

PROGRESS 2007

Horizon Bank committed to Osky community

Horizon Bank is part of the Oskaloosa community and it's dedicated to the community through its many banking services.

Horizon Bank was founded in June 1919 as Oskaloosa Home Loan. It used to be located on the Oskaloosa city square in the current Book Vault building. In 1992, the bank became Horizon Federal Savings bank and in 2006, the bank changed its name to Horizon Bank.

Horizon Bank currently has two Oskaloosa locations - 301 First Ave E. and 509 A Ave. W. The First Avenue bank is being remodeled to be the corporate administrative headquarters and Horizon Bank is making a significant commitment to its lending operations at the A Avenue location.

Julia Ross has returned to Oskaloosa as a vice president/loan officer at the A Avenue bank. She has been a Horizon Bank official for seven years. She spent her first 3 1/2 years in Oskaloosa before leaving for 3 1/2 years to serve in Horizon Bank's Pleasant Hill bank. Now, she is back in Oskaloosa for mortgage originations and the First Time Homebuyer and Rural Development programs.

During the past year, Horizon Bank has offered on-line banking services to its individual and business customers. Horizon Bank offers its clients free on-line bill payment services. Any Horizon Bank customer with a checking account can pay any bill anywhere with the on-line bill payment service. Business clients have on-line

cash management services. The cash management service has been one of the bank's biggest projects.

Horizon Bank also is a leader in health savings accounts, with a nationwide scope.

Horizon Bank has 44 full-time and part-time employees to serve the community. Bank Manager Sheryl Dickey has been with the bank for about 35 years.

The business hours for Horizon Bank's A Avenue location is 8:30 a.m. to 5 p.m., Monday through Friday; for the drive up window, 7:30 a.m. to 5:30 p.m., Monday through Thursday, and 7:30 a.m. to 6 p.m. on Friday. The bank's Saturday hours are 8:30 to 11:30 a.m.

Horizon Bank's Web address is www.horizonfed.com



photo provided

Kent Frankenfeld, president and CEO of Horizon Bank, welcomes back Julia Ross, vice president of residential lending at the 509 A Ave. W. location in Oskaloosa.

Robert Auld to begin 22nd year as investment professional

Robert Auld, local investment representative, will soon begin his 22nd year as an investment professional here in Oskaloosa. He is owner and sole representative of Robert Auld Investments, an investment advisor firm, which provides investment advice and consulting services to help his clients with investment and insurance needs.

"Most people are overwhelmed with the amount of information that is available about investments and

the complicated choices they need to make about investment opportunities for their retirement plans, college savings plan for children, or investments for income and savings. Most people want help setting investment goals, sorting through all the investment choices and determining the appropriate level of risk," said Auld.

Auld is also beginning his eighth year as a registered principal with Multi-Financial Securities Corp., a broker-dealer firm for

quality investment professionals. Multi-Financial Securities Corp. is a member of the NASD, the SIPC, and part of The ING Financial Services Network. Auld's relationship with Multi-Financial Securities Corporation and The ING network, allows him to work as an independent advisor and also enjoy the support of this large financial services network. He is also an agent for Wellmark-Blue Cross/Blue Shield, so that he can assist his clients with health

insurance, Medicare supplements, and the new Medicare-Blue Rx, prescription drug plans.

Auld is OSJ branch manager for two other Multi-Financial Securities Corporation representatives including Greg Gorden in Oskaloosa and Jason Summers in Albia.

"I am very pleased to be able to work with these two very experienced financial professionals," said Auld. "They both have expertise in a broad spectrum of financial services skills in

insurance and investments."

Marilyn Geenhagh became Office Administrator at Robert Auld Investments in May of 2003.

"Marilyn bring over twenty years of accounting and office management experience to her position at our firm," said Auld. "She has transitioned very well into the procedures and computer technology that are an integral part of the operation of Robert Auld Investments and the

local branch of Multi-Financial. Her many skills help us to provide the high quality service that our clients have come to expect," stated Auld.

Robert Auld Investments is located at 124 A Ave. East in Oskaloosa. For more information about Robert Auld Investments, Multi-Financial Securities Corporation, The ING Advisors Network, or Wellmark-Blue Cross/Blue Shield Products, you may call 673-9448 or 1-800-444-AULD (2853).

