



Warren Weekly

Your Hometown Newspaper

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WARREN IN 46792

FREE!

PO Bo 695, Warren IN 46792 • 260/375-3531 or 260-375-6290 • Fax 260/2472426 • email: wwkly@citznet.com

Thought for the Week: What's the use of worrying? It never was worthwhile. George Asaf

AFFORDABLE HEALTH SCARECROW FESTIVAL

SCREENINGS

Residents living in and around the Warren, Indiana can learn about their risk for cardiovascular disease, osteoporosis, diabetes, and other chronic, serious conditions with affordable screenings by Life Line Screening. Warren United Church of Christ will host this community event on 9/1/2015 The site is located at 202 East 2nd St in Warren

Screenings can check for:

- The level of plaque buildup in your arteries, related to risk for heart disease, stroke and overall vascular health.
- HDL and LDL Cholesterol levels
- Diabetes risk
- Bone density as a risk for possible osteoporosis
- Kidney and thyroid function, and more

Screenings are affordable, convenient and accessible for wheelchairs and those with trouble walking. Free parking is also available.

Packages start at \$149, but consultants will work with you to create a package that is right for you based on your age and risk factors. Call 1-877-237-1287 or visit our website at www.lifelinescreening.com Pre-registration is required.



Forms are Available at www.warrenweeklyindiana.com for Birth, Wedding, Anniversary, & Engagement Announcements, and Classifieds and Subscriptions.

Warren's Scarecrow Festival downtown Friday, October 30, 6-8pm.

THE CORN AND BEANS ARE TURNING BROWN

AND SCHOOL-BELL-SOUNDS MAY CAUSE A FROWN

SCARECROW FUN WILL SOON BE FOUND

WHEN KIDS AND ADULTS PARADE AROUND

AT THE SCARECROW FEST, DOWNTOWN!

Come join in on the fun at Warren on Friday, October 30 from 6-8pm. Start creating your Scarecrow and concocting your tastiest chili brew! The costume parade kicks off the Scarecrow Festivities at 6pm at the corner of 3rd and Wayne Street and stay in town for Family-Friendly activities and treats!

The Warren Area Chamber of Commerce sponsors the Scarecrow Festival and encourages local businesses and organizations to participate in the Scarecrow Festival. Please provide a family-friendly booth, organize a free game or activity and have treats ready for the trick-or-treaters! Contact Marcy @ 260-375-2656 for your booth location.

Scarecrow and Chili entry forms are due by October 23. Entry forms will be out at Bolinger's Propane/Warren Service & Supply, MarkleBank, PNC Bank and the Warren City Building soon! Chili & drinks will be available. If Monstrous Rains, the event will be moved to the KBC Center.

DO YOU ENJOY

BOWLING?

Do other people at your Church enjoy bowling? The Bowling Center of Bluffton has a Monday Night Church Bowling League. This league welcomes Church teams, of 4 or more players, from the area. This is a coed Adult league, for 4 Bowlers each Monday Night starting at 7:45 P.M. A team may have an unlimited roster, and can substitute weekly, but only 4 bowlers compete each league night. Each Bowler creates an average score for 3 games and has a handicap which adds to the team score.

The weekly bowling fee for each team is only \$11.00/bowler for four bowlers/team (\$44/team). The Bluffton Bowling Center serves great food and snacks.

The League will start August 24, 2015 (two Monday Nights before Labor Day) and continue 34 weeks through April 18, 2016. This is a great opportunity for Bowling fun and fellowship with other bowlers from your church and other area churches.

For more information, you can contact Stan Kunkel at the Bowling Center 1231 South Scott Street (260) 824-9966 or Terry Daniels at the Warren Pharmacy (260) 375-2135.

BANNER AUCTION

The Splash on the Wabash Rain Barrel Auction is scheduled to begin on FACEBOOK on Monday, August 24th at 8:00 a.m. The steering committee for Splash on the Wabash recently announced that they have cancelled the river actives for the 2015 event due to factors associated with

the excessive rains and flooding issues this season in Huntington County and its impact on the Wabash River area.

This year eight rain barrels were painted by local artists and nonprofit organizations. Those responsible for the artistic designs on the barrels are: Kids Kampus/Pathfinder Services, Pathfinder Services, Inc., Rose Meldrum, Meghan McElhaney, Elyse Schuler, Ann Freds/Joellen Morris, Betty Wallace and Giggabugby/Ann Richards. The barrels are currently on display at Lake City Bank in Huntington.

Anyone interested in purchasing a rain barrel will have the opportunity to participate in the upcoming silent auction that begins Monday August 24 at 8:00 a.m. All bidding will take place on the Splash on the Wabash Rain Barrel Auction page on Facebook. The bidding will officially end on Tuesday, September 8th at 4:00 p.m. All instructions for the online bidding can be found on the Rain Barrel Auction page.

The link to the Rain Barrel Auction is <https://www.facebook.com/splashonthewabashrainbarrel>

Those bidders who do not participate in Facebook will have the option to place bids by calling Debbie Dyer @ 260.356.8874 or Paula Whiting @ 260.578.6220. They will post your bid on the Facebook Rain Barrel Auction Page for the barrel for which you are bidding. You will receive a confirmation call letting you know that your bid has been accepted or was lower then the current bid. Phone call bidders will need to provide their contact

information on voice mail if no one is available when you call. Contact info required from those phoning in a bid is phone/cell number and full name.

A big thank you to the sponsors of this year's rain barrels: Bippus State Bank, C & M Engraving and Apparel, Dyer Health & Wellness, First Federal Savings Bank, Hickory Creek, Insurance Services, Joseph Northrop, Mettler Agency, Novae Corporation, Pizza Junction, Teachers Credit Union, Wall Legal Services.

Winners of the bidding will be able to pick up their barrels at Lake City Bank at 1501 N. Jefferson in Huntington on Tuesday, September 9 through Friday, September 11th between the hours of 9-5.

Cash or checks will be accepted. Checks should be made out to Forks of the Wabash-Splash on the Wabash.

All bids must be in dollar increments. Auction winners will be announced by September 9 and winning bidders will be contacted via Facebook message or by phone.

REOPENED

The campground and boat ramp at J.E. Roush Lake Fish & Wildlife Area in Huntington have re-opened after being closed due to flooding.

Camping costs \$12 per night for primitive sites and \$15 for electric sites. Campers should self-register at the campground entrance.

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WARREN WEEKLY • Owner/Publisher: Nicki L. Zoda
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Phone: (260)375-3531 or 1-877-811-9089 **FAX:** (260)-375-7007
e-mail: wwkly@citznet.com

WARREN WEEKLY is a free paper for the Warren, Indiana area. It is distributed every Friday to rural postal patrons of Warren, Liberty Center, and Van Buren, Indiana. The Warren Weekly is available at Warren Market, Dollar General, and next to the Post Office in downtown Warren, along with various other businesses. The Warren Weekly is also available at Hemmick's Hardware, Circle K and Time Out Tavern in Van Buren. Total circulation is 3000.

