and various loan options. Basic financial knowledge can help a potential buyer make a sound assessment about a mortgage lender's skills and abilities.

SEEK LOCAL LENDERS

Seeking out a mortgage lender in your community is the best option. Each community has specific challenges, and a local lender will be familiar with the rapid changes happening in your community's housing market. They will understand how these changes may affect you.

Community banks typically offer lower costs and more financing options. "Clear Mountain Bank works with multiple investors and can



typically offer the best market rates available. Additionally Clear Mountain Bank (as a community bank) can offer portfolio lending. Portfolio lending is not always available through national lenders," says Hayes.

TAKING ADVANTAGE OF PERSONAL REFERRALS

Ask your friends and family about their experience with mortgage lenders. They may be comfortable recommending the same professionals they used for their home loans, or help you steer clear of offenders with negative experiences.

COMMUNICATE WITH YOUR LENDER

The best mortgage lenders will focus on understanding your long-range financial goals. They will ask you how long you intend to remain in this new home, and if you plan to make home improvements. Your answers will help the lender determine the best mortgage products to suit your needs. "Every loan product is unique and some

homebuyers may qualify for more than one loan program, including first-time homebuyers programs. This is why lenders should take the time to get to know the homebuyer's financial situation to ensure that the right product is selected for their best benefit," says Hayes.

REVIEW MORTGAGE DISCLOSURES

Once you've narrowed down your choice to three or four lenders, ask for a good faith estimate, a detailed list of costs provided by a bank or mortgage lender to a borrower. While these are only estimates and may vary slightly from your actual costs, you can use your good faith estimate as a tool to help you choose the most reasonable lender.

The mountain of forms, declarations and financial terminology can be daunting to even experienced homebuyers. Read documents thoroughly, and ask the mortgage lender to explain what each paper means. Understand what you are signing and any obligations you are assuming.



THE **CLEAR CHOICE** IN MORTGAGE LENDING

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How To *choose a* Primary Care Provider

WVU Medicine Primary Care: Your Partner in Health and Wellness

Your health is one of your most valuable assets, and WVU Medicine Primary Care is committed to helping you protect it. With expert physicians, compassionate care, and a focus on prevention, we empower patients to take charge of their well-being.

Comprehensive Primary Care for All Ages

At WVU Medicine, we recognize that every patient is unique, and our team provides personalized care that meets your individual health needs. Whether you require routine check-ups, chronic disease management, or preventive screenings, our primary care providers are here to guide you every step of the way.

Our services include:

- Preventive care to help you stay healthy and avoid future medical concerns
- Chronic disease management for conditions like diabetes, high blood pressure, and heart disease
- Immunizations and wellness check-ups to keep your family protected
- Acute care for minor illnesses and injuries when you need prompt attention

A Trusted Network of Experts

Choosing WVU Medicine Primary Care means becoming part of a network of exceptional health professionals. Our providers collaborate with specialists across WVU Medicine, ensuring that you receive seamless, coordinated care for more complex health concerns.

As West Virginia's largest health system, we bring the latest advancements in medical technology and treatment to our patients, combining cutting-edge expertise with compassionate care to deliver the best possible outcomes.

Convenient Locations, Easy Access

Health-care should be accessible, and we strive to make your experience as easy and stress-free as possible. With primary care locations across West Virginia and surrounding areas, scheduling an appointment

is simple and convenient. We offer online scheduling and telemedicine visits, allowing you to connect with your provider from the comfort of your home when an in-person appointment isn't necessary.

Your Health, Our Priority

A strong relationship with a primary care provider can make all the difference in living a healthier, happier life. Our team takes the time to understand your medical history, lifestyle, and personal health goals, helping you make informed decisions about your care.

With WVU Medicine Primary Care, you're not just a patient — you are part of a family that prioritizes your well-being. Don't wait to take control of your health — schedule an appointment on-line at WVUMedicine.org/Schedule or call 855-WVU-CARE





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WVU MEDICINE'S NETWORK OF CLINICS CARES FOR PEOPLE OF ALL AGES.

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Morgantown, WV 26501

1 Medical Center Dr.
Morgantown, WV 26506

608 Cheat Road
Morgantown, WV 26508

250 Retail Circle
Morgantown, WV 26508

2601 Cranberry Square
Morgantown, WV 26508

390 Birch Street
Morgantown, WV 26506

1202 Suncrest Towne Centre
Morgantown, WV 26505

Fairmont

100 Stoney Hill Road
Fairmont, WV 26554

1377 Locust Avenue
Fairmont, WV 26554

Reedsville

14 Comfort Drive
Reedsville, WV 26547

Pennsylvania

451 Murtha Drive
Waynesburg, PA 15370

109 Crossroads Road
Scottsdale, PA 15683

Maryland

250 Maple Street
Friendsville, MD 21531

311 N. 4th Street
Oakland, MD 21550

24441 Garrett Highway
McHenry, MD 21541

922 National Highway,
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Schedule an appointment ONLINE!

**WVUMedicine.org/Schedule or
call 855-WVU-CARE**



How To Plan a Fun, Safe Day on the

Cheat River

Are you looking for an adrenaline filled **whitewater adventure**? Unless you have prior technical river training and gear, connect with an outfitter to guide your trip. **Here is your whitewater checklist:**

1

Make sure your outfitter has properly trained guides that are going to accompany you.

In West Virginia, outfitters offering whitewater trips are required to have guides that have completed many hours of training on a given section of river. On the Cheat, this is the Class III Narrows and the Class V Canyon, occupying the length of the river from Rowlesburg to Cheat Lake.

2

Check that the outfitter is using whitewater specific gear.

Whitewater gear is designed to be stable and keep you afloat in turbulent water. If you are not being provided with whitewater specific PFDs, helmets and whitewater specific boats then your safety is at risk.

3

Has the outfitter asked what your group's ages and abilities are?

A good outfitter will want to make sure that you are living your best life out on the water and will match your group to the best possible trip for you.



Moving water has five "classes"

based on the skill it takes to navigate it safely. All five classes of water are found on the Cheat in different sections of the river. If you are unfamiliar with the river, **contact Blackwater Outdoor Adventures** at blackwateroutdooradventures.com for more info. They are the only outfitter that covers both whitewater and flatwater on the Cheat.

