

# HOW-TO GUIDE 2018

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# How to Choose a CHIMNEY PROFESSIONAL

A dirty chimney isn't just unpleasant; it's unsafe. Did you know that a chimney clogged by soot and creosote can catch your house on fire? A stopped-up chimney also can obstruct ventilation and force poisonous carbon monoxide gas back into your home.

In short, a dirty chimney can cost you your life. But you can prevent a worst-case scenario simply by finding a professional trained to inspect and, if necessary, clean your chimney.

A chimney maintenance professional, or chimney sweep, can be the difference between the continued enjoyment of your fireplace and disaster.

If you're in need of a chimney maintenance professional, consider these tips.

## CLEANING FREQUENCY

There are two separate guidelines used to determine how often you should have your chimney cleaned.

First, there's the National Fire Protection Agency, whose standards recommend that "chimneys, fireplaces and vents shall be inspected at least once a year for soundness, freedom from deposits and correct clearances. Cleaning, maintenance and repairs shall be done if necessary."

Inspecting your chimney each year may be ideal, but not every homeowner will do it. Unfortunately, few probably will. This can expose them to ongoing risk for fire and other safety hazards.

There is a second guideline that may help homeowners remember to bring in a chimney sweep on an as-needed basis. The Chimney Safety Institute of America advises that a chimney needs to

be cleaned when there is 1/8 inch of sooty buildup. It should also be swept whenever "there is any glaze present in the system," according to the institute.

## WHAT TO LOOK FOR

Finding the right chimney maintenance professional is a lot like selecting any other type of professional to work on your home. You want to pick someone who is experienced, knowledgeable, capable and great at serving their customers — but that type of professional isn't always easy to find.

Ask your friends, family and acquaintances for references. If any your friends family or co-workers have used chimney maintenance providers in the past, ask what they thought about the services they provided. Did they do a thorough job? Did they keep their work space neat and tidy, cleaning up any messes? Did they charge a reasonable price and show up on time to do the job?

You could also look for complaints and feedback from the Better Business Bureau or consumer-oriented websites. And you could ask the chimney cleaner if they have any certifications or current testimonials from happy customers.

## INSURANCE

Something you always should do before you hire anyone to work at your house is to inquire about their insurance coverage.

Because most homeowner's insurance policies don't cover injuries

or damage that occur from people working on your property, the individual or company you hire will need to carry their own coverage. Otherwise, without a proper insurance policy, you could find yourself personally liable for any injuries or damage that happen at your house.

You don't want to be on the hook for paying the bills if a chimney sweep hurts your property — or worse, hurts himself — while doing a job on your property. Always ask about insurance coverage and verify it, just to be safe.

Our business began in 1980 after not being able to find a chimney sweep for our own chimney; due to high customer demand, we have continued in business ever since. I am Doug Ables; my wife Mary and I own and manage Ables Top Hat Chimney Sweeps with the help of our son, Micah Ables, grandchildren and other family members as well.

We clean and repair chimneys, fireplaces, stoves and most things to do with wood heat. We often are able to cure smoky fireplaces and replace faulty or leaking dampers and repair cracked chimney tops. We clean dryer vents and have also added air duct cleaning after repeated customer requests. We sell fireplaces and wood stoves as well.

I was recently named Best Chimney Sweep in Central Texas by the readers of the Killeen Daily Herald for the 5th year in a row.



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# How to Choose a SOLAR ENERGY COMPANY



Lower your home energy bills! The cost of a home solar system has reached all-time lows, even with recently enacted tariffs. Combined with the 30% Federal Tax credit and you can have a system that can nearly eliminate your monthly bill.

Before you purchase your new solar system, you'll need to do a little research to understand what type of system you want to go with. Most importantly, you'll also need to locate a quality provider who understands the latest in solar technology.

Some points to help you get started:

## REPUTATION

Pick a solar installer with a proven multi-year track record and the industry's top certifications. In a fast-growing industry like solar energy, it's especially important to know the reputation of the company you're dealing with. New companies may be showing up in the marketplace, but that doesn't mean they'll offer the best service, technical knowledge, or be around long enough to support their product line years from now.

Check out their reviews at SolarReviews.com. This site is the industry-standard for getting customer reviews of the companies. Be careful of sites like HomeAdvisor or Angie's list because those are actually paid-

by-the-installer lead generation websites; their "approved" labels mean very little in your investment decision.

Check out their website and Facebook sites. Look for actual examples of their projects on Central Texas homes. New, unproven installers will use stock photos or pictures of work that some other company may have installed. Does their website identify and let you "meet" their leadership and installers – it should because when you select an installer, you're putting your trust and confidence with them.

Check out their industry certification. The North American Board of Energy Practitioners (NABCEP) PV Installation Professional is the GOLD Standard and can only be earned with proven project experience and passing of a rigorous codes-based exam. Demand this certification because it means you will get the very best. Equally as important, the NABCEP PV Technical Sales certification means you're selecting a team that will deeply understand and communicate to you the real financial benefits of your system. Ask if your company is led by a NABCEP-certified professional (not "associate") and if the answer is "no" move on – your roof should not be the place where they gain experience.

Actual customer reviews – real examples of solar projects – industry leading certifications = the best investment for you.

## THE SYSTEM

Too many try to differentiate their product on the wrong part of your system. Inverters are the differentiators and what you should be focusing on. Solar modules ("panels") are very similar across the industry and really are not the top variable to focus on. Too many slick sales reps try to say their modules are "American-made" but really, this only means that final module assembly is done in the U.S.; if you get a rep at your kitchen table trying to tell you his "American-made" is the best, be wary and ask more questions!

Here is what is most important. Top installers will have experience with all inverter types and recommend the right one for your project. String ("central") inverters, DC Optimizers, and microinverters are the selections you will have and what your installer recommends will tell a lot about his experience.

String inverters are a single "box" on the side of your home. Typically, these have the highest efficiency level, highest reliability, and least cost. Good installers will recommend this when appropriate and that typically



means for large, unshaded roofs like a metal building. Why is this not installed by less competent installers???? Because it requires the most site-specific design elements such as "string sizing" and wire selection (remember the NABCEP certification!) But with this system comes the very highest efficiency and least cost to you. Every modern string inverter today has integrated wifi monitoring so don't let new installers tell you their more expensive selection is the only way to get this. If you select this path, make sure they integrate "rapid shutdown" safety features because this is a code requirement for home installations.

DC Optimizers are just as the name implies; they "optimize" the DC current from each module...still not clear? Here is the benefit for you – if you have partial or intermittent shading on your roof, this system provides the most performance and mitigates the shading that may occur on most homes from time to time. SolarEdge is undoubtedly the industry leader in this category.

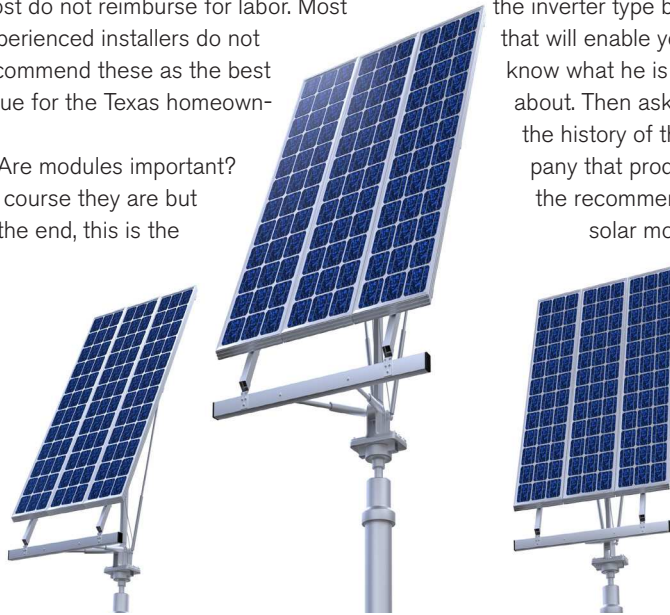
Microinverters used to be the "hot product" in the industry because it

created 240-volt alternating current at each module. Undoubtedly the easiest to design and install, these are also the costliest and the least reliable. It costs a lot to miniaturize an inverter to go behind each module. Experienced installers have learned that miniaturized inverters are not reliable on hot Texas roofs. Nuisance failures can drive you crazy. Don't let inexperienced installers tell you of the great microinverter warranty as most do not reimburse for labor. Most experienced installers do not recommend these as the best value for the Texas homeowner.

Are modules important? Of course they are but in the end, this is the

commodity side of the industry as all modules are using the same crystalline technology. Good installers will recommend the best "tier-1" manufacturer with proven "bankability" and the best value per watt. Warranties are now nearly the same – but company history or ability to survive downturns are not so focus on the brand and not the wattage.

Bottom line – really listen as to why your installer is recommending the inverter type because that will enable you to know what he is talking about. Then ask about the history of the company that produces the recommended solar modules.



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information. The Associated Locksmiths of America can research this number in their database to establish his professional certifications.

