"PARTNERS IN NEED"

A

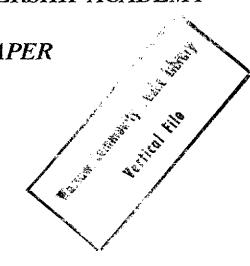
COMPASS

FOR COMMUNITY ACTION

1994 KOSCIUSKO LEADERSHIP ACADEMY

WHITE PAPER

SANDRA L. MAFERA



FORWARD

To the residents of Kosciusko County,

The "Partners in Need" approach to the challenges of this county requires a coalition of businesses, agencies, organizations, individuals, and governments of Kosciusko County.

The comprehensive Needs Assessment, accomplished by a committee of the United Way and funded through the Lily Endowment Giant Step Initiative, will serve as the groundwork for those who will volunteer to work toward the future this community and its residents deserve.

Through research, problem solving and goal attainment "Partners in Need" will further refine, expand and implement plans to make real changes in the delivery of human services.

The challenge is to put our concerns and ideas into action.

It is with sincere appreciation to the Needs Assessment Committee, the United Way of Kosciusko County Board of Directors, and the Kosciusko Leadership Academy for the opportunity to facilitate this important project.

SANDRA L. MAFERA EXECUTIVE DIRECTOR UNITED WAY OF KOSCIUSKO COUNTY 1994 KOSCIUSKO LEADERSHIP ACADEMY

INTRODUCTION

The mission of the United Way of Kosciusko County is to increase the organized capacity of Kosciusko County people to care for one another.

In order to be truly accountable to the people who support the United Way and be faithful to our mission, it is necessary to continuously evaluate the programs we fund and seek feedback regarding their effectiveness.

There are a number of instruments which serve as useful tools in evaluating the needs of the people of our county. In 1989, by resolution of the Board of Directors, steps were taken to initiate a comprehensive Needs Assessment. After a thorough investigation the Board of Directors and Needs Assessment Committee selected COMPASS, a proven and tested national software program.

The COMPASS process guided the assessment with a set of three separate surveys.

1. Key Informant Survey

Participants were selected for their knowledge of the county and geographic location throughout the area.

730 surveys were mailed.

306 responses were received, 39 had received agency service.

2. Household Survey

3821 random phone numbers were generated.

1210 people answered the phone.

633 (52.3%) agreed to be surveyed.

3. Service Providers Survey

113 mailed to agencies listed in the KLA Service Directory, Club and organization list from the Warsaw Chamber, Step Ahead Council roster, and Township Trustees.

41% responded but the requested information was a mix of different measurements of service.

The assessment is complete and a very small portion of the results are part of this paper. It is our hope that the Needs Assessment will serve as a basis for bringing together "Partners in Need", Focus Groups that will use the Compass process to find solutions to the challenges in our county.

With sincere appreciation to Judy Martin for her tenacious attention to the details of this assessment and for the many hours of volunteer recruitment and incorporating data. Judy's contribution to the well-being of this community is immeasurable

MOST SERIOUS UNMET NEED		SECOND MOST SERIOUS UNMET NEED		THUD MOST SERIOUS UNNET NEED	
Child care Child protective services Parenting education Delinquency Alcohol abuse prevention Crime prevention Short term shelter Housing assistance Drub abuse prevention Financial assistance Literacy/education Domestic problems	11 86 86 86 86 86 86 86 86 86 86 86 86 86	Child care Delinquency Child protective services Alcohol abuse prevention Drug abuse prevention Housing assistance Parenting education Domestic problems Short term shelter Financial assistance Crime prevention	QQQQQQQ XXXXXXXXXXX XXXXXXXXXX	Crime prevention Delinquency Child care Parenting education Drug abuse prevention Budget/credit counseling Short term shelter Housing assistance Child protective services Aids programs Foster Care	800044mmmm %%%%%%%%%%%%
CLIENT RESPONSES Child protective services		Child care	21 % % C I	Financial assistance Parenting education	% % o o
Financial assistance Housing assistance Employment training AIDS programs Parenting education Domestic problems	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Financial assistance Financial assistance Child protective services Food Family planning Drug abuse prevention Adult protective services	? & & & & & & & & & & & & & & & & & & &	Domestic problems Crime prevention Housing rehabilitation Child care Outpatient mental health Drug abuse prevention	2888888 888888