See the views of friends and neighbors on the Opinion Page, 4A, in today's

CONSUMER HOW-TO

- Be sure the facility's hours accommodate your schedule.
- Check if the facility is in-network with your insurance provider.
- Understand your insurance coverage. Outpatient therapy services are billed as an office visit and there is no hospital deductible requirement.
- Know the practice's philosophy of care. Will the same therapist be actively treating you at each visit?

Find the Right Physical and Occupational Therapy (PT & OT) Clinic

Choose a site focused on functional medicine - treating the cause, not just the site, of the pain

If you've been dealing with a nagging pain, have recently undergone a surgery, or are experiencing greater difficulties with your balance, you may well benefit from a screen by a physical or occupational therapist. But with the variety of therapy options that exist, how can you be sure you're selecting the right option for you?

Many of the things you should look for are simply common sense, while other things are not so obvious. It is up to you to choose what is important to you. Here are some pointers to help you decide:

HOURS OF OPERATION

Is the facility open at times that work in your busy schedule? Some PT & OT clinics are open during the standard 8:00 am to 5:00 pm hours, while others expand their hours to accommodate the hectic schedules that are common today.

KNOW YOUR BENEFITS

Most insurance plans include physical and occupational therapy as covered services. The benefits are better when the clinic is recognized by the insurance company as a preferred provider. Asking whether the practice you are considering is in-network or out-of-network could significantly reduce your out-of-pocket expense. Hospital-based clinics will likely have a hospital deductible that each insurance subscriber must meet, while those selecting independent outpatient therapy practices are typically not bound to that financial requirement.

COMMUNICATION

Partnering with others to restore or maintain your health requires cooperation. When health care professionals work together, much good can be achieved. Consistent communication by all involved parties (physician, chiropractor, and PT/OT) is essential to optimize an individual's health.

EXPERTISE

To stay up to date with the ever-changing body of health knowledge, PTs and OTs attend continuing education courses regularly. Ask your PT or OT about areas of specialization to see if he or she possesses the unique knowledge and experience to help you achieve your goals. Some therapists have even received additional training to earn a doctorate degree.

TREATMENT PHILOSOPHY

It is important for a PT or OT to understand how the body functions. A therapist's philosophy of care can range from traditional to functional. Traditional therapists are trained to manage medical conditions rather than dynamic bio-mechanical (functional) conditions. In many cases, the part that hurts is not the root cause of the problem. A therapist with a *Functional Medicine* philosophy understands that a movement restriction impairs the body's function and often manifests as a pain at another part of the body's chain of movement.



"I didn't know if my knee was ever going to be the same. After surgery I had a lot of pain and stiffness. But the Work Systems team never gave up on me, and that gave me the confidence I needed to get well again. The staff at Work Systems spent quality time with me, and their flexible scheduling allowed me to get the therapy I needed at times that were convenient to me. From the moment I walked into Work Systems, I could tell they cared for me. I would recommend their friendly and exceptional service to anyone that wants to get well and stay well!"

Devona DeMoney



17 A Avenue E, Suite 200 • Oskaloosa, Iowa 52577
Ph: (641) 676-3535 • Fax: (641) 676-3537
www.worksystemspc.com

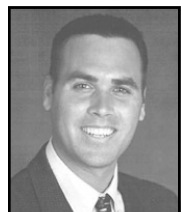
Get well! Stay well!



Carol Kelderman, PT, DPT



Eise Spronk, OTR/L



Jay Clayton, OTR/L

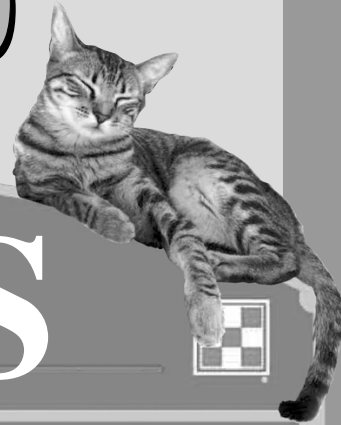


Jennifer Evans, ACSM-HFI



Troy Vander Molen, PT

Better Pets Shop



H&S PET COUNTRY

- TOYS
- BEDS
- FRONT-LINE PLUS
- CRATES
- TREATS
- TRAINING COLLARS

Over 100 Pet Food Formulas!

- Royal Canin
- Eukanuba
- Science Diet
- Diamond
- Sportsmix
- ProPac
- ProPlan
- Exclusive
- PMI
- Purina Beneful



416 Old Highway 163 North
Oskaloosa, Iowa 52577
641-673-7918