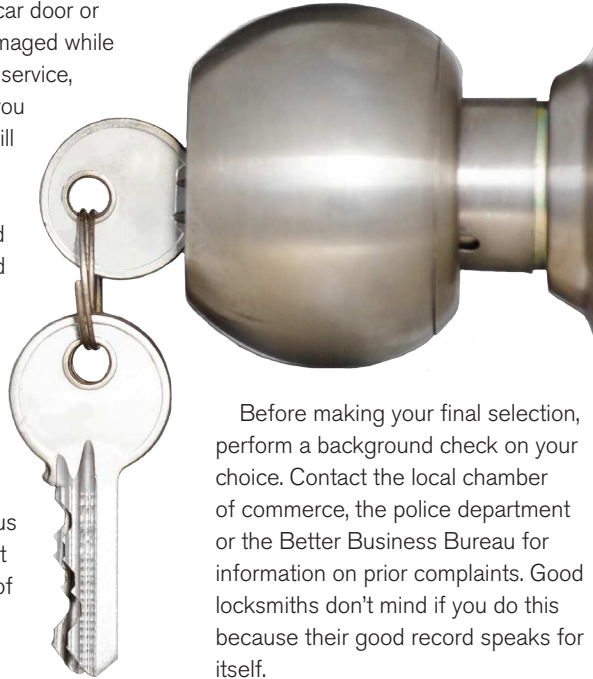
The locksmith should be bonded and insured. If your car door or other property is damaged while he's performing this service, there is paperwork you can complete that will guarantee payment for any repairs. Without bonding and insurance, you would be held responsible for the repairs yourself.

Call several places and ask about their pricing. Note their quotes. Unscrupulous operations will boost their rates in times of emergency. Locking in rates before you are in trouble is a great way to save money.

Once you have narrowed your list down to a few locksmiths, request references. Reputable locksmiths are never concerned about what previous customers might say. Their track record is a point of pride with them. They are only happy to give you the names and contact information of references.

Contact each person and ask about prices and quality of service. How long did each person have to wait? Were the prices fair? These two aspects will help you find the best professional for the job.

## How to Choose a LOCKSMITH



Have you ever locked yourself out of your car or home? If you're unprepared, getting stranded may compel you to panic. You'll likely call the first locksmith you find in the phone book or online. Then you'll be held hostage to the whims of the service you choose. They can charge what they want, and you'll be in no position to argue.

If you find yourself locked out of your car or home, try not to panic. Better yet, be prepared by choosing a locksmith in advance and keeping his information available at all times.

Begin by asking your friends, family and neighbors for the names and contact information of reliable locksmiths they have used in the past.

Small businesses in your community could be another source of suggestions. They probably use locksmith services often and have a long history of a service relationship. After all, it is a common practice to change the locks and keys periodically.

After making a list of possibilities, check on each locksmith's licensing. Look specifically to see if he's licensed by the Associated Locksmiths of America, a well-known industry organization. If so, then he's met specific criteria and you will know he's a true professional.

A good way to check credentials is to ask him for his business license number. A reputable locksmith won't hesitate to give you this

Before making your final selection, perform a background check on your choice. Contact the local chamber of commerce, the police department or the Better Business Bureau for information on prior complaints. Good locksmiths don't mind if you do this because their good record speaks for itself.

Memberships in professional trade associations are a good sign. These associations encourage their members to stay current on trends, technologies and other aspects of their profession. The groups also offer continuing educational opportunities.

Do your homework and find a reputable locksmith before you need him. That way, if you ever fall victim to frozen locks, lost or broken keys, you will be well prepared to handle the emergency.

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# How to Choose a KITCHEN/BATH DESIGN

Kitchen and bath remodeling can improve your home's value and increase its charm. This is especially true if your current kitchen and baths are dated and showing their age. And while remodeling can be costly, these are areas where you don't want to cut corners. After all, you use your kitchen and bath every day you are in your home.

If it's time for some updates in your home, here are some things to consider with regard to kitchen and bath remodeling.

## FUNCTION

Function of the room is paramount. What exactly will you be doing in this room? Do you eat in your kitchen, or in a dining room? Some people get dressed in their bathroom, while others put on clothing in their bedrooms.

Make a list of all the activities you perform in the room. Prioritize this list from most important to the least. Upon finishing this list, figure out the items you need to store in your bathroom or kitchen. Do you really need to have the washer and dryer near your kitchen or bathroom? Can you create a closet in your bathroom?

Next, create a floor plan. Think about your traffic pattern as you com-

plete tasks. When you are tired from a hard day, you will be glad you thought ahead.

You might want to add a bar or table for entertaining.

Everyone wishes that they had more storage space, so be sure to build it into your design.

## DÉCOR

Look for inspiration. Leaf through home design magazines to find appealing designs. Make notes on what you like most about each design scheme.

Consider watching home design shows or looking on the Internet. You can often find the most up-to-date information from those sources. If you are redecorating to sell your home, keep in mind what future homeowners may enjoy. In the kitchen, consider using stainless steel appliances. They are easy to clean. Neutral flooring is always a good option.

These floor coverings consist of sustainable, low-maintenance material. They are a good choice for any



kitchen or  
bathroom.

Neutral paint may open up opportunities for a variety of decorating options. It could make it easier to change the decor in the future. If you sell your home, it allows potential buyers to visualize their own preferences in that space.

If your house has a contemporary, modern, traditional or Asian style design, you will want the kitchen and bath to blend with that decor.

Experts suggest that you spend most of your money on countertops. Small accent pieces can also help boost your design. Pick unique pieces that display your personality.

## BUDGET

Remodeling can be expensive. Experts recommend you spend up to 20 percent of your home's value on remodeling the kitchen, and less than that on remodeling the bath.

You can save money by adding a coat of fresh paint to your current kitchen cabinets or installing energy efficient appliances. Leave some room in your budget to hire a professional to do electrical and plumbing work, along with other chores you are uncomfortable with doing yourself. It will save you money in the long run.

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# How to Choose a CARPET CLEANER

If you have carpets in your home, you know that cleaning them can be a big job.

Keeping your carpet plush, soft, clean and looking and smelling good is paramount to making sure they last as long as possible. Regular cleaning will help your carpet maintain its beauty and texture, and keep your home looking its best. To get the best possible cleaning, you may want to enlist the help of a professional.

A good carpet cleaning company will be able to remove spots and stains. These companies can even often revive an older carpet by using special equipment and processes.

Here are some things to keep in mind when selecting a carpet cleaner:

## PROFESSIONAL STAFF

A floor-cleaning company should have a professional appearance and demeanor. There are few regulations on cleaning businesses, so the professionalism of each company can vary widely.

Keep in mind, you will be bringing these cleaners into your home, so ask the company pertinent questions and make sure you are comfortable with their staff and process before hiring them.

Proof of their insurance coverage is a must. If the company doesn't have insurance, you'll be responsible for injuries or damage that occur while they work on your property.

You should also check whether the company subcontracts services to other providers, and get to know them as well. Talk to them about their background and any special certifications they have in their industry.

## CLEANING PROCESS

Processes for cleaning carpets vary. A good cleaning can be achieved using chemicals, water, steam and heavy-duty equipment.

Learn about the company's process and understand why they prefer one process

over another.

Verify that the chemicals are safe and nontoxic if you have children or pets. Also be sure to check that they are not using anything that would be harmful if you have certain allergies to cleaning products.

Another consideration is how long it will take the carpet to be dry enough to walk on. If you need a quick cleaning, a dry chemical can shorten the dry time considerably.

## HAPPY CUSTOMERS

References from previous customers can be a big help in choosing a good cleaning company. People are usually happy to tell you when they've received good services. They'll also usually let you know if you're in for a disappointment.

Your social network is a great place to ask about carpet cleaning companies. If they have found a great service, ask for the contact information and get a quote for your own home.

You can search online for information about what to expect. Look at review websites to see what customers have said about each business. Of course, maintain a level of skepticism about anything you read. Even the best cleaners can leave a customer dissatisfied, so one person's rant isn't necessarily a reflection of what you could expect.

If possible, contact the Better Business Bureau to see whether there have been any complaints filed about a business and how they were resolved.

## PROTECTION POLICIES

As with any service, you should ask your carpet cleaning company about their service guarantees. If they miss stains and spots will they return? How about if they somehow damage your carpet or leave your home with a lingering chemical odor?

If the prospective cleaning company gives a guarantee, it's a good indication of sound business practices. So find a company with warranties and a spotless reputation, and you'll know you have found a good carpet cleaner.



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# How to Choose an HVAC COMPANY

The breakdown of your heating or air conditioning system can be a huge nightmare - particularly during times of extreme temperature. Even in moderate weather, the HVAC system in your home is important to your comfort and safety. SO, it's important to have a good HVAC company on standby.

The best HVAC contractors are helpful and reliable, but a poor contractor can cost you extra money and headache.

Good word of mouth will go a long way toward helping you find the best professionals in your area.

Create a list of candidates and call the Better Business Bureau, your state's board of contractors or the builders' association to check on their reputations. Your town's building inspection office may also have information for you. Avoid companies who have many complaints on their record.

Upon narrowing the list, call the remaining ones and ask about pricing, guarantees and warranties. Also inquire about how long it would take to complete a job and the manufacturers' brands they use.

If you are purchasing new equipment, find out if you need a separate service contractor or if routine maintenance and repairs are included in the price of installation. Does the company provide around-the-clock emergency service?

High quality HVAC companies are fully licensed, bonded and insured. If a worker is injured or causes damage to your property, that insurance should cover it. Otherwise, you could be liable for the damages. Your insurance premiums would likely increase as a result.

Reputable HVAC companies will usually belong to recognized professional and trade organizations. Some well-known organizations include the American Society of Mechanical Engineers, the Air-Conditioning and Refrigeration Institute, and the American Society of Heating, Refrigeration and Air-Conditioning Engineers.

Membership in one of these organizations is not automatic. Applicants are required to have certain certifications, meet professional standards and meet or exceed other requirements before they are admitted.