It is sent anywhere in the Continental United States for three (3) months for \$12.50, six (6) months for \$24 or \$48 for one year. Mail name, address, and payment to WARREN WEEKLY at: PO Box 695, Warren, IN 46792. Or you can request a digital copy (by e-mail) at a cost of \$24 per year.

Deadline for news and/or advertising is 10:00 a.m. Tuesday, for that week's edition. Call if you need something in but won't have it here on time.

Leave news and/or advertising at PJ's Flower and Gift Shop or mail to PO Box 695, Warren.

WARREN WEEKLY will make every effort to see that all advertising copy is correctly printed. The firm assumes no financial responsibility for typographical errors in advertising, but will gladly reprint without charge that part in which an error may occur, provided that it is reported within five days of publication.

The publisher takes no responsibility for statements or claims made in any advertisement.

Kudos, Kicks & Karats



THE UPTOWN GARDENER by Ruth Herring

Another August has nearly passed us by. We are most assuredly moving on fast time. School has started and I do enjoy seeing the school bus pass by to pick up kids at day care, maybe it is because the g grand is riding the 'BIG OLE YELLER BUS' as she calls it.

I sit out back on the patio and look at the flower bed and it is beginning to look a bit sad and very neglected but I think it is from to much rain we had over the summer. Many things just turned brown and died. Hope next year is better. Some have told me even the zucchini are not doing well. Didn't think you could hardly kill zucchini unless the beetles got into them.

I found a good recipe for zucchini bars and I modified it a bit and turned out rather good. It takes 1/2 cup brown sugar, 1/4 cup softened butter, 1 egg, 1 teaspoon vanilla, 1 cup flour (I used 1/2 cup and 1/2 cup whole wheat flour), 1 teaspoon soda, 1/2 teaspoon vanilla, 1 cup shredded zucchini (I used 1/2 cup zucchini and 1/2 cup shredded carrots), 1/2 cup nuts. Mix sugar and butter add egg and vanilla, add flour, cinnamon, soda, last add zucchini (and Carrots) nuts. Bake in an oiled 8 or 9 inch pan at 350 for 25-30 minutes. Ice with a cream cheese icing but is good without any.

Also while veggies are plentiful I make a salad of diced tomatoes, green bell peppers, onion, zucchini, pickles and what ever is in the garden that is good eaten raw. I make a dressing of 1/2 cup sugar, 1 teaspoon celery seed, 1/3 cup vinegar 1 teaspoon mustard, 1/2 teaspoon paprika, 1 tablespoon dried onion, mix well in blender and slowly add 1 cup oil and blend for at least 1 minute. Pour a small amount over veggies and refrigerate a few hours to marinate. Dressing also good on other salads. Adding 1/2 teaspoon poppy seed gives it a nice poppy seed dressing.

Have a happy day.

Sheldon's Place

Publishing

Fun, Family Friendly stories in PDF, Kindle and ePub formats.

Check out [A Fairy Tail!](#)
It's a coloring book for all ages.

www.sheldonsplace.com

Zeller Construction

Owner: Larry Highley
375-3477 or 260/359-2331
Pole Barns, New Homes, Remodeling, Garages, Siding,

D & D BIKE

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 1-800-356-4440
 Downtown Warren

This Space Available.
Call the Warren Weekly for more info.

CITIZENS TELEPHONE CORPORATION
 375-2111
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HERITAGE POINTE
A UNITED METHODIST MEMORIAL COMMUNITY

P O Box 326
801 Htgn Ave
Warren, IN 46792
UMMH.org
260-375-2201

This Space Available.
Call the Warren Weekly for more info.

**ASBURY CHAPEL
UNITED METHODIST**
 8013W 1100S - 90, Montpelier
 Phillip Freel Jr, Pastor

Worship 9:30 a.m.
 Sunday School 10:30 a.m.
 Wed Carry-in & Fellowship 6:30 p.m.

BANQUO CHRISTIAN CHURCH
 8294S 900W 35
 Brad Kelly, Pastor

Sunday School 9:30 a.m.
 Worship 10:30 a.m.
 Wed. Bible Study 6:30 p.m.
 Thurs. Kings Kids 6:30p.m.
 BYG Youth Svc. (2&4Sun.) 6:00p.m.
 CWF Ladies (3 Tue) 6:00 p.m.

BOEHMER UNITED METHODIST
 Rev. Barry Humble, Pastor
 Denise Heininger, S.S. Supt.
 Sunday Worship 9:30a.m.
 Sunday School 10:45a.m.

CENTRAL CHRISTIAN CHURCH
 Van Buren, Indiana 765-934-2199
 Pastor - Heath Jones
 Youth Leader - Kelly Jones

Worship 9:30 a.m.
 Sunday School 10:40 a.m.
 Adult Bible Study Sun 6:30p.m.
 Youth Group Sun 6:00p.m.

Handicap Accessible
 Little Panther Preschool 765.934.2099
**HEALING WATERS MINISTRY —
MAJENICA**
 Pastor Wayne Couch
 260/224-3376

Sunday Prayer 9:15 a.m.
 Sunday School 9:30 a.m.
 Worship Service 10:30 a.m.
 Wednesday Bible Study 6:00 p.m.
 Sunday Evening Service 6:00 p.m.
Daycare provided during Worship Service

DILLMAN UNITED BRETHREN
 8888S 1100W-90, Warren 375-2779
 Matt Kennedy, Pastor
 Worship Service 9:00a.m.
 Sunday School 10:00a.m.

HANFIELD UNITED METHODIST
 101 N 400 E - Marion 765/664-8726
 Timothy Helm, Senior Pastor
 1st Worship..... 8:30 a.m.
 Sunday School 9:45 a.m.
 2nd Worship..... 11:00 a.m.

THE NEW BEGINNING
 SR 218, 2 1/8 mile west of Poneto
 Steve Sutton, Pastor
 765/728-2065 for more info
 Sunday Worship..... 10:30a.m.
 Thursday Prayer Meeting 7:00 p.m.

NEW HOPE MINISTRIES
 9019 S 300 W - Warren Indiana
 Jim Graham, Pastor
 260/494-6753 260/489-1456
 260/375-4224

Sunday School..... 9:30am
 Morning Worship 10:30am
HERITAGE POINTE
 Sunday Morning Worship 9:30 a.m.
 OTHER SERVICES BY ANNOUNCEMENT
 Tues, Thurs, Fri & Sat
 Chapel Services 9:00 a.m.

