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Bartlesville
LIVING

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THANK YOU!

FOR

PROTECTING OUR HERD



While we wait for widespread distribution of vaccines, we can avoid getting and spreading the virus by following a few simple steps:

- Wash your hands often
- Wear a mask or face covering in public
- Maintain 6 feet of distance between you and others
- Avoid large gatherings, especially indoors
- Don't go to work or school if you're sick
- Get tested if you have symptoms or have been exposed

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For more information on how you can protect yourself and others...

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Protect Our Herd

City Campaign Aims to Do Just That

by Dave Austin



Meet B'ville Bill.

He's not your average buffalo. He stands on two legs as opposed to four hooves; wears boots, gloves and a cape; and seems to have a more regimented fitness routine than most of his ilk.

Oh yeah, and he wears a mask.

B'ville Bill is the mascot of a new communications campaign made possible through a grant to the City of Bartlesville which is focused on public safety in the age of the coronavirus. He is front and center on three primary messages, also known as the "three W's": Wash Your Hands, Watch Your Distance, and Wear Your Mask.

But as cool as he looks — with his hands on his hips in a classic superhero pose and his stylish COVID-19 busters belt buckle — B'ville Bill is not the most important part of the city's campaign. The messages are. Bartlesville officials — including city management and the city council — hope the "three W's" evolve into a general practice in their community, helping keep people healthy while ultimately saving lives.

"One of the primary charges of a government is to protect its citizenry," said Bartlesville Mayor Dale Copeland. "And in this particular moment in time, the global pandemic known as COVID-19 is a public health hazard. The vast majority of medical professionals note that the most effective way to stay safe is by practicing the 'Three W's.'"

The "Three W's" encourage each individual to...

- Wash your hands often with soap and water or use a hand sanitizer — especially after you have been in a public place or after blowing your nose, coughing or sneezing.
- Watch your distance. Put six feet of space between yourself and other people who don't live in your household.

- Wear a mask or face covering when in public or when around people who don't live in your household — especially when other social distancing measures are difficult to maintain.

The slogan of the city's campaign is "Protect Our Herd," which conceivably becomes easier as more individuals follow the recommended health and safety guidelines. The communications campaign, which began in December and is due to conclude in March, will span four months in all. Communication vehicles include billboards, videos, radio spots, podcasts, print media, and social media. Each of the vehicles is used to drive home the message of the "Three W's."

"We've heard promising news in regard to a vaccine to help fend off this virus," said Bartlesville City Manager Mike Bailey. "And once that vaccine becomes readily available and is administered, it should serve as an enormous benefit to the overall welfare of our city, our state, our country, and the world. But in the interim, I think it serves us well to practice the health guidance noted in the 'Three W's.'"

To learn more about the city's campaign to inform citizens about good health practices to guard against COVID-19, please visit their website at www.cityofbartlesville.org or follow them on Facebook. Bartlesville offers an email newsletter as well — the City Beat — which those interested can subscribe to for free on the city website.

"We all want to get past the coronavirus and return to a sense of normalcy as soon as possible," said Copeland. "And one of the ways we can do that is by being united and disciplined in regard to how we guard against it."

Those behind the City of Bartlesville's communications campaign to help keep COVID-19 at bay — from B'ville Bill to "protecting our herd" to the "Three W's" — certainly hope their messages resonate and take hold.



Local Juice Company Owners Grateful for Successful Year

by Deanna Evans

The Local Juice Company has had a year of healthy business in 2020 and owners Meghan and Travis Yoder are grateful to their loyal customers for their success.

"We had a super year in 2020," said Meghan, "and we believe that's because we have a wonderful following of people who enjoy eating ... or drinking ... healthy."

The Yoders opened The Local Juice Company in November 2019.

"We recognized the need for a healthy option here," said Meghan. "Our motto is: 'Nourishing Bartlesville with real food.'"

Juicing offers several benefits, including being able to receive phyto-nutrients in the most absorbable form and allowing us to consume an enormous amount of vegetables and fruit all at one time. For more benefits, you can visit the Local Juice Company's website, www.bartlesvillejuicery.com.

In addition to being a healthy source of food for their customers, The Local Juice Company also benefits area farmers.