Before any work begins, verify that all the required building permits are in place. Most companies will file permits on your behalf at the local building codes office. But don't assume that it has happened. Check with the permitting office first. Work done without proper permits could result in a fine and time delay.

Have a load calculation done before installing a new system in any building. The best companies perform a thorough calculation rather than estimate. Buildings change over


time due to foundations cracking or settling. It will affect the efficiency of any equipment.

The HVAC company shouldn't use the old unit to determine the proper size of a new one. If your old unit was inadequate, you will want to install a unit that is a different size. Speak with your HVAC installer to determine the right size and model for you.

Ask your HVAC contractor to perform annual checkups to verify that the unit is running at peak efficiency.

With these tips, you can choose a reliable HVAC business that will help you for years to come.





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# How to Choose a CLEANING SERVICE

Cleaning services are growing in popularity as families' spare time is being stretched to the limit. School, sports, exercise, work and shopping mean many people are finding they don't have the time or energy to keep their home as neat as they'd like.

If you're thinking about hiring a cleaning service to free up your time — letting you focus on the things in life that matter the most to you — here are some tips.

## CUSTOMIZABLE SERVICE

Everyone's cleaning needs are different. So, the first step is finding a cleaning service that's a good fit for your home and lifestyle.

Companies will usually provide a basic maid service that includes vacuuming, sweeping, mopping, dusting, making beds and thoroughly cleaning your kitchen and bathrooms.

Additional services such as carpet cleaning, doing the laundry or washing windows may also be available for an extra fee. Anything special your home requires can usually be negotiated as part of your service package.

The schedule for cleaning is important, too. You'll want it to be at a convenient, predictable time and occur frequently enough to meet your needs and your budget.

## GIVE IT A TRY

When you find a cleaning service that looks like a good fit, it's smart to hire them on a trial basis before signing

any long-term contracts. You'll want to see if their actual work lives up to their promises.

If the trial period meets your expectations, find out whether the cleaning service requires a contract or offers any discounts for signing one. Some companies will require you to sign a long-term service agreement, while others will be OK with doing one-time jobs or occasional cleaning as needed.

## PRODUCT SELECTION

Ask the cleaning company about the products they'll be using in your home. Some companies have options for products that are natural, chemical-free, pet-friendly, or designed to help people with allergies.

"Green" cleaning is a popular trend right now, and for a good reason. There are many products derived from Mother Nature that work as well, if not better than, the traditional chemicals used by cleaning companies years ago. If this is important to you, ask whether the company's products are good for your health and for the environment.

## TRUSTWORTHY EMPLOYEES

Because you'll be inviting the cleaning service into your home, you need to make sure the employees can be trusted.

The best cleaning services will do background checks on all their employees to give customers peace of mind. You don't want a stranger with a criminal background coming into your home, obviously.

Background checks are only a start, though, so you've got to rely on the cleaning company's reputation as well.

Good maid services will have a long track record and lots of happy customers. They don't stay in business unless they're trustworthy and do a good job, so look for a company with a long-term reputation in your community.

## CONSISTENT WORK

It's important that your house is cleaned consistently, exactly how you expect with each visit.

One of the best ways to do this is by making sure the company will be sending the same person for each cleaning visit. When you have the same person cleaning your house every time, they'll get to know your home and your expectations, which means you'll be more likely to get consistent results from them.

There are times when your regular maid may not be able to show up due to illness or scheduling conflicts, though. Find out what the cleaning service does in that case and whether they'll give you the option to reschedule the cleaning or send a replacement maid.

Do your homework and shop carefully, and you can find a cleaning service that can save time from your busy schedule and make your home look fantastic.





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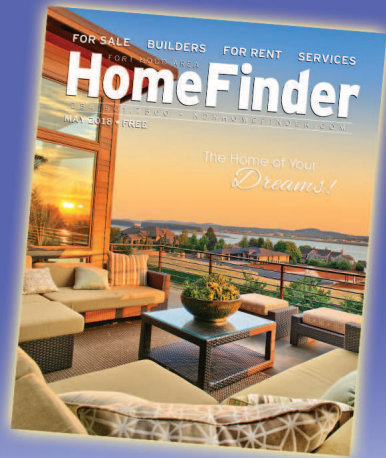


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# How to Choose WINDOW TREATMENTS



Picking the right window treatments throughout your home will enhance its look and make your life more comfortable. Window treatments provide ambiance as well as add temperature regulating insulation to your windows. They also serve to provide privacy between the inside of your home and the outside world.

Some windows are easier to stylize than others. But most windows share common characteristics which will make your job easier.

Follow these simple guidelines to get the best results when looking for a window treatment store:

Window treatments come in a variety of price ranges. If you are outfitting multiple windows with blinds, valences and drapes, then you will likely pay a significant amount of money.

The best window treatment stores offer quality products at many price points. Don't expect inexpensive vinyl blinds to look good or last as long as their wooden counterparts.

Each store should also have a large array of fabrics, either in stock or shippable within a few days. It will give you plenty of combinations to consider for your decor.

Look for decorating ideas

in magazines, on TV or websites. You will likely find many suggestions that will work in your own home. Keep in mind that large prints and bright colors will overpower smaller spaces.

Sample books in stores will also give you a good idea about the finished products. These publications will also have price charts so you can budget your money.

Anyone who has tight finances should concentrate on rooms that you and your family use the most. Inexpensive treatments will work fine in rooms that are not used often.

Conventional shapes such as square or rectangular shades and blinds are often less costly than specialty shapes. Deluxe fabrics will add to your total cost. But if you need a trapezoid, triangle or semi-circle shape and it works well with your decor, then investing in that is money well-spent.

Hardware is another factor in the final cost. The materials used for installation need to be durable and made of heavy-duty components. Blinds' mounting rails, sliders and opening mechanisms will likely be used frequently, perhaps even several times a day. Drapery rods should consist of heavy-gauge steel, including sliders, hooks and pulls. This construction should withstand years of use without falling apart.

Your product needs to have a warranty against defects, materials and installation. Even high-quality treatments can be damaged if they are installed incorrectly. Familiarize yourself with the terms of the warranties.

You should understand the vendor's return policy. Excellent return policies mean you can return the products for a refund or exchange. You could be charged a restocking fee. If you had your window coverings custom-made, you will probably be unable to return it. Ask anyway. You might be surprised.

Professionals should guide you on trends that will remain stylish for years to come. They should also assist you with ideas and recommendations. Let's face it. There are a huge amount of fabrics, options, sizes, combinations and manufacturers to consider. Having a knowledgeable and helpful staff will save you time and money.

A quality window treatment store will make a tremendous difference in your final results. Think about all the factors, ask professionals and research your options. After all, you will live with the results for many years.

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# How to Choose an ANTIQUÉ STORE

Antiques mean different things to different people. But there's no denying that antiques are where nostalgia meets art in everyday things.

The character of old products and the sense of history dating back decades or generations can be inexplicably attractive. It's because we know every antique piece has a story. Some have multiple stories embedded in the array of nicks and scrapes marking them. And we're often free to imagine our own stories about their pasts.

Antiques don't go out of style. And no matter what the piece, there's a good chance it will always of interest to someone — a collector, museum creator, a professional collector or an auctioneer.

Usually, a piece should be at least 50 years old to be considered a true antique. But just because it's old doesn't mean it's an antique.

"Collectible" and "vintage" are not synonymous with "antique." That's an important distinction to keep in mind when shopping for authentic pieces.

Many items considered antiques are simply



collectibles. View-Masters, vinyl records, spoons and even thimbles are some examples of popular collectibles that are not antiques. Also, vintage items are usually from a certain time period, such as the 1970s or 1980s.

When looking for authentic antiques, quality, craftsmanship, manufacturer and history of the piece are paramount.

## WHERE TO BUY

Online stores, flea markets and estate sales are great places to find antiques. They might even offer you a good deal. But unless you really know your antiques use these venues with caution. Know the difference between a





genuine antique and a fake. And never buy something without inspecting it.

Auction sites may be convenient, but you will have to add the cost of shipping and insurance to the price of

the item. It is better to find the same item at a local shop or estate sale. You can use an online auction site for research, to see what other people are bidding on the same or similar pieces. But to truly find the best and most authentic deals, shopping your local antique stores is your best bet.

You are much more likely to get a better deal on an authentic piece at your local antique shop. Local shop owners like to build a rapport with their customers and love to talk about the history of their inventory. When you shop locally, you will also have the assurance of being able to validate works before purchasing them.

Ask your friends and family for a reputable antique dealer. Newspaper ads, phone books and online websites might also guide you toward local antique dealers.

### FORM A RELATIONSHIP

After you have found two or three prospective dealers, visit their shops.

If you are searching for a particular item, they will try to locate it for you. If they don't have the item, they might be able to tell you about another dealer who carries it.

Creating a good relationship with a dealer has lots of advantages. Dealers can give you their assurance you that the pieces are authentic. Dealers may offer regular clients better prices. They will also help you find other resources, such as conferences and conventions that can educate you in the art of finding the perfect antique for your home or office.



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# How to Choose an AUTO BODY SHOP

Making repairs to the body of your car, however small, requires the expertise of professionals at a reputable body shop, like D&D Body Shop.

If you find an auto body shop that is trustworthy and dependable, it will ensure that your car, truck, SUV or minivan is repaired quickly, affordably and correctly.

The shop you choose should be able to complete all manner of work, from a minor touch-up to a full-body repair.

Your friends, family and colleagues might have recommendations. After all, auto body shops are an unfortunate, but necessary, part of life for most people.