**HILLCREST
CHURCH OF THE NAZARENE**
 375-2510

Rev Mark Davis
 Bus Service 375-2510
www.hillcrestnazchurch.org
 Sunday School 9:30 a.m.
 Worship 10:30 a.m.
 Evening Worship..... 6:00 p.m.
 Youth Group (Wed.)..... 6:00 p.m.
 Wed. Midweek Service..... 6:30 p.m.

SOLID ROCK UNITED METHODIST
 485 Bennett Dr, Warren, IN
 375-3873

Paul Burris, Pastor
 Sunday School 9:00 a.m.
 Worship Service 10:00 a.m.

LANCASTER WESLEYAN
 3147 W 543 S, Huntington
 468-2411

Doug Sharrard, Pastor
 Pam Thompson, S.S. Supt.
 Sunday School 9:30 a.m.
 Worship 10:30 a.m.

Wednesday:
 CYC/Teen/Adult Meetings 7:00 p.m.

LIBERTY CENTER BAPTIST CHURCH
 694-6622

Aaron Westfall, Pastor
 Sunday School 9:00 a.m.
 Fellowship 9:55a.m.
 Worship 10:15a.m.
 Wed. Bible Study 7:00 p.m.

**LIBERTY CENTER
UNITED METHODIST CHURCH**
 Pastor Chad Yoder
 Morning Worship9:30 a.m.
 Sunday School 10:45 a.m.

MCNATT UNITED METHODIST
 375-4359
 Bill VanHaften, Pastor
 Lois Slusher, Supt.
 Coffee Fellowship..... 8:30 a.m.
 Worship 9:15 a.m.
 Sunday School 10:30 a.m.

Bible Study - Wed. 7:00 p.m.
MT. ETNA UNITED METHODIST
 260/468-2148 Sr 9 & 124
 Rev. Michael Gallant - "Pastor Mike"
 Multi-Generational Worship 9:30 a.m.

Fellowship 10:30 a.m.
 Sunday School 10:45-11:30a.m.
 Sunday Youth 6-7:30 p.m.
Come as you are for all services

**PLUM TREE
UNITED CHURCH OF CHRIST**
 375-2691

Jill Miller, Pastor
 Sunday School9:30 a.m.
 Worship10:30 a.m.

**SALAMONIE
CHURCH OF BRETHREN**
 468-2412

Mel Zumbrun, Pastor
 Worship9:30 a.m.
 Church School 10:45a.m.

UNITED CHURCH OF CHRIST
 375-2102

Pastor Scott Nedberg
 Youth Pastor - Pastor Heather Parsons
 Sunday Worship..... 9:30 a.m.
 Contemporary Service - Wed 6:30 p.m.
 Junior Church 10:00 a.m.
 Sunday School 10:30 a.m.
 Youth Meetings-Wed 6:30 p.m.

Communion 1st Sunday of the Month
VB CHURCH OF THE NAZARENE
 765/934-3321 Parsonage
 Jeff Slater, Pastor
 Jim Knight, Superintendent
 Sunday School 9:30 a.m.
 Adult Worship 10:30 a.m.
 Children's Church 10:30a.m.
 Evening Praise Hour..... 6:00p.m.
 Hour of Power (Wed) 7:00p.m.

VB UNITED METHODIST CHURCH
 765-934-1431
 Pastor Cindy Osgood
 Worship Service 9:30 am
 The Highway (2nd Service)..... 11:00 am
 Sunday School 10:30am
 Not Home Alone - Wed 2:30 pm
 Prayer-Bible Study (Thur) 7:00 pm
 UMW 2nd Wed 7:00 pm
 Little Ones Book Club 1st Tue 10:00 am
 Just Older Youth 3rd Tue 12:00 pm
 The Loft (Youth 7th-12th) Sun ... 5:00pm
www.vanburenumc.org

WARREN CHURCH OF CHRIST
 375-3022
 Ethan T Stivers, Minister
 Ben Renkenberger, Youth Minister
 Tara Bower and Melinda Haynes - Secretaries
www.warrenchurchofchrist.org
 Fellowship9:15 a.m.
 Worship & Communion9:30 a.m.
 Sunday School11 to 11:40 a.m.
 Youth: (Start back up in the fall)
 K-5th grade, Mon 6-7pm
 Jr/Sr Hi, Sunday 6-7:30pm

WARREN 1ST BAPTIST CHURCH
 Corner of N. Wayne & Matilda Sts.
 Senior Pastor Rev. Bill Fisher
 Directors of Student Ministries
 Peter & Mindy Fairchild
 Sunday School9:00 a.m.
 Sunday Worship10:00 a.m.
 Youth Group: Grades 3-5 4-5:30p
 Grades 6-12 5:30 - 7p

WARREN WESLEYAN CHURCH
 375-2330 6th & Nancy Sts. Warren
 Rev. Allen Laws, Pastor
 Wesley Welch, Supt.
 Sunday School9:30 a.m.
 Worship 10:15 a.m.
 Wed Bible Study 6:00 p.m.

FARRVILLE COMMUNITY CHURCH
 Pastor Richard Ladouceur
 11044 E 200 N, Marion, IN
 765-934-3609
 Sunday Worship..... 10:30 am
 Sunday School Classes9:30 am
 Youth Group6:00 pm
 Sunday Adult Bible Study..... 6:00 pm
 Thurs. Bible Study7:00 pm

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 Sunday School9:00 a.m.
 Sunday Worship10:00 a.m.
 Youth Group: Grades 3-5 4-5:30p
 Grades 6-12 5:30 - 7p

WARREN WESLEYAN CHURCH
 375-2330 6th & Nancy Sts. Warren
 Rev. Allen Laws, Pastor
 Wesley Welch, Supt.
 Sunday School9:30 a.m.
 Worship 10:15 a.m.
 Wed Bible Study 6:00 p.m.

FARRVILLE COMMUNITY CHURCH
 Pastor Richard Ladouceur
 11044 E 200 N, Marion, IN
 765-934-3609
 Sunday Worship..... 10:30 am
 Sunday School Classes9:30 am
 Youth Group6:00 pm
 Sunday Adult Bible Study..... 6:00 pm
 Thurs. Bible Study7:00 pm

WARREN 1ST BAPTIST CHURCH
 Corner of N. Wayne & Matilda Sts.
 Senior Pastor Rev. Bill Fisher
 Directors of Student Ministries
 Peter & Mindy Fairchild
 Sunday School9:00 a.m.
 Sunday Worship10:00 a.m.
 Youth Group: Grades 3-5 4-5:30p
 Grades 6-12 5:30 - 7p

WARREN WESLEYAN CHURCH
 375-2330 6th & Nancy Sts. Warren
 Rev. Allen Laws, Pastor
 Wesley Welch, Supt.
 Sunday School9:30 a.m.
 Worship 10:15 a.m

AREA NEWS

GOLF OUTING

2015 Warren Volunteer Fire Department Golf Outing at Dogwood Glen Golf Course September 19 @ 8:00 a.m.

It's time to get your team signed up for the annual Warren Volunteer Fire Dept. Golf Outing! Stop by the Dogwood Glen clubhouse or Warren Service & Supply to sign up. It will be a scramble consisting of 15 teams. Food, door-prizes, etc. are included. Cost per team is \$220.00 (55.00 per person). Dues must be paid in full to reserve a team.