Class I:

I

Moving water with riffles, small waves and few obstructions.

Class II:

Straightforward rapids with clear channels. Features are easily navigated around. II

Class III:

Rapids with larger irregular waves which require complex moves in fast current. III

Class IV:

Intense, powerful rapids that require precise boat handling. IV

Class V:

Long, technical and violent rapids that contain large holes, steep chutes and complex routes that require extensive whitewater and rescue experience. ! V



As the summer heats up we're lucky to have the Cheat River in our backyard! One of the longest undammed watersheds on the east coast, the Cheat offers great ways to cool off. Do you want to experience a relaxing flatwater float or an exciting whitewater adventure? Do you need a guide or do you want to rent equipment and paddle at your own pace? Asking an outfitter the correct questions can mean the difference between a fun day on the water or a frustrating or even dangerous experience.



Is a **reflective flatwater paddle** or a **lazy day floating** riffles more your speed? You are looking for the Upper Cheat Water Trail. While this section requires no experience, having the right information can make the trip more enjoyable. **Here is your flatwater checklist:**

Tailor your watercraft to your paddlers.

What ages and experience levels do you have? Small children or older adults may have a hard time with craft stability, difficulty getting in and out, and amount of strength required to propel the boat. Your outfitter can help you find the best watercraft to make your day fun for everyone.

1

2

Does everyone in your group have a properly fitting PFD?

If not, get them! While you may be confident in your swimming ability, accidents happen and it's West Virginia law that everyone has one with them on their boat.

3

Do you know how to set shuttle?

Or will you need assistance? Planning a shuttle can be a logistical nightmare so it's worth it to see if an outfitter will provide shuttle services on the river you want to paddle. Then you can just show up and spend the day boating!

Choose a distance that will be fun to paddle.

Knowing the river section you're on will help prevent having a day that is over too soon or drags on and on. Be realistic about what your group will have fun with and ask ahead of time about river conditions and where to go.

4

5

Be prepared. Water, snacks, sunscreen — make sure you have enough for the time you'll be out. No one wants to get to the take out sunburned, thirsty and hangry! If in doubt — pack extra. And remember — no glass on the river. That's a WV rule!

• Graphic design crafted for BOA by •

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lisarobinson.me



blackwateroutdooradventures.com
(304) 478-3775 | Parsons, WV

How To *maximize* *your* HVAC System

Mountain Air LLC was established in Morgantown, WV back in early 2000 by brothers Charles Westfall & Kevin Rose. We have been a family owned & operated Lennox Dealer since 2006 with the goal to give first class service and installation to every customer. We are capable of servicing most brands of equipment while specializing in the fabrication of custom duct work for nearly any application or installation.

You Can't Control Summer Temperatures, But You Can Control Your Energy Costs

With temperatures rising and energy costs soaring, there are a variety of steps you can take to cut the expenses of cooling your home. Cooling and heating equipment uses more energy than any other appliance. This inevitably shows up every month on the energy bill, but it's important to remember that energy costs can be controlled.

Homeowners play a vital role in making sure their cooling systems operate at peak performance to maximize home comfort and money savings. It's important to realize that operating a dirty unit can cause unnecessary loss of efficiency and can damage the unit. A few minor steps are a small price to pay for the high efficiency, which means lower energy bills and improved total comfort. A qualified service technician should handle major maintenance tasks, but homeowners can take a few simple steps to ensure their systems are running properly.

Homeowners can

- Trim brush and shrubbery near outdoor units to prevent airflow obstruction

- Remove grass clippings, leaves and other debris from outdoor coil
- Replace indoor unit's filter monthly and clean the blower
- Reduce clutter in near registers/return vents to maintain proper ventilation and reduce the system's cooling load

Annual Maintenance

One step to control energy costs is to schedule annual maintenance checks with a technician to make sure your unit is running efficiently. Most cooling systems require very little owner maintenance. However, operating dirty cooling equipment can result in an unnecessary loss of efficiency and can damage the furnace.

High-Efficiency Cooling Equipment

If you are in the market for a new cooling unit, consider purchasing a high efficiency model. These can help reduce your energy costs as well as conserve our natural resources. When selecting an air conditioner or heat pump, pay close attention to the SEER (Seasonal Energy Efficiency Ratio). This is a measure of cooling efficiency for air conditioners. The higher the SEER, the higher the savings. The minimum SEER rating is 13.



Zoning

Zoning can drastically lower your heating costs. With zoning, you no longer have to pay to heat or cool areas of your home that are rarely used. You won't have to heat or cool the whole house just to make one room comfortable. Zoning divides your home into separate comfort areas, which are heated or cooled based on your needs.

Programmable Thermostats

Programmable or setback thermostats can make a big difference in energy consumption. These thermostats deliver maximum comfort, efficiency, and energy savings. Programmable thermostats are used to achieve the temperatures you want throughout your home. For example, if you're going to be away, you can set the whole house at an energy-saving temperature to avoid heating or cooling an empty house.

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How To *make a difference* in your community

Monongalia County Child Advocacy Center (MCCAC)

Monongalia County Child Advocacy Center (MCCAC) has long been a beacon of hope and support for children and families navigating the challenges of abuse and trauma. MCCAC relies on the dedication and compassion of volunteers to maintain its operations and extend its reach within the community. From yard work to event planning, there are numerous ways for individuals to contribute their time and skills to this worthy cause.

One of the most tangible ways to assist MCCAC is through outdoor spruce-up activities. Volunteers can help maintain and beautify the Center's grounds by engaging in tasks such as mowing the lawn, planting flowers, and general yard work. This not only creates a welcoming environment for the children and families who visit but also reflects the community's commitment to providing a safe and nurturing space. Additionally, those with a knack for deep cleaning can offer their services to ensure that the Center remains a clean and hygienic space for its clients.

Beyond hands-on tasks, volunteers can amplify MCCAC's mission by sharing it with friends and



family. Raising awareness about the Center's work helps to attract support and resources, including donations to their Amazon wish list or Birthday Club. These contributions are vital for providing essential items and special treats for the children, enhancing their experience and sense of care.

Moreover, individuals with a flair for organizing and creativity can lend their talents to event planning, helping to orchestrate fundraisers and community events that sustain the Center's operations and foster a sense of solidarity among supporters.