Have a list of companies, research each shop on the Internet and read customer reviews.

Testimonials, negative and positive, should be considered. But keep in mind that no business has a 100 percent satisfaction rate. Someone will always be displeased. Also, more people are likely to leave a negative rather than a positive comment.

A good source for finding an auto body shop is your local newspaper. Local businesses advertise and many times you can find special deals to help save you money.

Once you have created a list of shops, contact them on the phone and ask pertinent questions. How long have they been in business? What are their specialties? How soon can you bring your vehicle in for an inspection?

Ask to set up an appointment for a free inspection. Then further investigate the business. Look around their lobby. Is it clean? Do they have their license and any awards or certificates posted? Do they care enough about their customers to offer reading material, coffee or water?

Consider their prices. Are they comparable to other body shops? While you want to find that deal, remember, cheaper is not always better. Understand that you will often get what you pay for when it comes to auto body work.

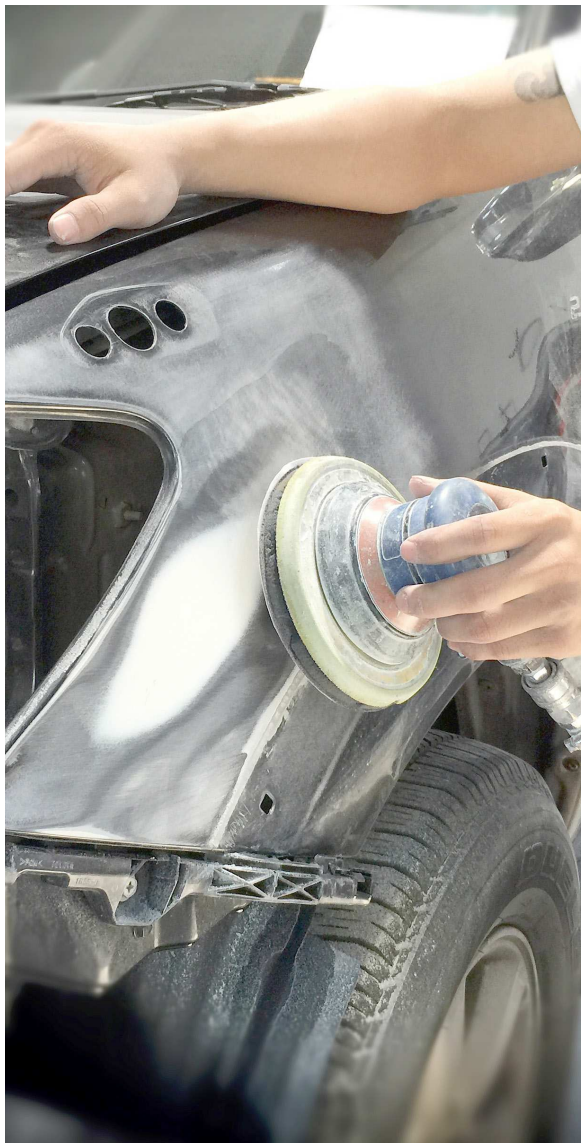
Low prices may be tempting, but they typically mean sub-par work, used parts and paint that is incorrectly applied.

Feel free to ask the manager or owner for references before they work on your car.

You can also check their previous work. When you see a car with paint drips, panels that are misaligned or paints that don't match, look elsewhere. You will not save money if you need to have the improper work redone.

The shop should inspect your vehicle for repairs that are not readily visible. Often-times, there are hidden damages that cannot be detected until repair work begins on the vehicle.

Finding the right shop will make the experience much more pleasant and you will be happy with the repairs.



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# How to Choose a HANDGUN

If you're thinking about purchasing a new handgun, you'll need to first consider how you intend to use the firearm.

And you'll want to take your time in selecting your new firearm, whether you're a seasoned collector or new to firearm culture.

A reputable firearm dealer will be a good place to start in getting information on good firearms to fit your needs.

Being informed is essential for responsible gun ownership.

## SIZE AND CALIBER

It's a good idea to visit gun shops in order to get a feel for the type of handgun you'd be most comfortable carrying.

Size is going to be a big factor. Large framed pistols are fine if you aren't planning on carrying the gun on your body. These weapons hold more ammunition in the magazine and will manage the recoil better.

Smaller pistols are excellent choices for carrying concealed. It might have stronger recoil because it is a lighter weight. Most concealed carry guns are specifically designed to use at close range and remain hidden when not in use.

Larger caliber weapons will create more damage on your target. Smaller calibers are excellent choices for novices.

## OTHER THINGS TO CONSIDER

You should also consider whether you're more comfortable carrying a semi-automatic handgun or a revolver. Semi-automatics are more modern and usually come in smaller calibers, known as "auto calibers." Since they are typically magazine-fed,

semi-automatics are more complicated than revolvers. They can be slightly more difficult to clean and operate, but they are fast to fire and easy to reload.

On the other hand, revolvers are simpler and more traditional. They have been around a lot longer. There are a wider range of calibers and they are easier to clean, but the firing speed and reload time is significantly reduced. Revolvers are great options for beginners, though some automatics are just as good.

Point-and-shoot accuracy is more important than sighted accuracy in an emergency situation. In self-defense situations, you're usually firing fast and instinctively.

## WARNINGS

You should be able to operate your weapon easily. Learn how to switch the safety on and off before you attempt to use it. You should also know how to load and fire the gun.

Spend plenty of time with your weapon at a firing range. Become familiar with its limitations. Take classes that match your level of experience.

Responsible gun ownership starts with gun safety. Never leave your pistol where children can get to it. Handle your weapon in a manner that

is safe for you and those around you. Always treat it as though it is loaded, and never point it at anyone you don't intend to shoot.

A knowledgeable gun shop can answer all your questions. Find a shop in your area where employees are passionate about educating the public.



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# How to Select an EMPLOYMENT SERVICE

Finding a job can be tough, especially when you go it alone. Even though the economy has been on an uptick, finding employment remains difficult for many, and it only gets harder when you don't know where to look.

When you need to know where jobs are, an employment service can be a huge help.

The role of an employment service is to connect job seekers with jobs—they exist to help you find work.

Employment services work with companies to place people in a variety of positions. Regardless of whether you're looking for a seasonal job or are aiming for a top spot in a corporate office, employment services can help connect you to what's out there and improve your opportunities for landing that first paycheck.

If you're ready to go job hunting, try using an employment service, like Express Employment Professionals—and use these tips to help you select the right one.

## TYPES OF AGENCIES

Employment services aren't necessarily one size fits all. There are several kinds, and they operate at different levels and in different specialties, placing prospective job hunters in a number of different fields. Using the right agency for your needs will boost your chances of landing the position that's best suited for your qualifications, skills, and personality.

Temporary employment agencies match qualified job seekers with companies that offer positions for short durations of time. You may be covering for someone on maternity leave, for example. Retailers who need seasonal help often use these agencies. These kinds of placements can sometimes lead to full-time employment.

The retained search firm finds highly qualified candidates for executive positions. Sometimes these employment services are also referred to as executive head hunters.

Most employment agencies

are known for specializing in one or two vocations.

Make sure that your skills and interests fall within this realm so the service will be useful to you.

## RESEARCH

The ideal employment service is one that will help you assess your strengths and improve on your deficiencies and weaknesses. Employment agencies often test candidates before sending them out on interviews. The results of these tests will inform you about your skill level.

Some agencies will help you create a professional resume. They will critique your resume and tell you which format is the best for the market.

In addition, some services will offer classes to improve your interview skills. These classes may be held in person or online.

Choose an employment service that has a high success rate. They should be able to provide references of people and companies they've helped in the past. Agencies should also show you how they are actively searching for jobs that meet your skill set and interests.

## CONTACT

Check the employment service's website to find out more about their

process. Sometimes, agencies don't include much information, so feel free to call them. Ask about their application procedure and what services they provide. You should also know who pays when someone is hired. Some services are paid by the future employer. Others are paid by the employee. Understand how the employment service will be paid before you use them.

## INTERVIEW

If the company doesn't offer to make an appointment for an in-person interview, ask for one. Prepare a list of questions to ask about their services. You may also have an opportunity to sign up for classes and resume services.

## FIND A JOB

The last step is finding a great job. Be prepared when the agency calls you to go out for an interview. Finding legitimate employment should not be too difficult, provided you follow their advice.

Jobs are not easy to find these days, but an employment service will offer expert assistance to help you. Do your research before you agree to work with an agency.

Remember that finding a job is a job in and of itself!



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# How to Choose a FARMER'S MARKET

If you're looking for the perfect place to buy fruits, vegetables, jams, baked goods and locally produced eggs and meat, your best bet is the farmers' market.

Some farmers' markets are open several times a week, most are open Saturdays. This makes them the ideal places to spend a leisurely weekend afternoon, checking out the goods and enjoying live entertainment that may be onsite.

Here are some of the biggest benefits of shopping at a farmer's market.

## NEIGHBORS

There are a whole host of reasons why people enjoy shopping at these markets.

First, you are supporting your neighbors and the environment. After tasting berries picked that morning by the grower himself, it is unlikely you will prefer two-week old berries from a big box supermarket, where they likely have been treated with some kind of preservatives. Those berries have traveled very far, using fossil fuels to make their journey.

## FRESH

The taste will not be as fresh or delicious.

Farmers' markets will often have produce you can't find in chain stores because some vegetables will not "ship well." You will find a larger selection of peppers, corn, potatoes and tomatoes. The growers may even have tasty tips for you to try at home.

