



**ACCOUNTANT**

*John Lister, CPA*



**AUTO BODY SHOP**

*D & D Body Shop*



**BANKRUPTCY ATTORNEY**

*The Carlson Law Firm*



**EMPLOYMENT SERVICES**

*Express Employment*



**DENTIST**

*All Dental & Braces*



**HVAC**

*Ellis Air Systems*



**INSURANCE AGENT**

*Allstate - IRA Brand*



**MORTGAGE LENDER**

*SWBC Mortgage*



**REAL ESTATE AGENCY**

*Armadillo Properties*



**VETERINARIAN**

*Killeen Vet Clinic*

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## How-To Guide

July 26, 2020

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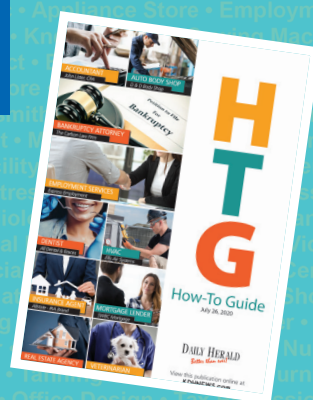
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## How to Choose a MUSIC TEACHER

Very rarely do people not enjoy music. And if you love listening to music, there's a good chance you'd enjoy making your own. Learning a musical skill can not only be a good hobby, it's good for your mental health and acuity. Music is also one of the best vehicles for expressing and understanding ourselves as human beings.

If you're looking to touch up your musical skills, whether you're just starting out or a lifelong musician, a good teacher can be a big help. No matter how much or how little musical skill you start with, a good musical mentor will improve your chops.

Here are some things to consider while looking for a music instructor.

### EXPERTISE AND TEACHING STYLE

Two criteria that should be at the top of your list when choosing a music teacher: are their expertise in the field and their teaching style. But the importance of each one depends on the skill level of the student.

For beginning students, finding a teacher with a personality and methods that mesh with their learning style should be the top

consideration. You want a teacher who can motivate and inspire, which doesn't necessarily require a particularly rigorous background in music — although that can be an added plus.

Every five-year-old child learning how to play the piano doesn't need to learn from a Juilliard-trained pianist. They need someone who can teach them the basics and keep them excited about growing their knowledge and skill level in the early stages.

On the flip side, though, the more advanced the student becomes in their studies, the more important the teacher's technical and theoretical insights will be. You'll want to look more closely at their professional background,

experience and education in that case.

Extremely talented students could find themselves outgrowing their early teachers, something a good music educator will be able to recognize and encourage. They'll know when it's time for you to move on to a new teacher with a more advanced pedigree who can take your musical abilities to the next level. Ideally you'll be able to find a teacher you can stick with for a long time.

Motivation remains important at every level, though. Whether you're just starting out or already performing on concert stages, a great music teacher will always push you to do your best and expand your musical horizons.

### THINGS TO LOOK FOR in a MUSIC TEACHER:

- EXPERTISE & TEACHING STYLE
- REPUTATION
- CURRICULUM

### REPUTATION

Fortunately, the best music teachers are easy to spot because they're the ones with a great reputation in local musical circles.

Ask around for someone who really knows a lot about the particular instrument or music style you're interested in learning. No matter what your interest, you'll probably start hearing one or two names pop up in conversations about it.





If you've got friends or acquaintances who've got musical abilities you envy, ask who their teachers have been. They'll usually be glad to tell you who taught them and what the strengths and weaknesses of their various teaching styles have been.

The best teachers will always have a long track record of happy students, and in tight-knit musicians' circles, that makes it easy to find the best options in your local area. Just look for the ones who local musicians respect.

## CURRICULUM

Another consideration is what curriculum the teacher chooses, something that varies widely from teacher to teacher.

Most teachers are fairly formal and regimented with their curriculum, preferring that every student learn the same basic building blocks to improve their skills. They'll have specific books and practice techniques you'll be expected to use, so ask about what curriculum they require — including how much the materials and supplies will cost.

Other teachers are more flexible about their teaching materials. They might let you choose your own sheet music or, particularly if you're learning an improvisational style, have a more open-ended approach where they demonstrate how to play rather than having you

read written chord charts or play notes on a page.