Also, anyone wanting to sponsor a hole for \$25.00 or donate giveaways are always appreciated. This outing is one of many fundraiser's the department does to help fund new gear and equipment to help us serve the community.

Any questions, please contact one of your local volunteer firefighters or contact Shane Wright @ 765-661-6227.

HOLE IN ONE

Dan Poulson scored a Hole-in-One in the Thursday August 13th Senior League. Dan used a nine iron on the 95 yard #6 par 3 to Ace the hole. Witnesses were Dick Hinton, John Morrison, Bob Herring. This is the second Ace for Dan at Dogwood Glen. Congratulations Dan.

ANNUAL MEETING

The Grant County 4-H Council will hold its Annual Meeting on Monday, August 24 at 7:00 p.m. in the Community Building, Grant County Fairgrounds.

SOUJOURNER CONCERTS

On September 5, McNatt Church will be having Soujourner in Concert at 7:00 p.m. Soujourner is a Southern Gospel Group.

On September 6, Liberty Center Baptist Church will have Soujoner in concert at 10:00 a.m.

BASEMENT NOTES

Bargain Basement will have a 1/2 price sale on seasonal apparel and 1/2 price on regular houseware items priced one dollar or more August 21 & 22.

We will be closed Labor Day weekend. The Bargain Basement will be set up for fall and winter shopping the weekend of September 11 & 12.

So, come in and get real bargains and help us out so we will have less to pack up.

SPECIAL OLYMPICS

BOWLING

Huntington County Schools Special Olympics bowling begins on Saturday, August 22 at 3:00pm at Rainbow Lanes in Huntington.

To be eligible to compete in Huntington County Schools Special Olympics, individuals must at least 8 years and have been identified as having an intellectual disability.

Parents are encouraged to attend the first practice to complete necessary paperwork. Families and friends are also encouraged to attend all practices to cheer on the athletes.

Practices continue through August, September and October with the regional meet in Fort Wayne on November 7. Athletes must bowl a total of 12 practice games to qualify for the regional meet.

For more information, please contact Keith and Nancy Hartley at 672-8316.

GREEN LEAF WINNER

The fluid flow experts of Green Leaf, Incorporated, a Fontanet, Indiana manufacturer of agricultural products, Tractor Supply Company and Indiana 4-H Youth Development are pleased to announce Hunter Ginger of Keystone as the Wells Co. 4-H Fair Tractor Supply 4-H Bright Futures Award winner.

During the Wells Co. 2015 4-H Fair, held July 11-16, Hunter Ginger was named the 4-H winner in gardening and in addition was recognized as the Tractor Supply 4-H Bright Futures Award winner, receiving a \$25 Visa gift card and plaque.

"Our 2014 pilot award program which focused on gardening at the 92 county fairs throughout Indiana was extremely successful," says Mary Goda, Green Leaf Public Relations and Marketing. "As a business in the agricultural industry, this program proved a positive way to give back to our community."

"This year, we welcomed Tractor Supply Company as a sponsorship partner, and expanded the award from gardening to 4-H youth participating in any agricultural program. We found Tractor Supply a strong partner for the award program, as this is a company that knows, understands and is dedicated to individuals who love and work in agriculture."

HOOSIER HOMESTEAD

Norman Wolfe and family of Grant County were honored during the celebration of the Year of the Farmer at the Indiana State Fair, when Lt. Governor Sue Ellspermann and Indiana State Department of Agriculture Director Ted McKinney today presented 67 families with a Hoosier Homestead Award in recognition of their commitment to Indiana agriculture.

To be named a Hoosier Homestead, farms must be owned by the same family for at least 100 consecutive years and consist of more than 20 acres or produce more than \$1,000 of agricultural products per year. The award distinctions recognized are Centennial, Sesquicentennial, and Bicentennial. This ceremony had three families receiving the Bicentennial Award.

"For nearly 40 years, the Hoosier Homestead program has provided a wonderful opportunity for our state to recognize the rich heritage of farming in Indiana and how Hoosier family farms have been passed down from generation to generation," noted Lt. Governor Ellspermann. "It is even more fitting that we are celebrating the Year of the Farmer at the Indiana State Fair as a way to honor and thank Hoosier farmers for being an integral part of our state's legacy and future."

"What better way to honor our Hoosier Homestead families than during the Year of the Farmer," Director McKinney said. "We salute their determination, dedication, and

innovation which have allowed them to succeed for more than 100 years."

The 67 families honored at Tuesday's ceremony join more than 5,000 Hoosier Homestead farms. Administered by the Indiana State Department of Agriculture, semiannual recognition ceremonies are held in March during National Agriculture Month at the Indiana Statehouse and in August at the Indiana State Fair.

BOWLING SCORES

The Wednesday morning Heritage Pointe Mixed League games were won by "Sawdust" Minnich with scores of , 189 & 201 and he had a 724 series, AND he really did beat "Curly" in 3 of the games!! Clara Mossburg had a 529 series, "Curly" Taylor won a game at 175 and had a 647 series, Mary Dungan won a game with a 201 score and had a 673 Series.

HP DOMINOES

There were 7 players in the August 3rd domino tournament. Scores ranged from 20 for the winner "Farmer" Bonham and 37 for the high score by "Captain Hall". Carl Forsberg had 22 for 2nd place. "Curly" Taylor had 32, "Engineer" Ruble 32. "Clancy" Myers had 28 and "Corncob" Hinton had 34.

On August 5th "Captain" Hall won with 19 Points. "Sawdust" Minnich had the high score at 42 points "Engineer" Ruble had 34 points. "Farmer" Bonham had 22 to place 2nd. Carl Forsberg had 36, and "Clancy" Myers had 23 points.

CONTINUED PAGE 4

Community Calendar

Items listed here are open to the public. If there is an admission charge or items are for sale or a donation is necessary, there is a one-time \$5 fee to be listed. Events can be listed for as long as 6 months. (If an event is canceled, please notify WW.) Only event, place, time, and sponsor, for events in Warren, and the surrounding area will be listed.