Local vendors also have knowledge about cooking ideas, recipes and suggestions. They understand what flavor you should expect from a vegetable or the heat level for a specific type of peppers. They can recommend which fruits are best for cooking. They might even give you a family recipe or let you sample produce you have never eaten before.

## ARTISAN GOODS

In addition to fruits and vegetables, some vendors have honey, herbs, baked

goods, hand-made pasta, farm-fresh eggs, milk, cheese, meats and canned products. Where else can you try fresh breads with locally produced goat cheese?

There might be plants and flowers for sale, along with local authors and artists displaying their talents.

## PRICES

Once you become a regular at a farmers' market, you will start to understand which days and times are best to shop. You might even come home with fantastic deals.

Farmers' markets are often cheaper than big box supermarkets. Many growers are simply looking for a good sale. They also like to see repeat customers. Once they get to know

you, the growers will be able to give you insight on what products they will offer in the future. They may even give you a price break on produce.

These markets can be an educational experience for the whole family. Your children can talk to farmers and start to understand how food is grown.

Everyone knows that nutrition is important. We should all be eating more fruits and vegetables. Sometimes, we go to a supermarket out of habit or convenience. Then we purchase the same produce each week.

Try something new. Spend some time at your local farmers' market. You won't regret it.





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# How to Select the Best DAYCARE

Choosing a daycare for your children can be a daunting task. It's scary to think about leaving your little ones in the care of someone else all day, and you want to be certain they'll be cared for in the best possible way.

With the right selection process, however, you can rest assured that your youngsters will be in a good place.

Here are a few things to consider:

## STAFF

The quality of a daycare rests on its employees. The staff must be reliable and responsible. Request information on background checks of the staff.

Ask about the ratio of caregivers to children. Adults cannot do their jobs effectively if they have to care for 30 children at once with no extra assistance.

Good hygiene habits are a must. Sickness is easily spread among children and adults at a daycare. What types of hygiene and protocol do they have and use when dealing with germs or sick children?

Observe how the employees interact with children. They should communicate well and like kids.

The best daycare employees do not play favorites. They spend equal time with everyone and make every child feel important.

## BUILDING

The facility should be in a safe and inviting environment. It should have bright colors and fun decor.

The lighting needs to be adequate. Inspect the bathrooms, dining areas and nap rooms. Everything should be decorated with children in mind.

Look outside at the play areas. Are they well-maintained? Is there plenty of room for children to run around? Are the play equipment safe?

Every area should be designed with safety in mind. Look for locks on doors, sharp edges and dangerous objects that might be in a child's reach.

## ENTERTAINMENT AND ACTIVITIES

No child should be bored at a daycare. High-quality daycares offer activities to keep your child preoccupied throughout the day. Make sure they don't only offer fun activities – it should be a learning center as well. A center that incorporates fun into learning is the best type of daycare.

Ask the director what kinds of activities are available for children. It should be a mixture of free play and structured activities. Crafts, music, stories and age-appropriate lessons will help your child grow.

## DISCIPLINE

Discipline is important, but how is discipline administered. Ask the daycare how they deal with specific discipline issues. What are the consequences for undesirable behavior?

Also, if your child has difficulties with sharing, talk to them about how they might handle it. They should give you thoughtful answers. Ask for a copy of the daycare's rules.

## OTHER QUESTIONS

The daycare should have a stringent sickness policy. It will protect your child from catching viruses frequently. You don't want to pay for a month of daycare only to have the child stay home because of illness.

The daycare should ask for a copy of the child's vaccination records.

Throughout your visit, look to see if your child seems genuinely interested and comfortable. How does he or she interact with the other children? If your child is shy, see how the teachers get timid kids to engage with others.

Observe how your child interacts with the teachers. How do they address your child during the visit? Does the daycare have toys and activities that interest him or her?

If your child is of speaking age, you can ask directly for his opinion of the daycare.

Selecting a daycare is an important decision. Look at each option thoroughly before making a final decision. Follow your gut instinct. If you feel something is wrong at a particular facility, don't be afraid of crossing them off your list. You can find another daycare that is more comfortable for you and your child.

With a bit of close observation and intuition, you should have no trouble finding a suitable daycare for your child.







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# How to Choose CONTINUED ADULT EDUCATION



Whether you're looking for a new career altogether or just want to brush up on skills to make you better in your current field, continuing education classes for adults can be an excellent option.

You'll find a variety of continuing education classes at local community colleges and community centers, offering valuable training for everything from computer skills, writing and accounting. Other classes are offered to fill the need for required continuing education you may find in certain careers.

Here are some things to consider if you're considering continued education classes:

## REQUIRED TRAINING

When you need to fulfill a training requirement for your career, continuing education can be particularly helpful.

In the medical industry, for example, you might need training to understand new developments and techniques.

If you need courses for this reason, ask yourself two questions: Does the course fill the requirements, and is it convenient for your schedule?

Make sure the course will fulfill your obligation. In many cases, the instructor's background and course curriculum need to be very specific in order to earn or renew a certification. Verify with your

employer to be certain you have the right course.

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

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

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

## PERSONAL ENRICHMENT

Anyone who has ever wanted to learn a new hobby, computer skill or sport can jump-start that interest through continuing education.

It is a fantastic way to enrich your life without breaking your budget.

Rather than spending thousands of dollars in tuition fees at a university program, you can spend a few hundred dollars to take courses that pique your interest.

Begin your journey by finding all the continuing education courses offered in your area. They might be at your local civic center, chamber of commerce, or college.

Look at the schedules and prices for each course. Highlight the ones you prefer.

Then sign up and attend the class.

It really is that simple. Soon you will be making new friends and learning skills.



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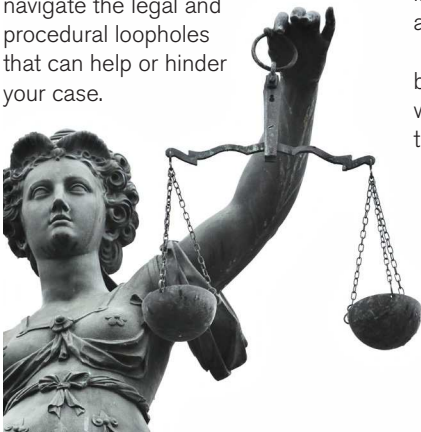
# How to Choose an ATTORNEY

Selecting the right attorney is an immensely important endeavor. For those who face criminal accusations, it can make all the difference in whether they avoid a conviction or surrender their freedom. People negotiating civil disputes will find that having the right lawyer can keep them from losing money, property and creditworthiness to divorce or lawsuits. And it's crucial to have the right attorney to safeguard your interests if you're embarking on a business venture.

Choosing an attorney is one decision where you definitely don't want to cut corners to save a few dollars.

Similarly, if your goal is to avoid an attorney's expense altogether by representing yourself at law, you may end up paying more in fines, in jail time, or a damaged reputation.

Choose a good lawyer to defend your interests. They're trained professionals who know the law and can navigate the legal and procedural loopholes that can help or hinder your case.



Good lawyers routinely communicate with others in their profession as a matter of course, and they know how to pinpoint and recommend the best legal strategy for you. An attorney's service also includes the assurance that any paperwork that affects your legal fate will be filed correctly and on time.

Regardless of what legal matter you encounter, there's a lawyer whose training and expertise matches your needs. Often, when you secure the services of the right attorney, you've automatically secured the resources of that attorney's entire law firm. That's a powerful benefit — one that's available at precisely the moment when you're most in need of a strong advocate.

When the time comes to choose an attorney, consider these factors:

## AFFORDABILITY

When it comes to legal representation, quality trumps all.

If you are facing a criminal case and cannot afford an attorney, ask for a court-appointed lawyer. Taxpayers pay these representatives to help people in need. A court-appointed lawyer can provide you with valuable assistance.

Never hire an attorney who has been disbarred in any state. And be wary of those who have been sanctioned by their state bar.

## RELEVANT ISSUES

The legal matter you are facing is a decisive factor in identifying the type of attorney you need.

Many lawyers specialize in a variety of legal issues. It is vital that you hire a lawyer that practices in the type of law you need.

## REFERENCES

Here's where it helps to talk to people. Sometimes, finding a great attorney can be as simple as asking your family or friends for referrals. If you are getting a divorce, look for people in your social network who have been through a divorce and were pleased with their attorney.

You can also ask attorneys for references. A quality professional should be able to provide you with recommendations from previous clients.

## CASE HISTORY

A lawyer's case history may help you gauge that attorney's competency. Websites will help you determine a lawyer's success rate. You can also find out if an attorney you are considering has a high settlement rate.

Ask attorneys directly about their case histories. Any lawyer with a good track record will readily provide the information.

## ONLINE RATINGS

Other websites rate attorneys. Don't give positive or negative reviews much credence, however. They can be incredibly subjective. Focus on comments about a lawyer's availability, personality and results. You should not have to struggle to get in contact with your attorney.

Always keep in mind that gruff lawyers are sometimes the best ones. While no attorney should treat you rudely, remember that you are paying for their services. Tough, even-handed attorneys can be an asset. A personable attorney is great, but if that person has a terrible success rate, move on.

## CONSULTATION

Take advantage of any free consultations. The meeting will allow you to discover if the lawyers is a good match for you.

If you feel discomfort during the meeting, do not hire the attorney.

Ask questions during your free consultation. Expect forthright answers. If you don't feel satisfied, find another person to represent you. There are plenty of qualified local attorneys who will be willing to help.