Many of the best music teachers split their time between teaching music theory and music performance. For a deep, meaningful music education, it's vitally important to know the thoughts and theories behind how music is written, not just how to play the notes themselves. Theory adds another level that will make you a better musician as time goes on, so look for teachers who recognize and appreciate its importance.

If you take the time to explore options for music teachers in your area, you can find a teacher that will make your goals and aspirations turn into reality. And that, in turn, could enrich your life in ways you never imagined.



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# Finding the Best 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 accountants put 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



*Successful accountants  
often rely on  
word-of-mouth to  
build their businesses.*

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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# Finding the Best ATTORNEY



At some point, everyone needs to talk to a lawyer. Choose wisely. The right lawyer can be the difference between freedom and a criminal conviction. The right lawyer can be the difference in preventing you from losing your shirt in a divorce settlement. The right lawyer is critical to ensuring you don't get taken advantage of in a business deal.

Some people try to represent themselves and end up paying more in fines or getting some jail time because they didn't have the right kind of legal representation.

Attorneys know the law, and the loop holes that may be able to help your case. They know how to work with other attorneys and can recommend the best legal strategy for your case.

They also understand how to properly fill out the correct files,

forms and paperwork.

No matter what legal issue you are facing, you can find an attorney who matches your needs and advocates strongly for side of the case.

Here are some factors to keep in mind when choosing a lawyer.

## AFFORDABILITY

Settling for inexpensive legal representation can be a big mistake. Quality should always come first when it comes to attorneys.

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

Also, 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

When selecting an attorney, be sure to find one specializing in the area in which you need assistance. For example, people who have been arrested for driving while intoxicated will require a criminal lawyer who specializes in traffic law.

Real estate transactions are best handled by a real estate lawyer.

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.

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***When choosing an attorney, it's vital to keep these in mind:***

- ***Affordability***
- ***Relevant Issues***
- ***References***
- ***Online Ratings***
- ***Case History***
- ***Consultation***



## REFERENCES

Finding a great attorney can often 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

Check your attorney's case history to get an understanding of the legal professional'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. They are also a great resource for client reviews. Don't give positive or negative reviews much credence, however. They can be incredibly subjective. Some of the comments are not truthful. 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. Most attorneys offer them. 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. Simply thank them for their time.

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.

# How to Choose a BANKRUPTCY ATTORNEY



For many people, the decision to file for bankruptcy doesn't come easily. It can be fraught with emotion after years of building financial stress in your business or personal life.

Fortunately, the right bankruptcy attorney can alleviate that stress by helping you choose the right options to resolve your debts. Not all attorneys are equal, though.

Here are some things to consider when making that important decision.

## CREDENTIALS AND ASSOCIATIONS

Most states have certification programs for legal specialties, and you can start by checking with your state bar association to look for attorneys who specialize in bankruptcy law.

The laws on this subject can be extremely complex, so finding an attorney or legal firm that specializes in bankruptcies as a major part of their practice — not just a small percentage of their work — can make a difference, particularly in complex cases. You'll want an attorney who knows all the ins and outs of your specific situation.

You can also check into which associations the attorney holds a membership. The National Association of Consumer Bankruptcy Attorneys, for example, provides training for thousands of bankruptcy lawyers to help keep their knowledge up-to-date. Membership in a well-regaled industry organization can be a sign of commitment to professionalism.

## EXPERIENCE

Next, find out about

the attorney's background and how much experience they have handling cases similar to yours.

Even within the realm of bankruptcy law, many attorneys specialize in different types of bankruptcies. If you're a consumer looking for relief from credit card debt, for example, an attorney who spends most of her time restructuring corporate debt may not be the best fit. You'll want an attorney with a strong track record in resolving situations similar to yours.

## COMMUNICATING OPTIONS

The best attorneys are both good listeners and good communicators, something you can usually judge in your initial meeting.

It's a smart idea to meet with several attorneys before you make a decision, but not simply to price shop. You want to find an attorney who listens carefully, then asks the right questions to make sure they fully understand your needs.