In essence, volunteering with Monongalia County Child Advocacy Center offers numerous avenues for individuals to make a meaningful impact. Whether through physical labor, spreading the word, or

contributing to special projects, every effort helps to sustain the Center's mission of supporting children and families in need. By coming together as a community, we can ensure that MCCAC continues to be a place of healing and hope for those who need it most.

If you are interested in volunteering with MCCAC or if you have any questions, please contact MCCAC's Director of Awareness and Development, Taylor, at tshultz@moncocac.org or (304)598-0344.





Monongalia County Child Advocacy Center

Providing The Help We Need.



VOLUNTEERS NEEDED!

The MCCAC is looking for a group of volunteers to help with indoor and outdoor activities:

Event planning • Cleaning waiting areas
Weeding • Pressure washing

Contact Taylor Shultz at the MCAC if you or your group is interested in this volunteer opportunity.

tshultz@moncocac.org • 304-598-0344

Message on Facebook

909 Green Bag Road • Morgantown, WV 26508

moncocac@comcast.net • moncocac.org

How To *choose* a Sewing Machine

Looking for a new machine? Whether you're an experienced sewist or a beginner, here are a few tips to help find the perfect machine for you.

Consider what you'll be sewing or making.

There are a wide variety of machines and features on the market, so it's easy to get overwhelmed when you begin the search for a new machine. Take a few moments and think of what you'll be sewing. Will you be making garments or patching old clothes? Are you interested in quilting? Perhaps you like to make home decorating projects. Machine embroidery is popular and a fun technique to consider, but not all machines offer that capability. Consider all possibilities for the wide range of projects that you would like to create.

Look at machines that are compatible with your skill level.

Novice sewists do not need an advanced machine with sophisticated features. Stick with a basic machine but realize that quality counts. Don't buy the cheapest machine available as an inexperienced sewist. Too often, these machines are poorly designed and cause more frustration in learning to sew. For sewists of all levels, beginner through advanced, make sure that you buy a machine that allows you to grow your skills. If you're going to invest in a quality machine, make sure that it offers enough features to let you expand your sewing abilities while meeting your current needs.

Review the level of new owner and maintenance support offered.

As you research the different machines online, it's easy to compare prices across various websites. Of course, it's tempting to buy from an online store due to the lower prices, but it's very important to look at the level of support that you will receive from the online store. Local sewing machine dealers offer new owner guide classes to help you learn the features of your machine, and they also offer maintenance support to keep your machine in top shape. Another benefit from buying from a local dealer is that you can try the machine before you buy it. It is usually worth the extra investment to work with a local sewing machine dealer when you consider the value of the return that you get from in-person support.

Must-have features.

For even the most basic projects, here are a few features that are must-haves for successful and enjoyable sewing:

- Needle up/down selection – This feature allows you to select whether the needle will stop in the up or down position when you stop sewing. The needle down position is especially helpful when it's necessary to pivot around a point or when sewing curves.
- LED lighting – It's hard to sew when you can't see what you're sewing. Make sure that you select a machine with adequate lighting.
- Needle position adjustment – When sewing precise seam allowances, it is preferable to be able to adjust your needle position to the left or the right of center to achieve the perfect seam.
- Automatic thread cutter – This is a feature that is a "nice to have" and not necessarily a need. If you sew frequently,



this is a feature that will save time when working on multiple projects.

- Needle threader – There are a variety of mechanisms that help you thread the needle. Unless you're an eagle eye with steady hands, you'll want to find a machine that helps thread the eye of the needle.

Budget.

In today's world, most machines are computers that sew, and their cost is similar to home appliances. To determine the amount of money that you are willing to spend on a machine, compare the different brands, models, and features. Look at online forums, social media sites, Consumer Reports, and major brand websites to compare the values and set your budget. Of note, most sewing machine dealerships offer special financing to help make your purchase more budget friendly. Also, be willing to consider buying a used machine at a sewing machine store. You can save a lot of money on a high quality machine that was gently used and traded in.

Sewing machines come in all shapes and sizes at a wide range of prices. Take your time to research and test a variety of machines to find the one that is best for you.





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- ✓ Quilting Threads
- ✓ Amanda Murphy Exclusive Pattern
- ✓ Fabric Kit
- ✓ Adjustable Ruler Foot with Slit #725
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How To *choose* Medicare Coverage

How to Choose between Medicare Advantage (Part C) and Medigap (Medicare Supplement) Medicare Advantage (known as Part C) Plans:

What They Offer: Medicare Advantage plans are offered by private insurance companies approved by Medicare. They provide all Medicare Part A (hospital insurance) and Part B (medical insurance) coverage, often with additional benefits such as prescription drug coverage (Part D, known as PDP), dental, vision, hearing services and gym memberships.

Pros: Medicare Advantage plans often include coverage beyond what Original Medicare (Parts A and B) offers. This can include prescription drug coverage (Part D), dental, vision, and hearing services, which are not covered by traditional Medicare. Out-of-Pocket Maximums: These plans typically have an annual limit on out-of-pocket costs for covered services, providing financial protection against catastrophic medical expenses.

Provider Networks: Most Medicare Advantage plans operate within provider networks, which can potentially provide easier access to care and coordinated services.

Additional Benefits: Some plans offer perks like gym memberships, telehealth services, quarterly over-the-counter allowances and wellness programs that are not available under Original Medicare.

Cons: Network Restrictions: Depending on the plan type (HMO most restrictive vs. PPO most flexibility), you may be limited to using doctors and hospitals within the plan's network.

Out-of-Pocket Costs: While costs can be lower overall, copayments, coinsurance, and deductibles can vary and may be higher for certain services.

Plan Limitations: Coverage rules, such as prior authorization for certain treatments or referrals to see specialists, may be more restrictive than under Original Medicare.

Medigap (Medicare Supplement) Plans:

What They Offer: Medigap plans operate alongside Original Medicare (Part A and Part B) to cover some or all the costs of copayments, coinsurance, and deductibles. They are standardized by the federal government, meaning Plan benefits are the same across different insurance companies but premiums can vary.

Pros: Medigap plans can help budget for healthcare costs because they cover many of the expenses not covered by Original Medicare.