KEY INFORMANT RESPONDENTS' RESULTS (TOTAL = CLIENTS & NON CLIENTS)

Key Informants were given a list of service needs and asked to indicate to the degree of seriousness, these needs are NOT being adequately met in their community, most serious being 4.0 for mean.

Needs	Mean	Reasons people do not use existing services	Rated
Child protective services	3.3	Lack of information about available services	1 Inter
Child care	3.2	Lack of child care	1 2
Delinquency prevention or diversion	3.2	Perception of costs as excessive	3
Services for rape & domestic assault	3.1	Reluctance to go to outside help	4
Foster care for children & adolescents	3.1	Cost of services	5
Short-term shelter	3.0	Wait for service too long	6
Housing rehabilitation/repair	3.0	Eligibility restrictions	7
Parenting education	3.0	Lack of transportation	8
Adult protective services	3.0	Prior bad experience	9
Crime prevention	3.0	Perceptions concerning quality of services	10
Housing assistance (long-term)	2.9	People's dislike of services	11
AIDS prevention & info programs	2.9	Inconvenient locations	12
Alcohol-abuse prevention & outpatient treatment	2.9	Language barriers	13
Drug-abuse prevention & outpatient treatment	2.9	Inconvenient hours or days	14
Financial Assistance	2.8	Concerns about confidentiality	15
Utility bill assistance	2.8	Lack of handicap access	16
Employment training	2.8	.	=
Family planning	2.8		
Adaption Employment counseling/placement	2.8	-{	
Employment counseing placement			
Vocational rehabilitation	2.7	How serious are the needs for services for the	Mean
Literacy training & other educational prog.	2.7	following population groups:	ĺ
Respite care for physically disabled	2.7		•
Adult day care for physically disabled	2.7	Children	3.2
Inpatient treatment for alcohol abuse	2.7	Poor	3.1
Inpatient treatment for drug abuse	2.7	Elderly	2.8
Food	2.6	Minorities	2.4
Dental care	2.6		
Mentally disabled-long-term inpatient	2.6		
Respite care for the mentally disabled	2.6		
Adult day care for the mentally disabled	2.6	What degree discrimination exists against	Mean
Probation or parole services	2.6	people in the following categories:	ļ
English-language training	2.5	<u> </u>	_
Outpatient medical care	2.5		
Short-term inpatient treatment for physical illness	2.5	Income	2.5
Long-term hospitalization or nursing-home care	2.5	Sexual preference	2.3
Home health care (skilled)	2.5	Age	2.2
Outpatient counseling	2.5	Disability/handicap	2.2
Short-term inpatient treatment for mental illness			
	2.5	Race or ethnic	2.2
Budget and credit counseling	2.5	Weight	2.2
Budget and credit counseling Sheltered workshops	2.5	Weight Sex/gender	2,2
Budget and credit counseling Sheltered workshops Homemaker or chore services	2.5 2.4 2.4	Weight	2.2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance	2.5 2.4 2.4 2.4	Weight Sex/gender	2.2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services	2.5 2.4 2.4 2.4 2.4 2.4	Weight Sex/gender	2,2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services Clothing or furniture	2.5 2.4 2.4 2.4 2.4 2.3	Weight Sex/gender	2.2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services Clothing or fumiture Legal services	2.5 2.4 2.4 2.4 2.4 2.3 2.3	Weight Sex/gender	2,2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services Clothing or furniture Legal services Consumer protection	2.5 2.4 2.4 2.4 2.4 2.3 2.3 2.3	Weight Sex/gender	2.2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services Clothing or furniture Legal services Consumer protection Transportation	2.5 2.4 2.4 2.4 2.4 2.3 2.3 2.3 2.3 2.3	Weight Sex/gender	2,2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services Clothing or furniture Legal services Consumer protection Transportation Interpretation and translation	2.5 2.4 2.4 2.4 2.4 2.3 2.3 2.3 2.3 2.3 2.3	Weight Sex/gender	2.2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services Clothing or furniture Legal services Consumer protection Transportation Interpretation and translation Community organizing	2.5 2.4 2.4 2.4 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3	Weight Sex/gender	2,2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services Clothing or furniture Legal services Consumer protection Transportation Interpretation and translation Community organizing Central volunteer bureau	2.5 2.4 2.4 2.4 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3	Weight Sex/gender	2,2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services Clothing or furniture Legal services Consumer protection Transportation Interpretation and translation Community organizing Central volunteer bureau Nutrition counseling	2.5 2.4 2.4 2.4 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3	Weight Sex/gender	2.2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services Clothing or furniture Legal services Consumer protection Transportation Interpretation and translation Community organizing Central volunteer bureau Nutrition counseling Rescue services	2.5 2.4 2.4 2.4 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3	Weight Sex/gender	2,2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services Clothing or furniture Legal services Consumer protection Transportation Interpretation and translation Community organizing Central volunteer bureau Nutrition counseling Rescue services Information and referral	2.5 2.4 2.4 2.4 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3	Weight Sex/gender	2.2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services Clothing or furniture Legal services Consumer protection Transportation Interpretation and translation Community organizing Central volunteer bureau Nutrition counseling Rescue services Information and referral Recreation or cultural services	2.5 2.4 2.4 2.4 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3	Weight Sex/gender	2.2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services Clothing or furniture Legal services Consumer protection Transportation Interpretation and translation Community organizing Central volunteer bureau Nutrition counseling Rescue services Information and referral Recreation or cultural services Congregate or home-delivered meals	2.5 2.4 2.4 2.4 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.2 2.2	Weight Sex/gender	2.2
Budget and credit counseling Sheltered workshops Homemaker or chore services Friendly visiting or telephone reassurance Planning and coordination of services Clothing or furniture Legal services Consumer protection Transportation Interpretation and translation Community organizing Central volunteer bureau Nutrition counseling Rescue services Information and referral Recreation or cultural services	2.5 2.4 2.4 2.4 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3	Weight Sex/gender	2,2