A good bankruptcy attorney also will be able to clearly explain your options, including the benefits and drawbacks of each one.

Rarely are things simple in the legal world. There are advantages and disadvantages to every option in front of you, whether it's

Chapter 7 bankruptcy, Chapter 13 bankruptcy, credit counseling or simply finding a way to pay your bills.

An ethical bankruptcy attorney will give you a menu of options and walk you through what your future would look like under each one. Usually, with a clear understanding of the possibilities, they can help guide you to the best choice for your personal situation.

## OTHER STRENGTHS

Many good attorneys don't focus 100 percent of their time on bankruptcies, and that's fine. In fact, depending on your case, their experience handling other aspects of the law could be invaluable as you look for the best financial options for your future.

An attorney with experience handling workers' compensation claims, personal injury litigation or class-action lawsuits may have experience and recommendations that tie into your bankruptcy proceedings.

Overall, if you find a bankruptcy attorney with the right combination of credentials, relevant experience and communication skills, you'll be well on your way to putting your financial stress where it belongs: in the rear-view mirror.



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# Getting the Best Assistance in FAMILY LAW

You don't get to be one of the most preeminent law firms in the state overnight. Craig Carlson, an Army veteran, founded The Carlson Law Firm in Killeen in 1976 and, through the years, has expanded to 13 locations statewide.

The firm offers a spectrum of legal services, including personal injury, family law, bankruptcy and criminal defense.

"In our 44-year history, we've become known for providing communities with exceptional legal representation and signature customer service," Carlson said. "When a client reaches out to us, our legal staff stays with them every step of the way."

Carlson said that the team of compassionate attorneys is dedicated to their clients.

"We're here to serve the needs of the people in our communities because we firmly believe that their lives and the quality of their lives matter. We're here to protect the constitutional rights of all Americans."

The Carlson Law Firm is not afraid of taking a case to court.

"With a Carlson Law Firm lawyer, you're getting a lawyer with trial experience," he said.

Carlson said that when it comes to dealing with a legal matter, your choice of attorney can have real consequences.

"Legal matters can have lifelong negative effects on a person's life; your lawyer makes a difference in remedying or mitigating those effects," Carlson said. "It's important to hire a lawyer who genuinely cares about you and ensures that your story is told."

That can be especially important when doing battle with an insurance company.

"Insurance companies aim to devalue your story and you as a person," Carlson said. "They use several tactics to try to prove you're not injured. We understand this about insurance companies."

They also understand that being involved in a legal matter is demanding on their clients, also.

"We're there to provide the emotional and mental support needed to get through a claims process or court battle; we listen to you," Carlson said.

"We're always available to answer questions and keep our

clients updated on any new developments in their case."

Like every business, The Carlson Law Firm has had to contend with a new normal.

"Everyone on our team has seamlessly adapted to the COVID-19 pandemic," he said. "Whether it's from home or through careful social distancing in our offices, we're still fighting for justice and making sure our clients get what they're entitled to."

The firm also gives back to the community through the Carlson Cares initiative. All of their charity events are family focused and include making sure that kids have school supplies and properly fitted car seats.

If you need help with a legal matter, stop by 100 E. Central Texas Expressway, call 254-526-5688 or visit [carlsonattorneys.com](http://carlsonattorneys.com) (English) or [carlsonabogados.com](http://carlsonabogados.com) (Spanish).



## The Carlson Law Firm

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# How to Choose a FINANCIAL ADVISOR



Financial planning is essential, even during good economic times. And a skilled financial planner is an essential to guarding your economic future.

Budgeting, money management and even crafting investment strategies are a few of the things a good planner can help you complete. Planning professionals will guide and inform you on how to prevent cash-flow problems. They might even prevent future bankruptcy. With the right questions and research, you can find a financial planner you can trust.

Seek referrals from your friends, family and trusted individuals who have built substantial financial reserves. If their modest portfolios have become bigger over time, a skilled financial planner likely played a role in that success.

Look at the educational and professional background of each recommendation. Find out if that person has worked with people who match your financial circumstances.

Financial planners who have undergraduate degrees in finance or business show a dedication to this work.