Freedom of Choice: You can generally see any doctor or specialist who accepts Medicare, without worrying about network restrictions. During certain enrollment periods, such as the initial enrollment period when a beneficiary becomes 65 or during a guaranteed issue period, Medigap plans are guaranteed issue. This means insurance companies cannot deny coverage or charge higher premiums based on health conditions.

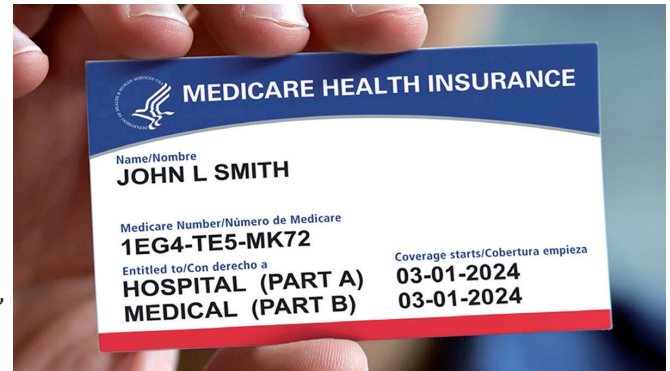
Cons: Medigap plans often have higher monthly premiums compared to Medicare Advantage plans. This can be a financial burden for those on fixed incomes or with limited resources.

Separate Prescription Drug Coverage: Medigap plans do not include prescription drug coverage (Part D), so you will need to enroll in a standalone Part D plan if needed.

No Additional Benefits: Medigap plans only cover services that Original Medicare covers. They do not typically have additional benefits such as dental, vision, or hearing coverage, which are often available with Medicare Advantage plans.

How to Decide: Consider Your Health Needs: If you have specific health conditions or need regular medical care, Medigap plans might provide more financial predictability.

Part A? Part B? Part C? Part D? Medigap?



Budget Considerations: Evaluate your monthly budget and how much you are willing to pay out-of-pocket for healthcare.

Preferred Providers: If you have doctors or specialists you prefer to see, check if they are in-network for Medicare Advantage plans or if they accept Medicare assignment for Medigap plans. Choosing a Medicare advisor can be instrumental in navigating the complexities of Medicare, understanding your options, and making informed decisions. Be Wary of Unsolicited Calls!

Considerations when choosing a Medicare advisor:

Certification: Ensure the advisor is certified and licensed to sell Medicare plans in your state. They should hold appropriate certifications such as AHIP (America's Health Insurance Plans) or other relevant credentials.

Seek Independent Advice: Consider consulting with a Medicare advisor before making any decisions about your Medicare coverage.

Plan Comparison: They should assist in comparing different Medicare Advantage, Medigap, and Part D plans to find the best fit for your needs and budget.

Avoid Sharing Personal Information: Do not provide personal information such as your Social Security number, Medicare number, bank account details, or other sensitive information over the phone unless you are certain of the caller's identity.

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- What to do if you are new to Medicare
- Loss of Employer Coverage
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How To *choose* Continued Adult Education

People never stop learning. It's a lifelong process. And continuing education can be an ideal path for those who want to keep that lifelong process going.

Continuing education, or adult education, often brings to mind returning to the classroom to update job skills, earn credit for promotion, or train for a new career.

But not all continuing education programs focus solely on job skills, certificates, and degrees. Some offer education opportunities designed for personal enrichment, allowing people to learn a new hobby or add to their knowledge of a favorite interest or activity.

REQUIRED TRAINING

For those who need to fulfill a training requirement or meet a certification standard in their careers, schools, universities, and professional organizations offer many different continuing education courses in a variety of settings.

Nurses, for example, need to maintain ongoing professional certification and even pick up new ones as they refine their area of specialization. In many fields, you may find yourself in need of further training to keep pace with new techniques and developments.

If this is the case for you, two important questions to consider are whether the course fulfills the necessary requirements, and if it's convenient in meeting your busy schedule.

Be sure the continuing education course you're considering will fulfill your obligation. In many cases, the instructor's background and course

curriculum need to be very specific in order to earn or renew a certification. Verify with your employer to be certain you have the right course.

Many adult education courses are offered on nights and weekends, providing flexible schedules for most anyone's routines and lifestyles.

Some programs also offer online or correspondence options. It can be a good option if it fits into your lifestyle.

But not everyone is a good fit for online training. You must be motivated and show initiative in order to complete the assignments. However, it is an increasingly common option because it is convenient, flexible and often more affordable.

PERSONAL ENRICHMENT

For those who are curious and inquisitive, and looking for ways to stay intellectually engaged, continuing education and lifelong learning programs, offered through schools and universities, community centers, libraries, arts organizations, and more, often provide opportunities at a lower cost and with less stress to complete homework or pass tests.

The Osher Lifelong Learning Institute at West Virginia University (OLLI at WVU), housed in the Mountaineer Mall in Morgantown, is one such program. OLLI at WVU offers over 200 non-credit online and in-person classes annually, designed for older adults, in the arts



and humanities, sciences, current events, health and wellness, and more. Classes are developed and taught by volunteers from the community who are passionate about their topics, avocations, and interests, and love to share their ideas. With an emphasis on social engagement as well as learning, OLLI also hosts field trips, social events, and discussion groups; offers numerous volunteer opportunities; and nurtures new friendships.

HEALTH BENEFITS OF LIFELONG LEARNING

"Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young."
– Henry Ford.

Whether your motivation for returning to the classroom is economical or job related, or simply for the fun of it, the health benefits of lifelong learning are well-documented. Keeping the brain healthy, as well as the body, can help lower stress, delay the onset of Alzheimer's and other dementias, and improve one's sense of self, belonging, and well-being.

Your next adventure begins here!

OLLI at WVU offers classes, workshops, and travels
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- Rekindle an Old Interest
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How To *choose* a Jeweler

JEWELRY THAT FEELS LIKE YOU — CARED FOR, CRAFTED, AND CHERISHED

Your jewelry tells a story — your story. It holds memories, milestones, and meaning that goes far beyond metal and stone. When it comes to preserving, understanding, or creating something new, you deserve more than a service. You deserve a thoughtful, personalized experience from start to finish.