HOUSEHOLD RESPONDENT RESULTS (TOTAL)

When asked to rate their neighborhood, 89% described it as "good" or "excellent." Of those surveyed, 58% said they had "some" or "much" opportunity to affect how things happen in their neighborhood, 42% felt they had "little" or "no" opportunity.

The mean in the charts below was obtained through a combination of the number of the respondents with the problem or perceived it to be a neighborhood problem and the relative severity (minor, moderate, or major) of the problem. Calculations based on responses. "Do Not Know" responses were eliminated from the calculation.

1= No Problem

3= Moderate Problem

2= Minor Problem

4= Major Problem

Households were asked to keep their neighborhood in mind and to indicate if in their neighborhood any of the following common issues were not a problem, minor problem, moderate problem, or major problem,

Neighborhood Problems:	Mean
Shortage of affordable housing	1.9
Lack of affordable medical care	1.9
Shortage of recreational facilities	1.9
Shortage of child care	1.8
Lack of AIDS prevention & information programs	1.7
Alcoholism	1.6
Substandard housing	1.6
Lack of affordable legal services	1.6
Inadequate public transportation	1.6
Teenage pregnancy	1.6
Water, air, and noise pollution	1.6
Crime	1.5
Drug Abuse	1.5
Family violence, abuse of children or adults	1.5
Poverty	1.5
Unemployment or underemployment	1.5
Illiteracy	1.4
Mental or emotional illness	1.4
Overcrowded Housing	1.3