"We are a farm to table restaurant, so we source all of our produce locally, from farmers here in Bartlesville. Everything we serve is organic," she added.

"By partnering with local farmers, you'll know where your juice comes from and we know that's important," said Meghan. "Our farmers will provide fresh, wholesome, organic food to us and we're proud to support their vision and their families!"

The Local Juice Company also has their own greenhouse, which they hope to expand in the future.

"We love being able to grab extra greens and beets from the greenhouse when we are running low," she said. "Even though it is extra work, it has been so much fun and very rewarding."

In addition to their store, The Local Juice Company also has a juice cart during lunchtime in downtown Bartlesville from 11 a.m. to 2 p.m. Monday through Saturday.

The Local Juice Company, located at 119 W. 2nd Street in downtown Bartlesville, is open from 7 a.m. to 3 p.m. Monday through Thursday and from 7 a.m. to 7 p.m. Friday and Saturday.

For more information or to place an order to be picked up, please call 918-876-1028.



PLATINUM CIGAR COMPANY

UPCOMING EVENTS

| | |
|-------------|--|
| January 16 | Zach Baker (8:30 p.m.) |
| January 22 | Luke Christenson (9 p.m.) |
| January 23 | Robbi Bell (8:30 p.m.) |
| January 28 | Scotch tasting-Eleven drinks to taste (7 p.m.) |
| January 30 | Jason & Jackson Wilson (8:30 p.m.) |
| February 6 | Alicia Kay (8:30 p.m.) |
| February 12 | Garrett Brown (9 p.m.) |
| February 20 | Typsy Gypsy (8 p.m.) |

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5 Tips for Online Grocery Shopping Success



(BPT) - Online grocery shopping is on the rise, and the options are plentiful - from having a shopper deliver goods at your door to curbside pickup and more. But even the most experienced grocery shoppers may find they need to learn some new tricks to achieve online grocery shopping success.

Tip #1: Find the delivery method that best suits your needs

Need lots of fresh produce delivered right away? Look for a service that gives your list to a personal shopper to take through a local store and deliver at your doorstep. If you're looking to stock up on pantry staples, a service that ships from a warehouse is a great way to get what you need without having to step foot inside a store. Many stores are also offering curbside pickup, where you choose your items online, check out, and drive to the store to have your order placed directly into your trunk.

Tip #2: Be an eco-friendly online shopper

There are plenty of opportunities to keep sustainability in mind while online grocery shopping. Packages that weigh less will translate to reduced carbon emissions during shipping. For example, carton packages are about 60% lighter than cans, and they are made mainly from renewable materials. Even pet food can be found in cartons.

Keep in mind that many of your chilled favorites, such as milk or plant-based dairy alternatives, may also be available in shelf-stable cartons. This means the product doesn't need to be chilled during shipping, eliminating the need to pack items on ice. No matter how long shipping takes, or how long the box remains on the doorstep, your items will arrive safe to eat and with the quality you expect.

Tip #3: Plan ahead

Take advantage of the ability to assemble your grocery cart at home by assessing any long-term needs for staple items, like pasta, broths and beans. If you're short on food storage space, look for foods packaged in square shapes. Stackable, shelf-stable cartons help make the most of every inch. Many canned goods now come in carton packages too.

Tip #4: Give specific instructions to your shopper

It's sad but true: Sometimes your favorite items will be out of stock. If you're using a personal shopping service, make sure to include notes for preferred replacement items, especially if there's another brand or flavor you'd like if your first choice is unavailable. You can even note how green you'd like your bananas or how ripe your ideal avocado may be.

Tip #5: Pay attention to packaging

Food packaging is designed to protect its contents - keeping the food safe and flavorful while preserving its nutrients. As you shop online, look for packaging that protects the planet once it has served its purpose. Many types of food and beverage packages can be recycled and turned into new materials. For example, cartons can be turned into paper products, such as tissues and paper towels, and even sustainable building materials!

Online grocery shopping might require you to approach shopping a bit differently, but with a little bit of planning and practice you can have the food and other supplies you and your family need delivered directly to your doorstep.