BECAUSE TRUST MATTERS

Choosing a jeweler with a long-standing history means trusting a legacy built on craftsmanship, care, and community. Choose a trusted jeweler with deep roots in the community. John Kuehn has been proudly serving Morgantown as a GIA graduate gemologist since 1976 and comes highly recommended by generations of satisfied clients. Find a jeweler with GIA (Gemological Institute of America) credentials, and you get more than just beautiful jewelry. You get expertise, transparency, and a jeweler who truly understands both the science and the sentiment behind every piece.



APPRAISALS — GET TO KNOW YOUR PIECE

Even though anyone can write an appraisal, you want someone with GIA credentials. Maybe you are insuring a piece, managing an estate, or simply curious about what a family heirloom is worth. Whatever your reason, a written appraisal should give you more than a number — it should offer clarity and confidence. A good jeweler should provide you with straightforward, professional documentation and an explanation that includes accurate and specific details any insurance company will need to replace a jewelry item that has been lost.

CUSTOM JEWELRY THAT STARTS WITH YOU

You don't need to be a designer to bring something extraordinary to life — just a spark of inspiration and a story to tell. Whether you're reimagining a cherished heirloom, capturing the charm of a vintage style, or envisioning something entirely new, it all begins with a thoughtful conversation about what you love. Look for in-house skilled designers, like Katherine Spencer, to bring your ideas to life with care and precision, to guide you through each stage — from hand-drawn sketches to stone selection. The result is more than just a piece of jewelry: it's a deeply personal creation, beautifully crafted and rich with meaning.

REPAIR SERVICES THAT PUT YOU AT EASE

When something you love needs to be fixed, trust matters. You want to know where your jewelry is, who is handling it, and how it is being treated. Find a jeweler where all repairs are done in-house. Give yourself peace of mind and avoid unnecessary delays. Whether you need a ring resized, a chain shortened, a stone reset, or an heirloom brought back to life, you should be guided through the process step-by-step. Expect clear communication about what is needed, what it will cost, and when it will be completed so you can feel confident leaving it in trusted hands.

THIS IS YOUR STORY — WE'RE JUST HERE TO HELP TELL IT

Now that we have guided you to find a great jeweler, drop by Spencer and Kuehn Fine Jewelry Studio with a repair, get an appraisal, explore our custom designs or just come in to say hello. This is about more than jewelry. It's about feeling heard, respected, and taken care of. No pressure. No confusion. Just people who care about helping you.

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How to Revitalize Your Home: Your Guide to Stress-Free Kitchen and Bathroom Design

Thinking about a kitchen or bathroom remodel? It's an exciting prospect, but the idea of coordinating all the elements can feel overwhelming. At **Koval Supply**, a family-owned and operated business since the 1960s, we're here to tell you it doesn't have to be. We've been helping homeowners like you transform their spaces for decades, turning what can be a stressful endeavor into an enjoyable and rewarding experience.

Why Choose Koval Supply?

For over 60 years, our roots in this community have run deep. We've built our reputation on a foundation of trust, quality, and a genuine passion for bringing design dreams to life. What truly sets us apart is our incredible team of **six experienced designers**, each bringing a wealth of knowledge and creativity to every project.

Meet Our Lead Designer

Among our talented team is **Jackie Koval**, a name synonymous with design excellence. With over 30 years in the industry, Jackie's expertise extends far beyond aesthetics. She possesses a profound understanding of the intricate details that make a design truly functional and enduring. From seamlessly integrating plumbing and electrical systems to ensuring cabinets fit perfectly, Jackie's eye for precision is unparalleled. In fact, her reputation is such that even **contractors frequently seek her advice on complex installations!**

Our Approach: Making Design Easy and Enjoyable

We believe that the design process should be exciting, not intimidating. Our approach is collaborative and comprehensive, ensuring every detail is considered and every question answered.

- 1. Understanding Your Vision:** We start by listening. What are your needs, your desires, and your lifestyle? We take the time to understand your vision for your new kitchen or bathroom, discussing everything from aesthetic preferences to functional requirements.
- 2. Expert Guidance:** Our designers don't just create beautiful spaces; they create practical ones. We'll guide you through the myriad of choices, offering expert advice on materials, layouts, fixtures, and finishes that align with your budget and taste. We



know how to make all the components work together seamlessly, ensuring your new space is as efficient as it is stunning.

- 3. Beyond the Aesthetics:** A truly successful design considers more than just how it looks. Our team excels at the technical aspects, understanding how plumbing needs to be routed, where electrical outlets are most practical, and how to maximize storage and flow. This holistic approach means fewer surprises and a smoother installation process.
- 4. Fun and Engaging:** We strive to make the design journey genuinely fun! You'll find our team approachable, enthusiastic, and dedicated to making your experience positive from start to finish. We love what we do, and that enthusiasm is contagious.

Ready to Begin Your Transformation?

Whether you're dreaming of a gourmet kitchen for entertaining or a spa-like bathroom retreat, **Koval Supply** is here to guide you every step of the way. With our seasoned designers, decades of experience, and a commitment to making your project enjoyable, your dream kitchen or bathroom is closer than you think.

Contact us today to schedule a consultation and discover how easy and fun designing your new space can be!

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How To *choose* Farm Equipment

Choosing Farm Equipment

Depending on the acreage of your farm, choosing the right equipment can be a numbers game. Equipment that is too small can hinder your progress in the field, while oversized machinery can be too expensive.

The key to toeing the line between equipment that is too small or large for your farm is understanding your specific needs.

Where to Find Equipment

Before you settle on your next equipment purchase, first determine whether you will be buying new or used. Check your local newspaper for ads from equipment dealers and head to your local farm auctions. You may be able to find a quality used item that could save you thousands of dollars in the long run compared to buying new.

Lean on your local farming association or organization, as well. Other farmers are your best friend when it comes to finding out the best types of equipment, fair market value and sellers trying to unload their equipment. Find farmers who are operating farms at sizes comparable to yours. This approach can be the most practical way to start the buying process.

Negotiate Your Purchases

Let's say you opt for a used two-row cultivator from your local machinery dealer. Remember that buying farm equipment is just like buying a car - you should never pay full price. Don't be afraid to pull out your negotiation skills to get the best deal possible.

If a dealer is offering numerous rebates and discounts on new machinery, ask what they can do to help your final price on used equipment. It always counts to



research ahead of time to see what price range your equipment will likely fall into. Always stick with your budget goals, even if negotiating is required.