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# How to Choose an ACCOUNTANT

A good accountant is an invaluable ally in helping you realize your financial goals, and an important safeguard against financial pitfalls.

If you don't have one, chances are you need one — whether you're managing funds for yourself, a company, or a nonprofit organization.

The wealthy may already know how valuable a good accountant can be, but an accountant's services can benefit anyone. In addition to helping you manage your assets, accountants help you allocate your resources most effectively, and they make sure you get the biggest tax return possible. They can even keep you from running afoul of the federal government!

By retaining an accountant, you're retaining the services of a pro — one who's licensed and responsible for upholding the ethics, legal requirements, and professional standards in their field. The right accountant maintains a commitment to upholding these standards, just as lawyers, doctors and pharmacists do. When an accountant puts their knowledge to work, they're also putting their careers on the line — and that gives them a powerful incentive to do their best to help you handle your money wisely.

For those who have trouble with the maze of rules and regulations that make tax season such a complicated and painful affair, a good accountant can help simplify your role in the tax filing process, while keeping you in the good graces of the IRS. When it comes to taxes, an accountant's expertise can literally make the difference between a clean audit and IRS scrutiny, delays, and penalties — or worse.

Similarly, an accountant can help steer you toward retirement by combining their expertise with your goals. Don't take chances with your retirement: it will likely be your main source of income as you leave the workforce. A seasoned, competent accountant will have the foresight to help you plan for the future and make the most of your hard-earned

money.

With so much at stake, it's crucial to be smart when choosing an accountant. Fortunately, you don't have to be a financial whiz to pull it off — you just need to know a few basics. If you don't have a good accountant now, fear not! Finding one isn't a daunting challenge, especially once you know how to approach the task.

When searching for the right accountant, look for someone who has a proven track record and satisfied client base. Don't be afraid to ask for references from current or former clients.

Check the Internet. Review sites are an excellent source to find information. But be aware that people who are dissatisfied are much more likely to post their experiences than those who are happy with the service.

Family and friends can also be a valuable resource. Successful accountants often rely on word-of-mouth to build their businesses. Ask around. If someone is happy with their accountant, they will be happy to tell you about them.

The yellow pages and professional accounting organizations, such as American Institute of Certified Public Accountants, can also be good sources of information. If you choose to use them as a source, contact several accountants and ask for references. Consider requesting a consultation so you can get detailed information about services.

Once you narrow your list down, look at the Better Business Bureau's website. Many accountants are listed, and you can gauge the satisfaction of their former clients.

Most importantly, check your comfort level with each prospective accountant. You will be sharing sensitive financial and personal details with this person. It is vital that the accountant communicates well, returns phone calls promptly and answers questions patiently.

It's your hard earned money. Don't trust it to just anyone. Find a professional accountant to ensure you are getting every advantage for your money.



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# How to Choose an **INSURANCE COMPANY**



These days, there are tons of insurance companies desperately trying to win your business with catchy jingles and flashy television commercials.

But unless you know what you're looking for in an insurance provider, you shouldn't pick a company based on their marketing hype alone. Premiums from company to company can vary widely, as can the type of coverage they offer. So, before you purchase a plan, you need to understand exactly what type of insurance you're buying and how it will affect your bottom line.

## **KNOW YOUR POLICY**

You will have to take a look at the fine details and figures for each policy. If you are in the beginning of this process, insurance representatives should act more like teachers instead of salespeople. Your choices may be complicated, with a range of pricing options, deductibles and exclusions. A good company will give you choices, explain them clearly and let you make up your own mind.

While reviewing your options, make sure you are comparing similar policies. If a premium seems unusually low, it might have a higher deductible or more limitations.

It is important that you get as much information as possible about each policy before making a decision.

## **CUSTOMER SERVICE**

Customer service always plays a key role in determining which company is best. If you've had friends or family who have filed insurance claims previously, ask them about their experiences.

Some insurance companies have better reputations than others. Gathering all of these experiences will give you a good idea of how you might be treated by them.

Each company has a different customer service philosophy. Some of them prefer to use a local representative to communicate with clients. Others will discuss policies through their website or a 24-hour phone number.

Many insurance companies; however, use a combination of these methods. They might give you 24-hour access to national representatives along with a local advisor.

### FINANCIAL STRENGTH

An insurance company is only as strong as its balance sheet. Financial strength is especially important these days.

Every insurer is independently rated based on their finances. An insurance agent should inform you of the company's rating and tell you what it means. A good rating means the company can make a payout in the event of a catastrophic event. A reputable, stable, well-capitalized insurance company is also likely to have more coverage options.

While your insurance premiums are an important factor, it is just one piece of a complicated puzzle. Choose a company that will not only give you a fair price, but who will also be prompt and courteous in the event you have to file a claim.

The right insurance company will treat you well at every level of interaction, provide quality coverage, and pay out in a timely manner should there be an accident.





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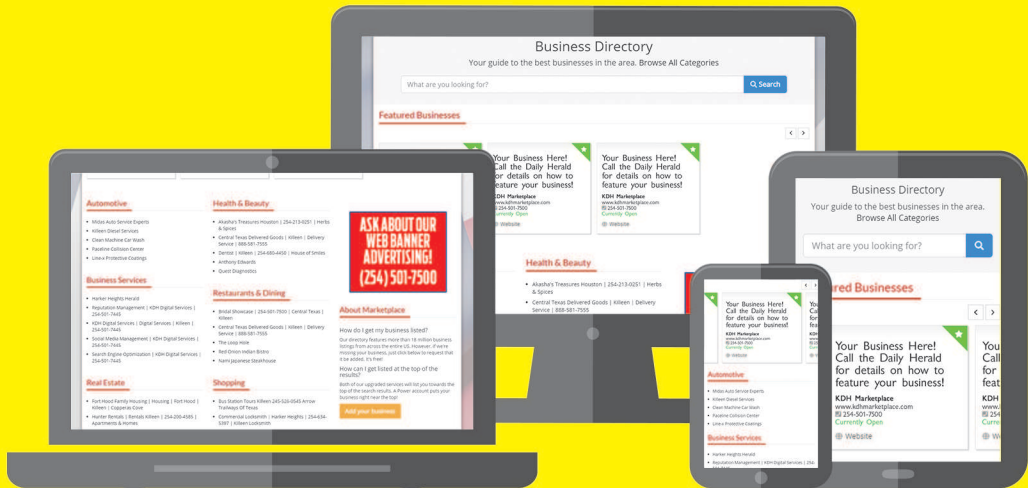
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# How to Select BEHAVIORAL HEALTH

It can be daunting to learn that you or a loved one needs behavioral health help. But it's nothing to be ashamed of and there are many great options.

Each year, thousands of people face situations in life which require behavioral health care.

Issues requiring this specialized care range from substance abuse to psychiatric troubles. And these problems don't discriminate by age or social status.

Children, teens and adults alike can benefit from the inpatient or outpatient care.

Here are some things to keep in mind when looking for a treatment center.

## FLEXIBILITY

Good behavioral health centers will shun a one-size fits all approach to helping people. Needs vary greatly from person to person and depending on the diagnosis.

A good option for less serious issues could be short-term outpatient care that can be performed in any setting: school, office or even your home. This often comes in the form of one-on-one counseling. At the other end of the spectrum is long-term inpatient care in a hospital setting.

Most cases are somewhere in between. The ideal center will offer a combination of treatments over time that will yield the best results.

## TEAM APPROACH

Behavior health deals with myriad problems that are often best solved with a multidisciplinary approach. Psychiatrists and psychologists are only the beginning.

A full array of medical professionals should be available, if needed. A team approach can help with social aspects of behavioral issues, such as

social workers, teachers, nurses and dietitians.

The best facilities create teams of professionals who work with individuals on different aspects of their problem.

## FAMILY INVOLVEMENT

Family involvement in the treatment process can increase positive outcomes.

Some behavioral health issues, like addiction, involve emotional and stressful family situations. Healing these family wounds can be a very important step in the treatment process.

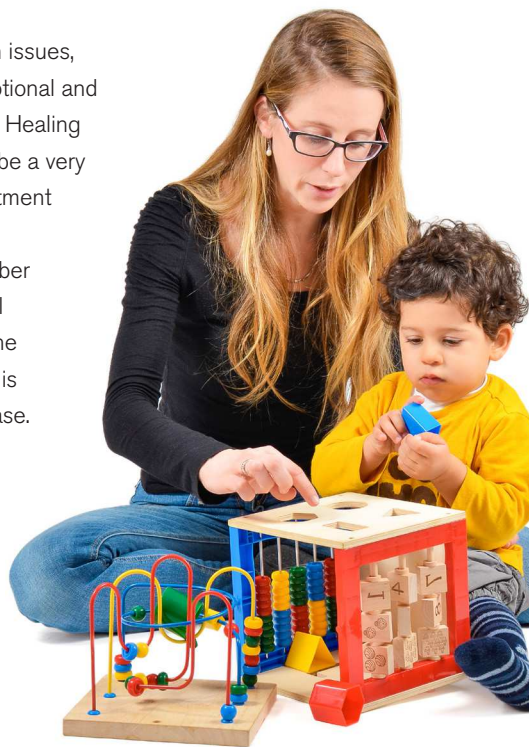
It's important to remember that emotional and mental issues never affect just one person. Substance abuse is often called a family disease. Behavioral health issues impact many people in major ways. All those people can be involved in supporting the right health solution.

## ONGOING SERVICES

Continuing care is es-

sential for behavioral health concerns. It will help keep the patient on track with their recovery.