Discrimination:	Mean
Income	1.4
Racial or ethnic	1.3
Sex/Gender	1.3
Sexual preference	1.3
Weight	1.3
Age	1.2
Disability/Handicap	1.2
Religious	1.2
The 2.1% non-Whites rated	
Age discrimination	1.5
Racial or ethnic	1.4
Sex/Gender	1.4
·	
<u> </u>	

Households were asked whether any of the following problems had been a major, moderate, minor, or no problem for their household in the past 12 months. If they answered major or moderate, they were asked a series of questions about looking for help and the outcome (see charts on next page). The percents below are the total of the minor, moderate, and major problems indicated by household respondent.

Mean Rating	Percent of Respondents with Problem
1.5	34.9%
1.4	25.5%
1.3	22.0%
1.3	19.9%
1.2	15.7%
I.2	11.7%
1.2	9.9%
1.1	5.6%
1.1	4.9%
1.0	2.4%
1.0	2.0%
1.0	1.6%
	Rating 1.5 1.4 1.3 1.3 1.2 1.2 1.2 1.1 1.1 1.0 1.0

^{*} Only households with children 17 or younger answered the questions with an asterisk. It was noted that among the households with children, they rated "Anxiety, stress, or depression" at 1.6 and "Not enough money for basic needs" at 1.4.

Household respondents results by zip code:

Neighborhand Problems: (not in order of priority)	W i n	W a r	М е п	L e e	C I	M I I	Z e	P i	S y r	S I I	B u r	S i	E t
	ti a	\$ 2 W	t q n	£ ∩ p	p o	f o r d	W C II S		х с ц s	v e r L	k e t	e Y	G r •
	k .							a		k			<u> </u>
Water, air, noise or other pollution	1.6	1.7	1.7	1.4	1.5	1.3	1.5	1,3	1.6	1.6	1	1	1.4
Inadequate public transportation	1.4	1.5	1.5	1.8	2.3	1.6	2	1.9	1.5	1.6	3	1.3	2.2
Unemployment	1.7	1.5	1.7	1.4	2	1.5	1.6	1.5	1.4	2	2	1.3	1.8
Alcoholism	1.9	1.4	1.7	1.4	1.8	1.6	1.9	1.9	1.7	1.4	1	1	1.4
Drug abuse	1.8	1.4	1.8	1.3	1.8	1.6	2.2	1.7	1.6	1.2	1	ī	1.3
Crime	1.5	1.5	1.8	1.4	1.5	1.4	1.9	1.7	1.7	1.4	1	1.3	1.2
Teenage programmy	1.9	1.5	1.9	1.2	1.9	1.5	2	1.8	1.7	1.4	1.3	1	1.6
Lack of affordable legal services	1.4	1.6	2.1	1.4	2	1.9	1.7	1.8	1.4	1.3	1.3	1	1.4
Family violence	1.8	1.5	1.6	1.4	1.8	1.5	1.6	1.6	1.4	1.1	I	1	1.3
Illiteracy	1.3	1.4	1.6	1.3	1.9	1.4	1.6	1.5	1.4	1.4	1	1	1.3
Poverty	1.7	1.5	1.8	1.3	2.1	1,6	1.7	1.7	1.4	1.5	1.3	I	1.6
Shortage of child care	2	1.7	1.8	1.5	2.2	1.8	2	1.8	1.8	2.1	2	1	1.8
Mental illness or emotional problems	1.4	1.4	1.7	1.2	1.6	1.5	1.5	1.3	1.4	1.3	1	1	1.6
Shortage of resteational fac & prog	1.5	1.8	2.2	1.9	2.7	1.7	2.2	2.2	1.7	1.5	1.3	1.3	2.3 .
Shortage of affordable housing	1.7	1.8	1.8	1.5	2.2	2.2	2.5	2	2	1.9	2	1.3	2.1
Substandard housing	1.9	1.5	1.8	1.5	2.4	1.6	1.5	1.8	1.4	1.9	1.3	1.3	2
Overcrowded housing	1.5	1.3	1.4	1.2	1.6	1.3	1.1	1.3	1.2	1.3	1	1	1.2
Lack of affordable medical care	1.5	1.8	2.1	1.8	2.5	1.8	2	2.2	1.9	2	1.7	1	1.8
Lack of AIDS prevention & info	1.9	1.6	2.1	1.7	2.I	1.6	1.7	2.1	1.7	1.7	I	1.3	1.6
	- <u></u>	•	•				·			,		·	
Household Issues:	W	W	M	L	C 1	M	N	P	S	S L	B	S	E