Aug 17 6:30pm KBC Board Meeting at KBC
Aug 19 7:00pm VB - Town Council meeting
Sep 2 12:00p W - Chamber Luncheon, Assembly Hall
Sep 2 7:00pm VB - Town Council meeting
Sep 7 Labor Day
Sep 14 5:30pm W - Town Council meeting
Oct 3 4:30-7p FISH FRY at Mt Zion

Bread of Life Food Pantry - Wed 2 - 4:00pm & 6 - 8:00p.m. at KBC
Bargain Basement - Friday & Saturday 9 - 4 at KBC ; **Cancer Support Group** - 3rd Tuesday 6:30-8p.m. at Bluffton Regional South Campus
These Events Can Also Be Found at www.warrenweeklyindiana.com



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AREA NEWS CONTINUED

MORE PAGE 3

August 8th only had 3 players with Bonham winning with 33 points, Ruble in second with 37 points, and Hall also ran with high points of 47!!

August 10th was back to a full house of 7 players with "Farmer" winning with only 27 points. 2nd was a tie with "Sawdust" and "Engineer" at 34. 4th went to "Clancy" with 35. 5th was "Popcorn" at 39, and last place with a late penalty was "Captain" with 36 points.

RIVER FRIENDLY

Gary Buzzard of Huntington County and Jody Nusbaumer of Wells County were among 48 individuals being recognized as River Friendly farmers.

In a ceremony to coincide with Farmers' Day at the 2015 Indiana State Fair, 48 River-Friendly Farmers will be recognized by the Indiana Association of Soil and Water Conservation Districts (IASWCD) for the work they do to protect Indiana's natural resources. Presenting the award will be Lieutenant Governor Sue Ellspermann and Indiana Farm Bureau President Don Villwock. The River-Friendly Farmers were selected for this award by their local Soil and Water Conservation District based upon their management practices which help keep rivers, lakes, and streams clean. The award is sponsored by the IASWCD, the ninety-two local Soil and Water Conservation Districts, and Indiana Farm Bureau, Inc.

HELP YOUR TREES RESIST PESTS

On your property, insects and microorganisms abound. If this is news to you, don't go running for the sprays and granulated "Bug Kill Stuff." This is a natural and beneficial state, since insects and microorganisms are key components in nutrient recycling, decomposition, plant succession, natural pest control and wildlife habitat.

"A landscape without insects and microorganisms would be a very unhealthy environment," notes Tchukki Andersen, BCMA, CTSP* and staff arborist for the Tree Care Industry Association. "The trick is to balance the threshold of healthy plants with having too much of a good thing, which is when the naturally occurring insects and diseases

become a problem. This is where an integrated pest management (IPM) program may benefit your landscape plants." Even if your goal is to have the best looking yard on the block, it will look better if it is naturally healthy.

Integrated Pest Management Periodic outbreaks of destructive tree pests and diseases occur as part of natural fluctuations in ecosystems. When homeowners take unguided actions against these pests, they often make these outbreaks more severe. A homeowner, with guidance regarding the use and importance of IPM, can often lessen pests' impact locally. IPM provides the steps needed to promote a healthy landscape, prevent destructive pest outbreaks, and to ensure diversity and vigor on a property. Begin by keeping your healthy trees healthy. Monitor for pests and use preventative and cultural controls, such as proper irrigation and mulch. Many qualified plant health care companies can assist you in this first step.

Increase Diversity

Many property owners have just a single tree or a few trees. Others have small backyard woods, which have become an important component of the urban environment. Small woodlands with a mix of tree species are often less susceptible to pest outbreaks than woods with a single species.

A diversity of tree ages also reduces the risk of pest outbreaks. As with species diversity, age diversity increases the complexity and stability of the ecosystem. A natural balance of organisms is more likely to develop as age diversity increases. For example, potential pests of young trees can be regulated by parasites and predators already well established on older trees.

"A healthy landscape is less susceptible to pest outbreaks and is more resilient if an outbreak does occur," stresses Andersen. "When trees are overcrowded in your landscape, competition for light, water and nutrients results in increased stress. Trees under stress are more likely to be attacked by pests."

The first clues of a tree health problem may be symptoms such as yellowing needles or leaves, thinning foliage or dieback on upper limbs. These problems

may be caused by insect pests or disease pathogens, or they may arise from "abiotic" factors such as soil problems, construction damage, drought, pollution or herbicide injury.

SENIOR GOLF

Thursday August 13th Senior Golf League Results: 1st Place : Bob Herring, Dick Hinton, John Morrison, Dan Poulson posted a -5 score of 31, 2nd Place : Charles Harris, Tom Smiley, Stan Ellison, Chad Jackson posted a -4 score of 32 (back-up hole #7)

Closest to #3 pin winner : Charlie Forrester

Closest to #6 pin winner : Dan Poulson (Ace)

Longest Drive on #7 (over 70) winner : Charles Harris

Longest Drive on #8 (under 70) winner : Jim Sparks

Bob Herring was the winner of the "Smiley" prize

Thanks to "Warren Service and Supply" for sponsoring this weeks golf ball prizes

Remember : Tee-off @ 9:00 Sign up begins @ 8:30

PHEASANT HUNTS

The fee for put-and-take pheasant hunts at DNR Fish & Wildlife Areas will increase from \$25 to \$28 for the 2015-16 season.

The fee increase is due to increasing costs in acquiring pheasants.

Pheasants are released for put-and-take hunting on Atterbury, Glendale, J.E. Roush Lake, Pigeon River (west of S.R. 3), Tri-County, Willow Slough and Winamac FWAs. The bag limit is two birds of either sex, except at Pigeon River, Willow Slough and Winamac FWAs, where the limit is two roosters only.

Hunters can reserve put-and-take pheasant hunts at hunting.IN.gov/5834.htm from Sept. 1 until midnight on Nov. 29. Registration is available on a first-come, first-served basis.

No hunts can be reserved at the property.

TEEN DANGERS

"When I was a kid..." doesn't work when talking with your kids about marijuana today. It's a whole new ballgame. Marijuana is on average six times more potent than it was 30 years ago. Marijuana is one of the first drugs a teen is offered. In fact, 41 percent of teen smokers say they began before the age of 15. Teenagers experience intense feelings due to hormone changes, which is a normal part

of development. If a teen is using marijuana as a coping method for anxiety, depression or stress, he is more likely to continue this behavior, because he gains instant relief and gratification. Instead of taking time to process and deal with the feeling, he alters it by getting high, which in turn stunts the emotional coping process.

Even occasional use of pot can cause teens to engage in risky behavior, be taken advantage of, find themselves in vulnerable situations and make bad choices. Marijuana has many other short-term and long-term effects. Short-term effects include problems with memory and learning, distorted perception (sights, sounds, time, touch), trouble with thinking and problem solving, eating and sleeping problems, loss of motor coordination, increased heart rate, and anxiety.