Spread Out Your Purchases

If you plan to buy multiple pieces of equipment, it may make the most sense to spread out your purchases over time. This can not only lessen the financial burden, but also can make it possible to find various deals throughout your buying cycle.

Farmers just starting their operations should plan to buy basic equipment initially and save the specialized items for the future, once the business has been established. Have a good understanding of your farm's strategies in regards to which crops you will grow and what kind of work is required on the land. This will help you prioritize your equipment purchases.

Knight's Farm Supply is a family owned business. We have been in business since 1955, having moved to our present location in March 1977.

We take care of all types of farmers and hobby farmers - we sell Massey Ferguson, New Holland, Woods equipment; LandPride, Krone, Kuhn, and Shaver post drivers; Echo and Shindaiwa mowers; Wallenstein, Kalmbach, Nutrea, Purina and Moormans feed; Blue Diamond attachments and Iron Craft rotary cutters, Weaver show supplies, baler twine, net wrap, silage wrap, barbed wire, hi-tensil fence and all fencing supplies; yellow pine treated fence posts; dry-shod and muck boots.

Our mechanics are Master certified to take care of your equipment after your purchase. Our knowledgeable parts people will have parts available for you.

We have an annual Open House in March and it is always super-busy with our discounts on parts, etc. We also have a Fall Savings sale in October.

We have received many awards for outstanding sales, parts and service.

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How To *choose* Menswear

Buying clothes is easier than ever before. But buying quality menswear is not always so easy.

Almost every retailer has an online store, but buying clothes requires more than simply selecting a garment for its appeal. You want to ensure clothes fit properly and the fabric is of the highest quality. Further, you may want the advice of a knowledgeable salesperson to guide your choices.

Choosing a quality menswear store can meet all these requirements. The best men's clothiers will carry a large array of garments for a variety of occasions, giving you plenty of options to help you look good at work or play.

Here are a few things to think about as you look for a store worthy of your business.

Selection

When choosing a clothing store, one of the first things to consider is whether the selection will match your needs.

If you prefer a specific designer, that will be an obvious place to start. Check to see if the store has your favorite brand.

But for many men, the overall look of the clothing is the most essential aspect. As well, a new wardrobe must fit your budget.

A good clothing store will

offer outfits at a variety of price points. Whether you are looking for a wool suit or a golf shirt, you should have a range of options available to fit your needs.

Value

Remember that you are looking for good value, which doesn't always mean choosing the lowest priced merchandise. High quality clothes will last a long time. They will look good after repeated washings without fading or falling apart. The fabric selected and dyes used can make a big difference in how items will look over time. When clothing starts to look tired, it will need to be replaced.

Consider the care instructions. Ironing may not be a problem for some men, particularly if they like the appearance of classic cotton. Many men, however, choose wrinkle-free or low-maintenance clothing that requires less effort. It is a valid option. Some of the best wrinkle-free pants and



shirts still offer that classy look without being labor intensive.

Service

Don't forget about customer service. Your interaction before and after the sale can make a big difference.

The best stores have employees who are helpful. These people will assist you without being pushy or arrogant.

If you want a customized fit - which is always the best option for men's clothing - look for a store that offers tailoring service.

Getting the pants or sleeve length customized for your body is one of the best ways to look professional and sophisticated. A fully tailored look is even better, giving you the confidence you need to move forward in your career.



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How To *choose* a Generator

No matter where you live, everyone experiences power outages from time to time. That's why investing in a powerful generator can bring you peace of mind, knowing you have instant access to power when outages occur.

Even if you rarely experience power outages, generators are useful for powering all sorts of tools and appliances without needing access to power outlets.

Generators come in a wide variety of sizes and power output. You can get a good idea of these capabilities online, but when it comes time to buy a generator, a free on-site estimate is the most accurate way to pick the correct size for your needs.

AUTOMATIC STANDBY GENERATORS

Automatic standby generators are on continuous standby, meaning that the generator can power itself on and off, regardless of whether you are home or not. Once a stop in the flow of electricity is detected, these machines respond instantly. They turn themselves on and begin supplying power.

Installed outside of your home, these generators are similar to central heating and air units. They are powered by liquid propane or natural gas. The generator supplies electricity directly to your home's circuit breaker.

Because they operate quietly and smoothly, they are not an annoyance or distraction to you or your neighbors.

PORTABLE GENERATORS

Portable generators are built to remain outside of your home. These mobile units are fueled by gasoline and manually operated.

Extension cords will make it easier to plug objects directly into the generator. These kinds of generators are usually cheaper than automatic standby generators.



STANDBY VS. PORTABLE

Despite the price difference, there are plenty of advantages to buying an automatic standby generator. Since automatic standby generators use natural gas and liquid propane, the cost of running this machine will be cheaper.

These units keep your house neat and clutter-free. Portable generators require numerous wires and extension cords running through your home. It is much easier to have power connected directly into your home's infrastructure.

Once power is restored, automatic standby units turn themselves off. There is no need to worry about shutting it off yourself.

DEDICATED SERVICE

Crites Electric has been installing and servicing generators for over 45 years. We provide free in-home estimates to properly size your unit to meet your needs, make sure your gas line is the proper size to support your generator, and check your electric service.

Crites has been recognized by Generac as a Premier dealer for 9

years. Crites Electric won Generac's Regional Dealer of the year that is given to one dealer from the East Coast and Canada. 2017 was the best year yet, as they won the prestigious CORE award, which is presented to one dealer in the continental United States.

Don't be caught wishing you had bought a generator the next time there's a power outage. We have generators in stock, and we have factory-certified technicians to meet your maintenance needs. Make sure your dealer is fully licensed and insured. Check with the WV Secretary of State and WV Attorney General's Office to make sure there are no complaints and the contractor is properly credentialed for the work to be performed.

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How To *choose* a Used Car Dealer

Choosing a used car dealer is a significant decision that can affect your overall car buying experience. While the stereotype of deceitful used car salespeople persists, many dealers are dedicated to honesty and customer satisfaction. A trustworthy dealer can guide you through selecting a pre-owned car with as much care as if you were buying new. A prime example of such dedication is Auto Max Preowned Vehicles, a family-owned business led by Jared Hartsock, who brings over 30 years of industry experience to the table.