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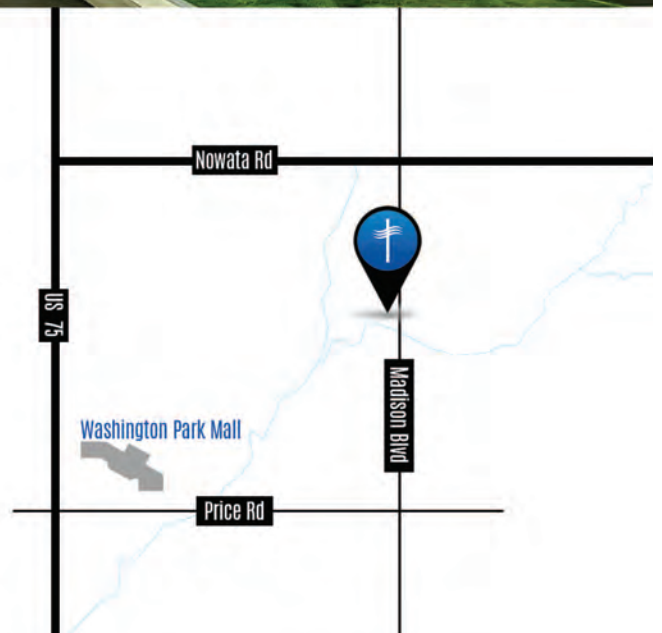
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3 Ways to Spiritually Prepare for the New Year

by Curt Landry

The new year is all about new beginnings and resolutions. However, studies show that by early February, these resolutions start to waver. Only 8% of those who make the resolutions actually maintain them long-term.

So, what are your resolutions for the year 2021? Last year was full of unexpected events, making it difficult to keep resolutions. However, maybe there is a hidden gift that can be discovered for a successful 2021. The Lord is looking to shake what can be shaken, and what cannot be shaken will remain.

"... the removal of those things that are being shaken, as of things that are made, that the things which cannot be shaken may remain."—Hebrews 12:27

- What has He "shaken" out of your life in 2020?
- What remains?

Ultimately, He wants you to see that He is a covenant-keeping God, unshakable, remaining faithful to His Word. When you commit your ways to Him, He will make your paths straight (Psalm 37:5-6).

Therefore, if the Spirit of God revealed to you in 2020 your need to rely on His unshakable nature, then 2021 is an opportunity to do just that...

3 Questions to Ask Yourself Spiritual Preparation for the New Year...

1. Who am I?

Set an intentional goal to discover more of who you are in Christ. Do this by seeking more of who God is, asking His Spirit to reveal to you who you are in Him. Commit to spending time with Him daily. If you already spend time in His Word every day, commit to more intentional prayer. Pray for the specific needs of those in your family and your community, and for the power of God to strengthen you as you are an example to them.

2. How do I want to grow?

Create a list of 2-3 ways you want to grow in trusting the Lord. Maybe you want to trust Him more with your finances, health, or family. Start compiling a list of verses that speak into your situation.

Declare those verses daily. Then make a plan of what you need to do to grow. If you want to grow in your finances, for example, decide how much you need to save or give in the year. Remember you reap what you sow. Commit to saving or giving a portion each month.

3. What do I need to avoid this year?

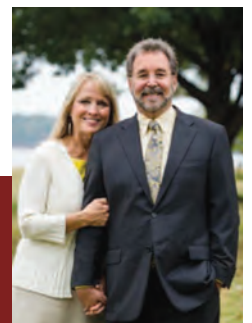
After you've created a list of goals, write down the things that could potentially hinder those goals and a plan to overcome them. For example, maybe you plan to increase your giving each month but there are always things you end up buying that you didn't plan to, thus reducing your giving amount. Though you can't plan for every expense, you can write out a list of items you tend to buy that you don't need but want. Buy the "needs" and give the amount you committed to before you purchase the "wants" for the month.

The Takeaway...

Whatever your goals are, if they align with the biblical principles God has set forth in His Word, you can be confident that the Lord will begin a transformation from within. He wants you to partner with Him in this fruit-bearing venture. You do your part, and He will be faithful to do His!

Are you looking for a place to help you understand your purpose and empower your faith? Be a part of the family at House of David. Visit www.HouseofDavid.com to discover how you can get involved and grow in your relationship with Christ.

Curt Landry, founder of House of David and Curt Landry Ministries, and his wife Christie, travel extensively, preaching and teaching about the Jewish roots of the Christian faith. Together, their passion is to empower families to live and leave Kingdom legacies and understand their own personal heritage.