Many diagnoses require intense treatment followed by a longer period of continuing care. Successfully following the long-term recommendations will lead to a full recovery.



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# How to Choose a DERMATOLOGIST

If you're wondering whether or not your skin care concern is something a doctor should evaluate, use the following criteria to determine if an appointment with a board-certified dermatologist is necessary:

## SKIN DISCOLORATION THAT IS DARK, CHANGING, WON'T HEAL OR BLEEDS COULD BE SKIN CANCER

If you see a mole or other unusual or abnormal discoloration on your skin start changing, growing or darkening, then it is critical to see a dermatologist.

## SKIN DISORDERS THAT WON'T HEAL

Psoriasis, chronic seborrhea and dandruff, severe, diabetes-related cracked calluses that don't heal and become infected, wounds that don't heal and rosacea that gets worse are all issues that should be seen by a dermatologist.

## STUBBORN ACNE THAT LINGERS

Gentle, regular cleansing and benzyl peroxide such as Clearasil can usually take care of acne. However, if you are not seeing results with over-the-counter products, then there are several effective prescription options that may help.

## ITCHING AND RASHES

Eczema and other types of dermatitis are accompanied by uncomfortable inflammation, itching and irritation or flaking skin that won't go away. A dermatologist can prescribe medications that can help.

## RED MARKS FROM ACNE OR BLEMISHES

Generally, red marks left over from a blemish resolve on their own, and gentle skin care products containing antioxidants and salicylic acid can speed the process.

## BROWN SKIN (MELASMA)

If over-the-counter skin lighteners fail to even out your skin tone, visit a dermatologist. They have more potent prescription options and access to lasers that treat spots with almost no pain or discomfort.

If you have a skin concern, a dermatologist can provide diagnosis, prevention, surgery and cosmetic procedures.

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# How to Choose a VETERINARIAN



Most people think of their pets as members of their family. In fact, some people even refer to them as fur children. That's why finding a veterinarian or veterinary clinic is so important. You need to find qualified care to ensure the long-term health of your pet.

Taking your pet to the vet regularly can save its life. For one thing, you can catch an illness in its early stages. And catching a disease early could save you hundreds or thousands of dollars.

But in a difficult economy, pet care might get overlooked. Routine care might even seem unnecessary. After all, do humans skip medical and dental check-ups if they seem like they're in good shape?

Unfortunately, pets age faster than human beings. Their bodies and internal systems can change rapidly, sometimes in a matter of a few months.

Routine veterinary care will help your pet to live a longer and happy life.

Choosing a good veterinarian, like Killeen Veterinary Clinic, that suits you and your pet can seem like a difficult task. If you follow these guidelines, you should be able to find a professional that will give your pet the best care possible.

## ASK FOR REFERRALS

Your family and friends may know a good veterinarian. Listen to their experiences with a critical ear. You need to find someone who is professional, compassionate and timely. Ask specific questions, such as whether the clinic staff likes animals. Do they respond to concerns in a timely manner?

Research veterinary and veterinarian clinics on the Internet. Make a list of prospective candidates, then check with the Better Business Bureau in your state to see if there have been any complaints against these professionals. How were the complaints resolved?

Some people need extra services, such as daycare, boarding facilities and pet training. You may also need to have your pet groomed. Find out if the prospective veterinary clinic provides these services.

## MAKE A VISIT

After making a list of choices, visit the veterinary office or clinic. Call ahead and request a tour of facilities. The staff should have the time to answer your questions.

You should see a clean and well-maintained office. Observe how the staff interacts with clients and pets. Are they warm toward the animals and owners? The employees should have an affinity for animals.

Sit in the waiting area and introduce yourself to other clients. Find out if they are happy with the services and staff. Also, inquire about prices to verify it is within your budget.

If you feel uncomfortable during your visit, consider taking your services elsewhere.

Finding the best vet for you and your pet will take time and research. You should put the same effort into finding a doctor for your animal as you would in finding one for yourself.

The bottom line is that your pet's health is a cooperative undertaking between you and your veterinarian. Finding the perfect vet for you and your furry, scaly or feathered friend will ensure your pet is with you for years to come.



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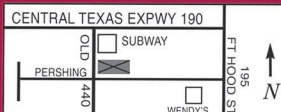
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# How to Choose an OPTOMETRIST



Taking good care of your eyes is one of the most important things you can do. This is especially true if you require glasses or contacts to correct your vision. Poorly fitting contacts and glasses that don't work properly can irritate your eyes and cause a lifetime of vision problems. Luckily, a good optician who can make sure your glasses or contacts work perfectly is only a phone call away.

Here's how to find a quality optician in your community.

## CERTIFICATION

Filing vision prescriptions is a complex job that requires frequent training. Lens materials and manufacturing procedures are constantly changing and improving. A certified optician should be abreast of industry standards.

Ask what certifications your optician holds in your state, along with what kind of training he or she has received. Certified opticians understand they are in a high-precision job. They should appreciate that you are taking the time to ask questions.

## SELECTION

Take a look around their optical displays. A quality optician will have a large variety of glass frame and contact choices in a range of price points.

While budget is always important, you might find that an upgrade will be worth the additional money. Consider how frequently you will use your eyewear. It's a good idea to ask about the advantages of various features -- from color changing lenses, scratch-resistant coating for glasses to various brands of contacts. Think about what will work best for your lifestyle.

If you have a favorite brand or designer, call ahead to see if your optician can provide them.

## COMFORT

The best opticians will guide you toward products that are easy to use and maintain. Comfort levels vary according to each person. Some people prefer metal

frames, while others like the look and feel of plastic frames.

Opticians will adjust the fit of your frames so they are not too tight or loose on your face. If your current glasses are leaving red marks on your face, they need to be adjusted. The glasses should not feel awkward or bothersome on your nose or behind your ears.

If you have contact lenses, you should feel comfortable wearing them. Proper cleaning is crucial. Your optician can help recommend the best products that will help maintain your contact lenses. An assistant will likely demonstrate the proper cleaning technique.

Anyone who wears glasses or contacts knows the importance of eyewear. Along with your eye doctor, an optician is an important part of the team who will care for your vision. Make the time and effort to choose the right one.





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# How to Choose a NIGHT CLUB

If you want to unwind after work and meet new people, a nightclub can be an excellent place to expand your social circle. And whether you enjoy electronic dance music, hip hop or an eclectic mix of world dance music, there's likely a club nearby to suit your tastes. So polish up your dancing shoes and consider these tips in searching for a place to enjoy your next after work outing.

## ATMOSPHERE AND CLIENTELE

Some clubs are more dance-oriented, while others are geared for talking and networking.

And depending on the type of club you visit, you'll encounter a wide variety of people with different interests. You will want to find a club with relatable people.

Atmospheres vary between establishments. The furniture, lighting and music should reflect your tastes -- whether it is modern and hip or subdued for social settings.

Since weekends are the busiest times, you might have trouble getting in at the exact time you want. Be persistent. Look your best and behave politely with security personnel. It is the best way of getting into a crowded club.

The nightclub's location will also

give you a good idea of what to expect.

Upscale clubs are usually found in upscale areas, with expensive drinks and cover charges. Nightclubs near a university may be geared for the college crowd.

Clubs often reflect their community, so find one in a part of town where you feel comfortable.

## SECURITY

One of your most important considerations is security.

Good nightclubs are known for being safe places. They earn that reputation by hiring security professionals to handle any disturbances that might come up. The best nightclubs do not tolerate trouble. They strike the right balance between safety and celebration.

Look for visible signs of security, such as guards at the door. If you are concerned, don't hesitate to ask the club's management about the type of security they use.

Since nightclubs can't always influence the safety of patrons walking through the surrounding neighborhood, always look for a club in a reasonably nice neighborhood.

## DEALS AND SPECIALS

Discover where the deals are.

To get people in the doors during off-peak days and hours, most clubs offer discounts and themed nights. It is a fun and inexpensive way to enjoy a nightclub setting on weeknights or early evenings.

Ladies night is a popular special, but by no means is it the only one. Clubs may also have '80s nights, country music nights or karaoke evenings. They might also bring in a popular DJ or singers to perform, so check their schedules.

Finally, ask about the cover charge. Some clubs charge a fee just to get in the door, while others make their money strictly from selling drinks and food.

## TRY IT OUT

If you really want to get a feel for a club, you will have to go there yourself. Try a club with friends one night to see what the club has to offer.

When you find a nightclub that lets you unwind and be yourself among friends, you've found the right one. Hanging out at the right club is a great way to expand your social network.



# How to Choose a FUNERAL HOME

The emotional pain and suffering that occurs when a loved one dies can be crippling. And often the closest family members hurting the most must also deal with difficult responsibilities like choosing the right funeral home.

Choosing a funeral home is never an easy process. But there are ways to make this difficult decision a little bit easier on you and your family.

Here are some tips to help make choosing the right funeral home less stressful.

## COMPARE PRICES

If you have had to make funeral arrangements in the past, you may be tempted to just go with the funeral home you have experience with. While this may be a smart option for some people, it's not always the right option.

Depending on how long it's been since you needed to make funeral arrangements for a loved one, the price of that particular funeral home may have gone up. That's why it is wise to shop around and compare the prices of the various funeral homes in your community.

## ASK FOR REFERENCES FROM FRIENDS

Even if you have never had to choose a funeral home in the past, you may have a friend or two who has. Ask these friends if they would recommend the services provided at the funeral homes they have used.

They may be able to share valuable information about the staff, facility and prices of a specific funeral home.