Household Issues: (not in order approprity)	W i n o n a L k	W a r s a	M c n t o n	L e e s b u r	C 1 2 y p • • • • • • • • • • • • • • • • • •	M ! ! f o r d	N 0 W 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Piccontinuos	S y r a c	5 1 7 6 7 1 1	B u r u t	S I	M-88 G:***
Housing is in poor condition	1.3	1.2	1.3	1.4	1.9	1.4	1.2	1.5	1.2	1.4	1	I	1
Not enough money for basics	1.3	1.2	1.4	1.2	1.6	1.4	1.1	1.3	1.2	1.4	1	ī	1,5
Not able to get medical care	1.1	1.2	1.5	1,1	1.5	1.3	1.2	1.2	1.1	- 1.1	I	1	1
Not able to get home care	. i	1.1	1	ı	1.2	1.1	1.1	1.1	1.1	1.2	1	1	1
Someone unemployed	1.1	1.2	1.3	1.1	1.4	1.3	1.1	1.3	1.1	1	1	1.3	1.3
Problem we statish	1	1	1.2	1.1	1.1	ī	1	1	i	1	1	1.3	1
Anxiety, street, or depression	1.7	1.5	1.6	1.4	1.6	1.6	1.2	1.6	1.4	1.6	1	1	1.4
Alcohol problems	1.1	1.1	1.1	1. l	1.1	1	I.1	1.1	1.1	1	1	i	1
Drug ahuse	1	ī	1.1	1	1.1	ī	ı	ı	Ī	ı	ī	I	1
Household; A scal violence	1	i	1.1	I	1.1	i	i	11	1	1	1	ī	1,1
*Behavioral problems/children	1.2	1.3	1.3	1.4	1.2	1.3	1.2	1.3	1.1	1		1	1.3
*Child care	1.4	1.4	1.1	1.5	1.7	1.4	1.4	12	1.6	1.7		1	1.3

No respondents with Atwood zip code
* Only households with children 17 or younger answered the questions with an asterisk.

The following example presents an overview of a topic that ranked high in the surveys of the Needs Assessment. The COMPASS data base is able to pinpoint characteristics of respondents. FOR EXAMPLE:

In the Household Surveys "lack of affordable housing" tops the list of unmet needs.

The COMPASS data base finds that respondents are from a specific zip code area.

Age range? Compass determines the respondents are from age 19 to 29.

Education level? Compass finds it is those with less than high school education.

Income level? The respondent earns between \$10,000 & \$15,000 per year.

Size of family? Two or more adults, with children.

From the information we can determine that a young family with less than high school education earning at minimum wage cannot afford substantial housing.

So... How do we solve this need?

By bringing together groups of individuals who will 'focus' on specific challenges. Those who share an ideal vision of the community. Focus Groups that will go beyond organizational assessment and move into strategic management, strategic directions-setting and finally strategic vision. Those who will serve as a compass... providing direction and action to improve conditions in our community.

The Focus Group process might find the following solutions to the above need:

- Short term improvement by asking "low income housing" administrators to provide more public information. Assurances of agencies who provide low or no cost daycare, clothing banks, food banks, and/or financial assistance with utility bills.
- Long term solutions may suggest that, if there is no space available in the present "low income housing", the Town establish a housing authority? Does the Town want more low rent units? The results of the Needs Assessment will assist the Town in their application for Community Focus Funds to build additional units?
- Visionary solutions may be... Education that retains 100% of students in school and provides technical training for job opportunities in the area. Improving the economic climate of the Town.