Choose your vehicle

Before you start visiting dealerships, it's essential to have a clear idea of the type of vehicle you need. Whether you're looking for a sporty coupe, a spacious SUV, a rugged pickup truck, or a versatile van, knowing your preferences will save you time and effort. Auto Max Preowned Vehicles offers a diverse inventory, ensuring you'll find something that fits your lifestyle and budget.

Do your homework

Budgeting is a critical step in the car-buying process. Determine how much you're willing to spend and browse online car listings to get a sense of asking prices. At Auto Max Preowned Vehicles, you'll find competitive pricing and transparent deals, making it easier to stick to your budget.

Seek recommendations

Personal recommendations can be invaluable. Ask friends and family members about their experiences with used car dealers. If someone you trust has had a positive experience, it's worth considering that dealer. Jared Hartsock and his team at Auto Max Preowned Vehicles have built a solid reputation for reliability and customer satisfaction,



often receiving high praise from repeat customers.

Schedule appointments

Once you've shortlisted a few vehicles, call ahead to schedule an appointment. This approach allows you to have dedicated time with salespeople who can answer your questions about financing options and extended warranties. At Auto Max Preowned Vehicles, the team, led by the hardworking and dedicated Jared Hartsock, is always ready to provide personalized assistance and ensure you have all the information you need.

Visit dealerships

Seeing the dealership in person is crucial. When you visit Auto Max Preowned Vehicles, you'll be greeted by a friendly, family-oriented team that takes pride in offering a stress-free car buying experience. Take your time to inspect the vehicles, ask about their maintenance history, and take notes. Remember, there's no rush to make a decision on your first visit. Collect business cards and compare your options.

Evaluate customer reviews

After visiting the dealerships,

take some time to read customer reviews online. Look for feedback on the dealerships that impressed you the most. Positive reviews and testimonials can reinforce your decision. Auto Max Preowned Vehicles consistently receives high ratings for their exceptional customer service and quality vehicles.

Trust Auto Max Preowned Vehicles

Finding the right used car dealer is crucial to ensuring you drive away in a vehicle that meets your needs and expectations. At Auto Max Preowned Vehicles, the commitment to excellence is evident in every interaction. Jared Hartsock, who started as a salesman and worked his way up to owning the family business, embodies the values of hard work, integrity, and customer care.

Choosing Auto Max Preowned Vehicles means partnering with a dealer who genuinely cares about your satisfaction. Jared and his team stand behind their sales, offering reliable vehicles and exceptional post-purchase support. Visit Auto Max Preowned Vehicles today and experience the difference of working with a dedicated, family-owned business that treats every customer like family.

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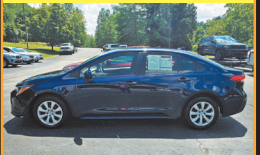
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How To Heal A Wound

Proper wound care is essential for promoting healing and preventing complications. Monarch Wound Care is dedicated to providing exceptional treatment and management for a wide range of complex wounds, including those associated with diabetic foot, venous and arterial ulcers, pressure injuries, non-healing wounds, skin tears, surgical wounds, swelling conditions like edema and lymphedema, and more!

Expertise You Can Trust

Employing a multidisciplinary approach, Monarch Wound Care integrates advanced medical techniques with holistic patient care to promote healing, prevent complications, and enhance the quality of life for patients. A key focus of the clinic is limb salvage, aiming to prevent amputations and preserving patients' mobility.

Our clinic is owned and operated by Jacqueline Gay DPT, CWS. Dr. Gay is a Certified Wound Specialist (CWS) accredited by the American Academy of Wound Healing Societies with over 22 years of experience. She ensures our clinic adheres to the highest treatment standards set by the World Union of Wound Healing Societies in all clinical decision-making processes.

We are also proud to have our Kathi Scholz, CRNP, as a key member of our team who helps manage our biologic wound dressing applications.

Advanced Treatment Options

In healing any wound, the first step is to accurately identify the type of wound. Not all wounds are the same. Each one has its own cause, severity, and healing challenges. A diabetic ulcer, for example, needs different care than a pressure injury or a surgical wound. That's why effective treatment must be tailored to the specific type and condition of the wound. Effective wound care management includes cleaning the wound, applying appropriate dressings to keep the wound moist and protect it



from infection, and regularly debriding dead tissue when necessary to promote healing.

At Monarch Wound Care, we go beyond the basics by offering a suite of advanced healing technologies not available at any other clinic in the area. These tools allow us to personalize treatment and improve outcomes, especially for chronic or non-healing wounds. These include **Anodyne Monochromatic Infrared Light Therapy**, which uses infrared light to increase circulation and reduce pain, particularly beneficial for patients with neuropathy or poor blood flow. We also offer **Sanuwave UltraMIST** and Misonix SonicOne, ultrasound therapy devices that deliver low-frequency ultrasound waves to the wound bed, stimulating tissue regeneration and reducing inflammation.

We also utilize **Biological Wound Dressings**, which are especially effective for chronic wounds that have stalled in healing, as they provide essential nutrients and a scaffold for new tissue growth while reducing the risk of infection.

For patients needing custom offloading or protection, ActivArmor provides

breathable, waterproof, and fully customized wound shielding, ideal for protecting wounds while maintaining mobility and hygiene. Additionally, we provide Custom Compression garments tailored to each patient's needs, which are essential for managing venous insufficiency, lymphedema, and other conditions that often prevent wounds from healing properly.

Compassionate Care for the Whole Person

At Monarch Wound Care, we treat the whole person, not just the hole in the person. This means addressing the underlying causes of wounds and providing holistic care that includes patient education and support. We accept all insurances and treat everyone regardless of their ability to pay. We believe that everyone deserves access to high-quality wound care. Contact Monarch Wound Care for expert, compassionate wound healing services. Our dedicated team is here to provide the highest standard of care and support for all your wound care and swelling needs. Visit our website monarchwoundandlymph.com for patient testimonials and pictures of real wounds we have healed!

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How To *choose* a Monument

Every monument tells a story. A story of life, a story of tribute, a story about our loved ones. Just as people plan for their funerals, many families are planning and designing their monument. This gives you the opportunity to reflect beliefs, values and meaningful accomplishments, giving your family the chance to create a long-lasting personal statement.