Potential long-term effects include:

- * chronic cough or bronchitis;
- * a fivefold increase in the risk of depression and anxiety;
- * a six times higher risk of schizophrenia, and significantly more likely to develop other psychotic illnesses; and

CONTINUED PAGE 6

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GENEALOGY REPORT

PULLEY

Alma Pulley, 87, a former resident of Poneto, IN, died Thursday morning, Aug. 13, 2015, at Markle Health and Rehabilitation Center, in Markle, IN.

Mrs. Pulley attended Liberty Center High School. She was employed by Franklin Electric for 38 years, retiring in 1988.

She was born Nov. 15, 1927, in Wells County to James M. and Nova A. Potter Rush. She married Don O. Pulley on Feb. 14, 1953, in Geneva, and he preceded her in death on Sept. 11, 2012.

Survivors include a daughter, Sheila (Dean) Ullrich, of Uniondale; a sister, Ethel Buse, of Poneto; two grandsons, Barry Martin and Bret Martin, both of Bluffton; and five great-grandchildren.

Calling is Sunday, Aug. 16, 2015, from noon to 3 p.m., with a service following at 3 p.m., at Goodwin-Cale and Harnish Memorial Chapel, in Bluffton. Rev. Jerry Qualls will officiate. Burial will be at Stahl Cemetery, in Reiffsburg.

Memorial gifts may be made to the Alzheimer's Association.

DEAN

Dianna L. Dean, 69, of Huntington, IN, died Friday morning, Aug. 14, 2015, at her home.

Mrs. Dean graduated from high school in Van Buren in 1964. She was a special needs aide for the Huntington County Community School Corporation for many years. She was a member of Emmanuel Community Church, in Fort Wayne and was active in the Huntington Theatre Guild and the Pulse Opera House in Warren.

She was born Nov. 12, 1945, in Marion to Omar and Helen Sims Byers. She married David Paul Dean on Feb. 6, 1965, in Van Buren, and he survives.

Additional survivors are a son, David P. (Betsy) Dean II, of Huntington; two daughters, Dacia Baxter, of Conyers, GA, and Dannah (Jonathan) Hill, of Chicago, IL; and nine grandchildren, Josh Baxter, Alex Dean, Hannah Dean, Brady Baxter, Bailin Baxter, Brecken Baxter, Mazzy Hill and Asher Hill.

Calling is Tuesday, Aug. 18, 2015, from 3 p.m. to 7 p.m. at Bailey-Love Mortuary, 35 W. Park Drive, Huntington. A service will be held Wednesday, Aug. 19,

2015, at 10 a.m., with calling one hour prior to the service. Those unable to attend may view the service on the Bailey-Love Mortuary channel at www.livestream.com. Rev. Sam Ward will officiate. Burial will be at Gardens of Memory, in Huntington County.

Memorial gifts may be made to the American Diabetes Association in care of Bailey-Love Mortuary, 35 W. Park Drive, Huntington, Indiana 46750.

KRINN

Shirley Ann Krinn, 76, Bluffton, passed away at 7:40 p.m. Tuesday, Aug. 11, 2015 at The Heritage of Fort Wayne.

She was born on Dec. 16, 1938 in Wells County to Harry and Marguerite (Burger) Carpenter. She graduated from Liberty Center High School with the class of 1956. Shirley worked for Kresge Warehouse, Corning Glass Works, Harris Float Boat, Overhead Door in Hartford City, Lutheran Hospital and Perot Systems. She retired in 2007, after working as a computer operator for 51 years. She was a member of the Liberty Center United Methodist Church.

Shirley and John C. Krinn were married on July 16, 1960 in Liberty Center, and have shared

the last 55 years together. Shirley enjoyed traveling and fishing for bass in Tennessee and Alabama and loved spending time with her family.

She is survived by her husband John of Bluffton; a son, Tim W. (Karen) Krinn of Uniondale; two grandchildren, Melissa Brubaker of Bluffton and Zachery (Allison) Krinn of Uniondale; and one great-grandson, Clayton Brubaker.

She is also survived by two sisters, Patricia Gregg and Judy Carpenter both of Fort Wayne. Shirley is preceded in death by her parents and a brother, Harold Carpenter.

A service to celebrate Shirley's life will be held at 1 p.m. on Sunday (Aug. 16, 2015) at the Thoma/Rich, Lemler Funeral Home in Bluffton. Rev. P. Barry Huntman will officiate. Calling hours will be held from 2 to 8 p.m. on Saturday (Aug. 15, 2015) at the funeral home and Sunday for one hour prior to the service. Burial will follow at Six Mile Cemetery in Bluffton. Memorials may be made in Shirley's name to Independence Fund, Inc. for All-Terrain-Chairs for wounded veterans.

Funeral arrangements have been entrusted to the care of the

Thoma/Rich, Lemler Funeral Home in Bluffton. Friends can share online condolences and memories with the Krinn family at www.thomarich.com.

LEWIS

Jake S. Lewis, 32, of Marshfield, Mo., a lifelong Wells County resident, passed away Wednesday, Aug. 12, 2015, in Springfield, Mo.

Jake was born in Bluffton Feb. 19, 1983. He is survived by his father, Jake D. Lewis, of Jackson Twp; his mother, Jo Ann (Craig) Hirschy preceded him in death in 2012.

After graduating from Southern Wells High School in 2001, Jake entered military service on July 2, 2001, and served in the United States Air Force for the past 14 years, attaining the rank of S/Sgt. While serving his country, he served in deployments to Kyrgyzstan (2008) and twice to Qatar (2004 and 2015). He was assigned to the 122nd Security Forces Squadron "Blacksnakes" and was a Fire Team Leader and Combat Army's Training Maintenance instructor. While serving in operations Noble Eagle, Enduring Freedom and Inherent Resolve, Jake received the Air Force Achievement Medal, Indiana National Guard Commendation Medal, and Global War on Terrorism Medal.

In addition to his father, Jake is survived by a brother, Jamie (Kelly) Lewis of Bluffton; two sisters, Heather (Chris) Smeltzer and Billie (Jeremy) Rogers, both of Bluffton; a stepfather, Rick Hirschy of Monroe; and a stepbrother, Noah Hirschy of Monroe. He is also survived by his grandparents, Joe and Judy Craig of Liberty Center, and step-grandparents, Richard and Inez Hirschy of Monroe.

Aside from his mother, he was preceded by his grandparents, James and Flora Lewis, and a niece, Meria Lewis.

Services will be held at 11 a.m. Wednesday, Aug. 19, at Goodwin-Cale & Harnish Memorial Chapel in Bluffton. Visitation will be held at the chapel on Tuesday from 2 - 8 p.m. and Wednesday from 9 until 11 a.m. Air Force Chaplain Bearden will conduct the services. Burial will be at Six Mile Cemetery in Bluffton, with full military honors provided by the United States Air Force.