This is an example of the information available through the Needs Assessment and 'Focus Group' rationale for solutions as "PARTNERS IN NEED" to community challenges.

Focus Groups give every member an opportunity to respond. It gathers perceptions in a way that enables agreement on responses and develops group consensus.

"Focus Groups" are built by interested individuals who:

- are concerned with community problem solving.
- are involved in determining public policy.
- provide services that link people in need with the suitable help.
- provide information and referral.
- are involved in raising funds.
- distribute funds.
- are involved in redesigning programs or seeking funds for new services.
- will use the information to support proposals for funding or policy change.

The ideal Focus Group includes people representative of geographic areas, the public sector, corporations, religious organizations, colleges, planning bodies, service providers, labor, Chambers of Commerce, media. Foundations, marketing organizations, civic organizations, and clients of services.

Focus Groups are structured around individuals with some characteristic in common. Groups may range in size from 5 to 20 members. The ideal size is 7 to 10 members.

A Focus Group is a structured process with a facilitator who honors time commitments of individuals attending focus sessions. It is a comfortable and interesting way to share and agree upon perceptions.

Focus Groups are flexible. Given sufficient time the group may examine particular issues in detail. Adequate leeway is built into the timetable for unanticipated delays and to accommodate unexpected opportunities that will arise during the process.

Focus Groups are adaptable. Every community problem cannot be addressed simultaneously so the need to establish an achievable agenda is imperative.

- What subjects will be addressed?
- What is the scope of our study with the available data?
- What amount of precision will the group demand of the data?
- What geographic boundaries will be used?
- Are there voluntary groups presently working on solutions to this topic?
- Is there a financial or time constraint?
- To what extent will key leaders, the public, target populations and policy be involved?

The search on the part of Focus Groups for a perfectly objective process is not realistic. Every aspect of an assessment process requires subjective involvement. It has its own chemistry, mix of data, opinion, values and politics. But, significant community involvement will lead to community wide action.

Focus Groups find solutions by directing resources to a specific activity.

- Develop key issues for joint action.
- Improve existing service systems and create new systems where gaps exist.
- Develop new funding streams.
- Address current crises and meet ongoing needs.
- Analyze current and projected challenges through continually updated materials.
- Educate groups and individuals about conditions in the community
- Continually seek interested individuals who will add their expertise to solutions.

Will YOU be a part of the solutions to the challenges in Kosciusko County? Will you work on a specific venture? Or, do you wish to be an advocate for resolution once the process and data give significant insight toward the solution?

The assessment process is complete. Now there must be those who will address these issues in an integrated and comprehensive manner. Those who will combine, in one process, the issues and resources of our community. Only YOU can find new ways to pool resources and develop new approaches to addressing local issues. Only YOU can give direction and serve as a guide to solutions. Your community deserves the luxury of your involvement as a "PARTNER IN NEED".

Please complete the following and become a part of Partners in Need.

Thanks from your community

Market Street, Warsaw, at a time and day that is best suited to those participating.		
I wish to be a part of a Focus Group.		
I will contribute in the area of the following challenges:		<u>بني</u>
	× 1	-
I prefer AM NOON PM meetings The best day of the week is		
l am presently serving with a assembly working on a solution to the following needs in our county:		· _
		with North
I will serve in an advocacy position when the Focus Group process seeks my assistance.		
NAME:	, ar -	
ADDRESS:	i -	1 - 7
TELEPHONE:		

Focus Groups will meet at the office of United Way of Kosciusko County, 116 West

POSTAGE

UNITED WAY OF KOSCIUSKO COUNTY, INC. 116 WEST MARKET ST. P.O. BOX 923 WARSAW, IN. 46581-0923