Whether you are choosing a monument for yourself or for a loved one, purchasing a monument doesn't have to be difficult. Monuments come in all shapes, sizes, colors and price points with many options for personalization. To find a perfect monument for your loved one, you first need to choose an excellent monument company. Here is some guidance from **Lang Monument Company**.

Selection

The best monument companies have a wide selection of monuments onsite. At Lang Monument we have approximately 100 onsite to look at with new deliveries coming every month. Purchasing an in-stock monument simplifies the process by allowing you to see the stone in person. This also reduces the completion time by about 1/3 of a special order. If you don't see what you are looking for in our showroom, we can special order to meet your needs. Special orders do take a bit longer, however, scaled drawings are provided to ensure accuracy with as many edits and changes necessary to make it perfect.

Monuments are granite. It's long lasting, beautiful and durable. Monuments come in different colors and textures, making each piece of granite unique. Sandblasting and custom hand-etchings of in stock monuments are completed onsite at Lang Monument, personalizing the experience and reducing wait time for completion.

Lang Monument offers a wide variety of in stock markers & monuments varying in prices. A deposit begins work with the balance due upon completion. We also offer interest-free financing and accept all major credit cards.

Knowledge

Lang Monument Company is a 5th generation family business, established in



1874. Rob and Paula Lang are the current owners and operators. Rob started working at the family business with his dad and Uncle Fred during college in 1992 and proceeded to take ownership in the early 2000's. With over 30 years of experience, Rob is very knowledgeable and can answer any questions you may have, making it easy and simplified to pick out the perfect monument for you and your loved ones.

Service

Choose a monument company that has been in business for many years. Established in 1874, Lang Monument Company is located at 812 Don Knotts Blvd, Morgantown, WV 26501 and has been at this location since 1948. Visit our showroom with over 100 monuments on display. We offer a completion time of 45 days or less on in-stock monuments. Stop in or schedule an appointment and Rob will answer all your questions even if you have a monument that was previously purchased elsewhere. You should never experience pressure when picking out a headstone. We will provide you with a written quote that is good for 90 days allowing you time to continue to ask questions and discuss with your family. Every purchase at Lang Monument Company is backed by our

lifetime guarantee, from flower vases to quality of granite to our 18" deep concrete foundations. **If Lang Monument Company does it, we guarantee it.**

Customization

Traditional headstones are still most commonly chosen. However, you have the option of customizing a monument in any way, including, symbols, verses, quotes, pictures, porcelain and etched including custom scenes. Bring us your picture or idea and we can hand-etch it onto a monument for you. If you have something in mind, simply ask Rob.

Other Services

At Lang Monument, we are a full-service monument company. We offer every aspect of monument services, from full-service installation, completing lettering on existing monuments, cleaning, releveling, monument repairs, drilling and mounting of flower vases, pictures and bronze plaques. We also offer plaques and sandblasting for signage, home and business addresses, and dedications.

Thank you for considering Lang Monument Company when choosing a monument and allowing our family to be of service to your family.

Lang Monument Co.



5th GENERATION SINCE 1874

Celebrating 150 years of family business

304-296-4645

**812 Don Knotts Blvd
Morgantown, WV 26501**



How to Choose a Senior Living Community

Your Summer, Simplified

Choosing a senior living community is a big decision, one that impacts your lifestyle, health, and happiness. Whether you're planning for yourself or a loved one, it's important to find a place that feels like home while also offering the services and support you need. As you explore your options, here are a few key things to keep in mind and why so many choose

The Village at Heritage Point in Morgantown, West Virginia.

1. CONSIDER LIFESTYLE AND INDEPENDENCE

Look for a community that encourages residents to stay active, social and independent. At The Village at Heritage Point, residents enjoy a maintenance-free lifestyle in beautifully appointed apartments, with access to wellness programs, cultural events and plenty of social opportunities. It's the perfect balance of freedom and support.



2. EVALUATE THE LEVELS OF CARE

Your needs may change over time, so it's helpful to choose a community that offers a continuum of care. The Village at Heritage Point includes independent living and The Suites for those who need personalized assisted living services all on one campus, with compassionate staff who treat residents like family.

3. TOUR THE AMENITIES

Amenities matter. From chef-prepared meals and housekeeping to a library, fitness center and scheduled transportation, Heritage Point offers everything you need for a comfortable, enriching lifestyle. Step outside and you'll find a serene campus with a large pond, flat, paved walking paths, and beautifully maintained grounds that invite you to stroll, relax, or simply enjoy the fresh West Virginia air. It's the perfect setting to stay active, connect with nature and feel at home.

4. ASK ABOUT COMMUNITY CULTURE

Feeling connected is essential. At The Village at Heritage Point, the warm and welcoming atmosphere makes it easy to



build friendships and feel at home. Residents and staff alike create a community rooted in respect, engagement and care.

5. LOCATION, LOCATION, LOCATION

Situated in the heart of Morgantown and affiliated with Vandalia Health Mon, The Village at Heritage Point offers convenient access to top-tier healthcare, shopping and local attractions with the natural beauty of West Virginia right outside your door.

SCHEDULE A TOUR TODAY

When you're ready to take the next step, visit Heritage-Point.com or call 304-285-5575 to schedule a personal tour. Discover why so many seniors choose The Village at Heritage Point, where community, comfort and peace of mind come together to create the lifestyle you deserve.



Summer, Simplified

Effortless Senior Living at The Village & The Suites at Heritage Point

This summer, embrace a lifestyle where every detail is handled for you. At The Village (Independent Living) & The Suites (Assisted Living) at Heritage Point, we offer:

Maintenance-Free Living: No more chores - just enjoy your day.

Planned Activities: From outdoor fun to chauffeured trips, your summer is filled with adventure.

Serene Environment: Relax by the pond, stroll through manicured gardens, or sip iced tea on the patio.

Experience the freedom to enjoy your summer to the fullest with luxury senior living in Morgantown, WV.



Call 304-285-5575 or visit
Heritage-Point.com
to learn more.



The Village
at Heritage Point

Mon Health Vandalia Health

CONI & FRANC

Voted 2025 Best of Morgantown &
Voted Best of West Virginia 2024



www.coniandfranc.net



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