Memorial contributions may be given to the Honor Flag of Northeast Indiana, PO Box 5, Huntertown, IN 46748.

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AREA NEWS CONTINUED

MORE PAGE 4

* lowering IQ by as many as 10 points.

All mind-altering substances, including marijuana, are harmful for the still-developing teen brain. The part of the brain which controls reasoning and impulses, the prefrontal cortex, does not fully mature until the age of 25. Teen marijuana use means the brain is not reaching its full potential.

Marijuana, just like any other drug, can lead to addiction, and the likelihood of addiction increases considerably for those who start young. One in every six 16 year-olds who try marijuana will become addicted to it. More young people are in treatment for marijuana abuse or dependence than for the use of alcohol and all other drugs.

Marijuana use is illegal in the State of Indiana under all circumstances. Besides possession of marijuana or possession of paraphernalia, teens can also be charged with Operating While Intoxicated as an adult if they smoke marijuana, then operate a vehicle, even several weeks afterwards, and even if they aren't impaired by the marijuana. That charge carries a fine, jail time, and a driver's license suspension. Insurance rates and scholarships may also be affected.

National debates on the legalization of marijuana have helped normalize the behavior for many teens. That's why it's more important than ever for parents to protect their kids' health and development by ensuring that your child understands that you don't approve of his use of marijuana, in the same way that you don't want him to smoke cigarettes, drink alcohol or use other drugs. Talk to them early and often. For more information, please visit us on Facebook at Local Anti-Drug Coalition Efforts - LACE.

STAY SAFE DURING NATIONAL FOOD SAFETY EDUCATION MONTH

(StatePoint) Food poisoning, an illness caused by bacteria or other pathogens in food, causes an estimated 48 million illnesses (representing one out of six Americans), 128,000 hospitalizations and 3,000 deaths annually in the U.S., according to Centers for Disease Control and Prevention statistics.

With proper food safety practices you can lower your risk substantially, say experts.

"Whether whipping up dinner from scratch or simply reheating leftovers, there are important food safety practices you must remember," says registered dietitian nutritionist and Academy of Nutrition and Dietetics spokesperson Joan Salge Blake.

Salge Blake and the experts at the Academy are encouraging everyone to learn four simple steps for food safety during National Food Safety Education Month this September.

Wash

Harmful bacteria can survive in many places around your kitchen and be spread to food and family, without correct precautions.

Wash hands for at least 20 seconds in warm, soapy water. Scrub the backs of your hands, between fingers and under your nails. Proper hand washing may eliminate nearly half of all cases of food poisoning and significantly reduce the spread of the common cold and flu.

Use hot, soapy water to wash surfaces and utensils after each use, including appliances, countertops and cutting boards. Don't forget dishcloths and towels. Wash them frequently on the hot cycle of your washing machine. Disinfect sponges in a chlorine bleach solution and replace worn sponges frequently.

Separate

Cross-contamination occurs when juices or bacteria from raw

meat, poultry, seafood and eggs touch cooked or ready-to-eat foods. Keep these items separate from other foods in your shopping cart, grocery bags and refrigerator. Place them in plastic bags to prevent juices from leaking, and on the refrigerator's bottom shelf, so their juices don't drip on other foods.

As you cook, keep raw meats, poultry, seafood and eggs separate from ready-to-eat foods by using different cutting boards, plates and utensils.

Cook

"Many people think they can tell when food is done simply by checking its color and texture, but one out of every four hamburgers turn brown before reaching a safe temperature," says Salge Blake.

A food thermometer is the only reliable way to ensure food has been cooked to a high enough internal temperature to kill harmful bacteria. Internal cooking temperatures vary from food to food.

Refrigerate

Cooling foods promptly and properly slows the growth of harmful bacteria and helps prevent food poisoning. Refrigerate perishable foods within two hours, or one hour if the temperature is above 90 degrees Fahrenheit. Use a refrigerator thermometer to ensure the refrigerator is set at 40 degrees Fahrenheit or below and the freezer at zero degrees Fahrenheit or below.

Tasting just a tiny bit of contaminated food can cause serious illness, so toss all expired foods. If you're unsure, remember: when it doubt, throw it out.

Check out free resources, including the Is My Food Safe? app and the information available at HomeFoodSafety.org.

Food poisoning is a serious concern that can often be avoided. Use National Food Safety Education Month as an opportunity to learn more.

enough water. Drink your eight 8-ounce cups of water every day to drastically lower your risk of getting a headache.

• Cut back on the coffee. Coffee is one of the largest headache triggers, but most people like to begin their days by drinking at least one cup. Instead, try some peppermint or ginger tea -- both of which you can also drink to cure a headache if it sneaks past your defenses.

• Relax. Stress is on the rise, according to the American Psychological Association. So it's no wonder we get headaches so often. Put aside time every day to do something you enjoy. Some low-stress, rewarding options are taking a yoga class, volunteering at a charity or playing with a pet.

Headaches aren't pleasant, but these prevention techniques will make your days better -- not only by improving your health but by increasing your happiness.

HOMEBUYERS: BEWARE OF UNEXPECTED REPAIR COSTS

(StatePoint) If you're buying a home, there are additional expenses you may want to budget for beyond the down payment and monthly mortgage. Home projects, even small ones, can really add up.

Recent data from HomeAdvisor, a leading home services marketplace, reveals that 75 percent of homebuyers will face a costly emergency within the first 12 months of moving into a new home. From unplanned projects to unexpected emergencies, most homebuyers reported spending more time

and money on projects than they initially anticipated.

The most frequent emergency projects reported by homebuyers in the first year of owning a new home included blocked toilets and pipes, a clogged drain, a broken heating or cooling system and water leaks. These unexpected projects can cost homeowners anywhere from \$199 to fix a clogged drain to \$2,068 to repair water damage according to HomeAdvisor's True Cost Guide.

"To help prepare for these unexpected costs, homebuyers should plan to spend one-percent of their home purchase price on repairs and emergencies each year," says Marianne Cusato, special housing advisor to HomeAdvisor.

CREATE YOUR OWN PERSONAL PENSION?

IT'S POSSIBLE


(BPT) - Retirement planning has certainly changed a lot over the years, hasn't it? First came pensions, or defined benefit plans, with their guaranteed income for life. After that it was 401(k)s. These plans focused on growing wealth from the stock and bond markets. Your pension and 401(k) were meant to work together but now pensions are disappearing and many people are left with just their 401(k) plan.

Your 401(k) is an important piece of your retirement savings but it was never intended to be your sole retirement solution. Instead, your 401(k) was meant to provide additional retirement savings that worked with your pension, savings and other

CONTINUED PAGE 8



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HOW TO NATURALLY PREVENT HEADACHES

(SPM Wire) Pain in your brain can be a real headache. To avoid getting hit with a doozy, consider these easy tips.