## ASK ABOUT PACKAGES

Whether your deceased loved one had a specific list for their final wishes or you have to make these decisions for yourself, it is important that you ask a potential funeral home what types of packages they offer.

You will find that not all funeral homes are created equal, and each offers their own different ways of han-

dling a service. No matter what type of requirements you have, it is best to choose a funeral home that will cater to your specific needs in order to make this difficult situation a little less daunting.

## CARING STAFF

When visiting a potential funeral home, the funeral director can be a major deciding factor when you choose whether or not to use this particular company to handle the funeral of your loved one.

A caring and professional funeral director and staff will take the time to explain all your options in an empathetic way so you can make a better choice when choosing a funeral home.

If the director seems short or uninterested in your needs or makes you feel like you and your deceased loved one aren't important, you won't want to choose this facility to handle the funeral of your loved one.

While dealing with the death of a loved one is hard, choosing the right funeral home can help relieve you of some stress.

If you want your loved one to receive the proper funeral he or she deserves, following the above listed tips should help you make the right choice.



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# How to Choose a CHURCH

No one knows exactly how many different church denominations exist but everyone agrees they number in the tens of thousands. And within some of the larger denominations are different subgroups. If you don't already belong to a church, finding your ideal fit can be a daunting task.

At its heart, a church is a group of like-minded people who share a set of beliefs, values and norms. In most of the cases, the members feel as though they belong to a large, extended family and offer support, encouragement and emotional and material assistance to each other.

Growing in faith should be one of the goals in attending church services where fellowship can help you along. The right church can provide a foundation for your spiritual life. It could also be a boon for your social and personal life.

Pray to God for guidance while you look for a church. Then determine what setting is important to you. Are you looking for a less-formal, more modern church with energetic sermons? Do you need an intimate community or a mega-church?

Do you have a particular faith? If you are a Methodist, Baptist or Lutheran, being surrounded by people with similar beliefs will be important. Or do you prefer a non-denominational church?

Once you understand your

needs, conduct some research. Look in your local newspaper, Yellow pages, online or drive around your city.

Ask friends and relatives about the churches they attend. People are often happy to discuss their experiences with you.

Once you have found some possibilities, visit several churches. Attend services with a positive attitude and ask questions of the members. Gather as much information as you can.

Sometimes having a friend along will help you feel more at ease. Speak to people sitting near you, or speak to the pastor after the service. Take home any literature offered.

Afterward, reflect on your experience. Does the church's statement of belief match yours?

Sometimes churches are known for their service to the community. If volunteer work is important to you, find a religious community that has programs for soup kitchens, homeless shelters or even local parks.


Were you comfortable sitting in the church or were you itching to leave? Did the pastor hold your attention or were you bored?

Knowing your values will help you select the right church. Worship and spirituality are deeply personal. Sometimes different family members may attend different churches.

When you find a church where the pastor or minister seems to be speaking to you and the congregation feels like family, you have found the place where you will be the most comfortable and get the most out of the experience.



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# How to Choose a REALTOR



Real estate agents are your biggest allies when it comes to buying or selling a property. They have specialized knowledge that will help guide you through complicated contract issues. They'll also be able to inform you of the precise steps you need to take just before buying or selling.

It goes without saying that you shouldn't make any property decision under the advisement of an agent you don't trust. So, do your homework and pick an agent you can have faith will get the job done right.

## REAL ESTATE AGENT VS. REALTOR

A real estate agent may or may not be a realtor, but every realtor is required to be a licensed real estate agent.

To become a realtor, a real estate agent has to join the National Association of Realtors (NAR). This allows him or her to attend industry meetings, get NAR newsletters, and access software and educational tools.

Realtors adhere to a strict code of ethics and have solid knowledge of the real estate business. These professionals have been trained well, which means they will provide you with the best service.

## WHERE TO START LOOKING

Recommendations are one of the best ways to find a qualified real estate agent or realtor. Ask people in your social network for referrals.

Sometimes agents are good at helping clients purchase homes, but not as skilled at selling them. Keep that in mind when searching for the right professional.

You might also contact local brokers or search the NAR directory online. Always work with credible, responsible agents. Otherwise you are wasting your time.

## COMFORT LEVEL

At the initial consultation with a prospective real estate professional, focus on your comfort level while interacting with them.

Do you get the feeling they are genuinely concerned about your needs? Or are they focused on their commission? Do they know the current housing market? Can they negotiate a contract?

It is important that you feel comfortable with the agent. You must trust that this person can behave ethically and help you secure a good deal.

## COMMUNICATION AND PLANNING

Your agent should be an effective communicator. If you are selling your home, your agent should develop an effective marketing plan, explain it to you, and respond to any questions or concerns you have.

The marketing plan will probably involve placing advertisements and conducting open houses to invite the public for home viewings.

If you are purchasing a home, the agent should listen to your guidelines and price ranges.

Above all, your real estate agent needs to provide updates on progress. Do not work with someone who does not return phone calls or emails.

### MORE RESOURCES

To get a better idea about the process of buying and selling a home, conduct some research on your own. Real estate magazines contain good information and can be a great way to start your research.

There are also a lot of good resources on the Internet, such as [www.Realtor.com](http://www.Realtor.com), which is associated with NAR and which contains free, useful information.

You may find housing statistics, market forecasts and tips, but nothing beats the power of networking. You need to find people with similar interests who will help you in your endeavor.

Upon successfully buying or selling your home, keep your real estate agent's contact information on hand.

You may want to refer other people to him or her. You may also need their services again someday.

A knowledgeable Realtor, like Kim Adams of Weichert Realtors, can answer all of your questions. Call (254) 654-0107 for more information.



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# How to Choose a REAL ESTATE AGENCY

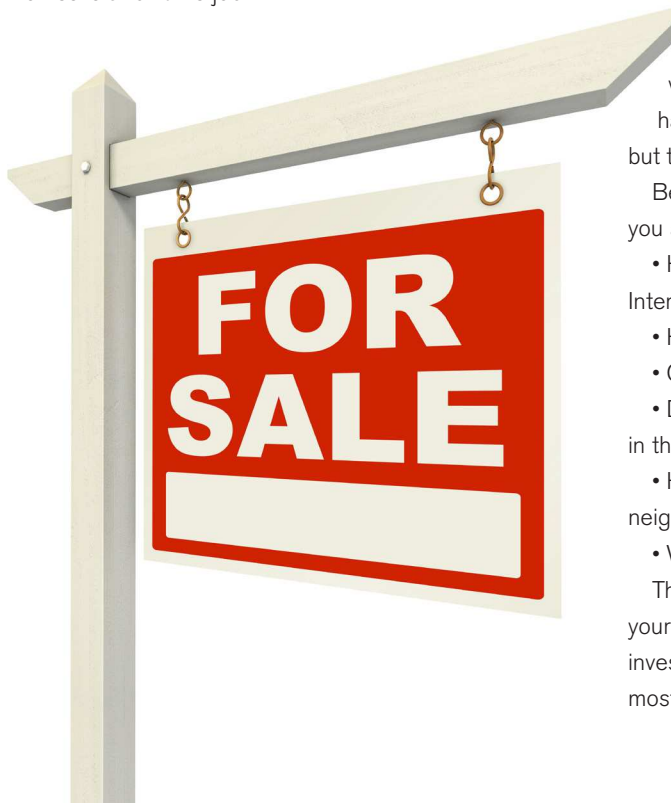


Buying or selling a home is a major event. And because of complicated contracts and significant investments, it's one that you'll want to take on with the help of a real estate professional.

Finding a good agent often means finding a reputable real estate agency. These days, it seems like every town has more than its share of real estate businesses. But choose wisely, all are not equal. You should ask around and check with your local business bureau for suggestions about good agencies in your area.

Once you have a list of possibilities, do some research. Find out how long the agency has been in business. Ideally, you want people who know your community.

If the real estate agency is merely a side business, it might not give you the best results. Buying and selling homes is a full time job.



Look on the Internet and read customer service reviews. They should also have an impact on your overall impression of an agency.

Once you have narrowed your list, contact some businesses and ask them questions. You should know about their

listings, fees and commissions.

Choose an agency that has connections with the community, a sharp understanding of neighborhoods that interest you, and solid contacts with other realty companies.

This assumes major importance when you're selling your current house, because the agency usually handles the sale while the realtor helps you find your new one.

The marketing strategy and advertising is what makes each agency unique. It will greatly influence the sale of your home.

Although most companies might look the same, real estate agencies have a preference for the kind of properties they show or sell. These concentrations might include commercial properties or high-end homes. Try to find a business with a focus that concentrates on selling homes similar to yours.

Look at an agency's listings to see if your home would fit in nicely with their existing clients. If you were purchasing a home, would you find their listings easy to read and informative?

The size of the agency will have an impact on your experience. Small agencies can provide more personalized service, but they may not have the networking advantages of a large company. Big agencies have more opportunities to network and sell your home, but they may have to divide their time among many clients.

Be prepared to ask an agency the following questions if you are selling your home:

- How will you advertise my home? Will you use the Internet and newspapers?
- How many pictures of my house will appear online?
- On which sites will my home be featured?
- Do you have other homes that have recently been sold in this price range?
- How long has the agency been selling homes in my neighborhood?

• What makes your agency unique?

The two biggest financial decisions you will make in your lifetime are buying and selling a home. Protect your investment and peace of mind by choosing the best and most trustworthy real estate agency you can find.



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**BELTON**  
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**[VistaListings.com](http://VistaListings.com)**