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| S Hwy 75 | Bartlesville | 30 Acres | \$399,000 | Barbara Hopper | 918-335-7202 |
| Southport Dr | Bartlesville | 8 Acres | \$120,000 | Janette Roark | 918-907-1327 |
| Deerfield Addition II | Bartlesville | 17 Lots | \$40-\$69,000 ea. | Janette Roark | 918-907-1327 |
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| Deerfield Addition III | Bartlesville | 9 Lots | \$60,000 ea. | Janette Roark | 918-907-1327 |
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| 151 S Maple St | Copan | Industrial | \$445,000 | Sydney Nichols | 918-397-4505 |
| 16430 HWY 123 | Bartlesville | Comm. | \$300,000 | Max Lutke | 918-914-3813 |
| 1651 Lombard Lane | Skiatook | Hanger | \$299,500 | Barbara Hopper | 918-335-7202 |
| 220 W Pine Street | Hominy | Warehouse | \$255,000 | Barbara Hopper | 918-335-7202 |
| 209 S Choctaw Ave | Bartlesville | Mixed Use | \$240,000 | Brian Saltzman | 918-214-3053 |
| 904 Willow St S | Coffeyville | Restaurant | \$99,000 | Cindy Folk | 918-559-9905 |
| 123 NE Washington Blvd | Bartlesville | Retail | \$87,500 | Brian Saltzman | 918-214-3053 |

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How to Pay Your Mortgage Off Faster

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Buying a home is a major life step. Homes are by nature expensive and most home buyers cannot afford to purchase a home outright. Because of that reality, most home buyers finance a home purchase with a mortgage. A mortgage allows you to spread the payments for a home loan across many years. The result? Mortgages can make home ownership much more attainable for the average home buyer.

Why now is a great time to buy

Currently, mortgage rates are at historic lows, meaning that the cost of borrowing funds is lower than it has been in previous years. If it fits within your budget, now is a good time to purchase a home. In fact, Vanderbilt Mortgage is offering new home buyers who chose to finance their home purchase with Vanderbilt 60 days with no payments after their mortgage loan funds. This provides a new home buyer time to settle into their new home and pay for the costs associated with moving - without having to immediately account for their first mortgage payment.

Benefits to paying a mortgage off faster

While mortgages definitely make sense for most home buyers, there are advantages to paying off a mortgage before it reaches full term.

Why? Because paying down your mortgage early:

- **Builds equity for resale.** Paying down the principal balance on a mortgage can build equity in your home faster. Equity is defined as the market value of the home, minus the amount owed on the mortgage. For example, if your home is worth \$150,000 and you owe \$100,000 on the mortgage, then you have \$50,000 worth of equity in your home. This equity can then be utilized when you sell your home, for a down payment on your next home. In addition, some of the equity could be used to qualify for a home equity loan to make home improvements.
- **Frees up cash for later.** Another benefit to paying down your mortgage earlier is reducing the years the mortgage is active.

Paying the mortgage off earlier will free up the money that was needed for a monthly mortgage payment, allowing that money to be spent on other items - or saved for retirement or an emergency fund.

How to pay off your mortgage faster

If you're interested in paying your mortgage off more quickly, here are two common strategies you can use:

- **Extra payments every month.** A more common way to pay a mortgage down early is simply to make extra payments to the loan's principal each month, as frequently as possible. Whether it's five dollars or one hundred dollars extra per month, every additional principal payment you can make toward paying a mortgage down more quickly really adds up. To show you how that would work, Vanderbilt Mortgage has developed an early payoff calculator to show how much you can save by paying extra toward the principal each month.
- **Annual Additional Payments to Principal** - You can also help pay your mortgage off faster by making extra payments to principal once a year. Whether it be a tax refund you receive, yearly bonus or extra savings, this investment toward paying your mortgage off sooner can help save interest cost in the future.

Go at your own pace

It's important to remember not to overextend yourself while you're working to pay a mortgage down. Create a realistic budget and go at a pace you can afford, and you will reap the long-term benefits. Your future self will thank you! Visit Vanderbilt Mortgage to learn more home owner tips or apply for mortgage today!

All loans are subject to credit approval.

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