• Drink water. Dehydration causes headaches, and most Americans are not drinking



Things You Can Find at
WWW.WARRENWEEKLYINDIANA.COM

- * Local Event Calendar
- * Forms
- * Archives of past Warren Weeklys
- * Antiquity Tales - a new blog
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MORE PAGE 6

income sources to paint a full retirement picture. But now for many people the pensions are gone and while you have other savings avenues - what can you do to replace this lost retirement income?

One option could be a deferred income annuity (DIA). A DIA allows you to set up a guaranteed income stream beginning later in your life. With a DIA it's important to remember that the guaranteed income is based on the strength and claims paying ability of your financial institution so it's important to choose the right partner. DIA's are traditionally funded with a lump sum payment up front and the contract promises to pay you a lifetime income stream starting with a date of your choice.

For example, let's say you purchased a DIA with a \$50,000 lump sum. That money will then be held by your financial institution for a defined period, according to the contract, where it will grow with interest. After a specified amount of time has passed, you can start receiving payments. This guaranteed stream of income can then be used to supplement additional retirement savings and help you fill a void in your retirement portfolio.

A DIA is one example of the many options that are available when it comes to retirement strategies and that's good news for any investor seeking retirement income. With traditional pensions disappearing from the landscape, there are still plenty of options that let you design personal solutions for your own retirement. The key is knowing your options and working with a financial professional who can help guide you toward a stable retirement, that way you'll be ready for any changes that happen in your retirement planning until it's finally time for you to enjoy the fruits of all that hard work and smart saving.

4 TIPS FOR WORKING ADULTS GOING BACK TO SCHOOL

Tips for working adults to go back to school for a new degree (BPT) - Do the back-to-school signs in the store have you itching to get back in a classroom? Back-to-school season traditionally falls around

August or September for students in kindergarten through 12th grade, but a working adult can enroll in a new or advanced degree program at any time of the year, including the fall months.

If you're considering enrolling in a new or advanced degree program as a working adult, here are some factors to consider as you make this big decision:

1. Schedules

Balancing school, work and families might take a bit of planning and organizational skills. "According to the National Center for Education Statistics, nearly 39 percent of the estimated 21 million students heading back to school this fall will be over the age of 25," says Tracy Lorenz, president of Western International University (West). "These are individuals with families, jobs, household duties and community obligations, which can often mean that making time to return to school is a challenge."

Thanks to online delivery and flexibility in scheduling, students can start a class at West at the beginning of any month. So once the back-to-school chaos has settled at home and the fall workload has smoothed out, students are able to sign up for that class they've been thinking of taking. Students should keep in mind the time they need for each class, not just for catching up on course materials and projects, but also for homework and online discussions with classmates.

2. Affordability

Financial planning is just as important when starting out on a new degree program as it is when managing one's household budget. Before starting a program, students should create a list of the expenses they'll face for tuition and supplies, as well as financial aid opportunities and the potential for reimbursement from an employer. Doing so will help students understand their net investment and how it can be aligned with their other financial responsibilities. Ultimately this exercise allows students to select both the right degree program as well as the one that best fit their budget.

3. Support

Working adults need support in their college endeavors as much as students continuing directly from high school. Students should let their employer know about their schooling plans, as

well as friends and family who can help encourage them through each step of the process. Many colleges also offer support for adult students. For example, West provides complimentary services that range from career coaching and financial resources to tutoring services and assistance in creating a balance between work, life and school.

4. Emergency planning

A kid catches the flu or the office schedules a business trip that conflicts with the course schedule. Having a backup plan can help students stick with their education plans and graduate on time. Taking classes online is a big help as it makes education fully accessible at home or even while traveling by finding a Wi-Fi hotspot to catch up on classwork over breakfast at a coffee shop or hotel.

Students that make sure they have the time to complete course work, select a degree program they can afford, develop a support system of family and friends, and make sure they can continue their studies when life's other challenges arise can help make their back-to-school experience a successful one, any time of the year.

THE ONE SECURITY IMPROVEMENT BUSINESSES MUST MAKE BY OCTOBER

(BPT) - Follow the news and it's easy to see that payment fraud has become the largest theft-related threat facing business and consumers in the United States, as well as around the world. The cost of payment card fraud grew by 19 percent globally in 2013, hitting \$14 billion, according to research from BI Intelligence. The threat is higher in the United States, where payment card fraud grew 29 percent to \$7.1 billion.

So why is payment card fraud more likely here at home than around the world? One of the largest reasons is because the country has fallen behind in combating payment card fraud through technology. About a quarter of the world's payment card transactions are done in the U.S., but more than half of payment card fraud happens here because the United States is the only developed country that does not yet have wide-

spread use of EMV chip technology.

EMV stands for Europay, MasterCard and Visa, and EMV cards use a computer chip embedded in the card itself to create a unique transaction code for every purchase. This makes counterfeiting attempts much more difficult.

Many U.S. businesses have been reluctant to implement EMV technology because of the added expense and time required to transition. However, this transition should not be put off any longer. Effective in October, liability for all payment card fraud will shift to the party who did the least to prevent the fraud, putting the burden on the businesses themselves.

If your business is looking to improve its security and implement EMV technology before October, follow these tips to make the process as smooth as possible:

* Find the time that works for you. You've heard the saying "timing is everything," and this applies to your acceptance of EMV chip technology as well. Adopt EMV too soon and you could face additional costs as PIN debit networks add EMV standards. Adopting it too late, however, could cause you to face liability shift expenses.

* Make your updates all-inclusive. Making the transition to accepting EMV technology is a great time to ensure you can accept emerging forms of payment as well. So when you add EMV, don't forget to consider upgrades such as tokenization and contactless payments. Chase provides a point of sale terminal called Future Proof that accepts EMV chip cards, as well as mobile Near Field Communication (NFC)

and other forms of contactless payment all in one streamlined device.

* Be ready for other threats. Research shows that businesses that accept EMV technology saw a reduction in counterfeit fraud (fraud that results when fraudsters steal card data at point of sale to create and use counterfeit plastics) while cases of electronic fraud (fraud that results when fraudsters steal data and use it for online purchases) increased. As you shore up your brick and mortar protection, make sure your website's fraud detection technology is updated and ready for increased threats.

* Don't forget about this... Making payments with chip readers is slightly different from conventional readers, and not all chip readers look alike. Customers need to insert their card in the reader and keep it there until the transaction is complete. Make sure your front line employees can help customers through the transition. It'll make the transaction smoother and ensure that customers get the great customer service you're known for.

Transitioning to EMV technology may seem confusing at first, but with liability for all fraudulent transactions shifting in October, your business simply cannot afford the risk. To learn more about how to install EMV technology and protect your business, contact Chase today or visit them on Twitter.

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