Verify that each prospect has the right certifications. Financial planners must

have specific certifications in order to legally practice in the field. Credentials vary according to the location and advising type, but all must have formal training.

Once you are ready, meet with several financial planners to gauge their trustworthiness.

Integrity is one of the key qualities in a good financial planner.

During the meeting, honestly explain your financial goals. Wealth building should be a goal. Minimizing risk and maximizing returns will help grow your resources.

Whether your desired outcome is to launch a small business or send your kids to college, share these thoughts with your financial planner.


Also, don't be shy about detailing your debt level. It is essential that the professional

understands all aspects of your financial situation. It could motivate the planner to make your money work harder so you can break free from debt.

Finally, discuss compensation with any financial planner. Sometimes professionals are paid a flat rate, while others will receive a percentage from any profits made on investments.


These matters must be openly discussed, so you can understand how his or her compensation may affect his investment recommendations. Some unscrupulous experts could advocate risky investment strategies for their own financial gain.

Taking the time to research will help you select the best financial planner in your area. You will be on your way to a healthier financial future.




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**Nadine Feild,**  
PhD, CPA  
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# How to Choose an INSURANCE AGENT



Everyone needs a good insurance agent to help walk them through the confusing process of getting the best coverage for their valuable assets.

Unfortunately, not every agent is the reliable, reputable agent professional you'd hope. It's important to make sure you vet your agent prior to opting into the coverage they offer.

An experienced agent can walk you through various options, keeping in mind your budget and lifestyle. Your financial future depends on finding the right person to help you get insurance that will fit your needs.

Family, friends and colleagues have likely worked with insurance agents in the past. Ask people you trust for referrals. If you receive a recommendation, it is because that person has had a positive experience. There is a strong likelihood that you will have similar results.

Good agents understand that offering great service will keep them in business. Their careers depend on word-of-mouth. If you are happy with the service you receive, your insurance agent will appreciate your willingness to send business their way.

If you do not have recommendations, begin researching your options. Begin by looking at



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local companies and brokers. As you conduct your research, be thorough and critical. Buying a policy is similar to purchasing a new car or home. It truly is that important.

Select a company that is highly regarded by consumers. Read reviews of each company to determine who has the most satisfied clients. Are they easy to work with? Have there been any problems with collecting on a policy?

Also, check that any prospective agent has all necessary licenses and training.

After narrowing your list of prospective agents, make an appointment to visit each one. Prepare a list of questions and concerns about your personal situation. Take notes during your meeting. Remember that you must feel comfortable with the answers before purchasing a policy.

If an agent tries to pressure you into making a decision right away, inform him that you need more time and cannot sign anything immediately.

The right agent will let you take as much time as you need to understand the implications of each policy. They will give you useful information and not subject you to high-pressure sales techniques.

Your agent should be available. The relationship doesn't end once the sale is completed. Your dialogue should be continuous. The best agents are available in the event you have to file a claim.

Agents who have been in business for many years likely have a good reputation and track record. They understand

the policies and will even take extra care that you are properly protected.

It is essential that you choose the right type and amount of insurance to adequately protect yourself and your financial future.

The policy should be tailored to fit your specific needs.

A seasoned, skilled insurance agent will be an invaluable resource for safeguarding your future.



***Read reviews of each company to determine who has the most satisfied clients. Are they easy to work with? Have there been any problems with collecting on a policy?***



# SEVEN STEPS IN THE HOMEBUYING PROCESS



## **STRENGTH. SERVICE. STABILITY.**

In today's ever-changing mortgage environment, SWBC Mortgage Corporation strives to be a guiding force to help clients through the complicated mortgage process with knowledgeable, caring staff that appreciate the stress that comes with a home purchase — a big financial investment and move.

SWBC Mortgage offers lending programs such as VA, TXVet, FHA, USDA/Rural Development, and Conventional Conforming loans. So, if you're ready to begin the homebuying journey, it's good to know the seven most important steps so you can be better prepared to purchase your home.

### **1) PREAPPROVAL FOR A MORTGAGE.**

It is important to understand how much home you can comfortably afford. Your loan team will review your financial situation to help strengthen your buying power.

### **2) FIND YOUR DREAM HOME.**

Once preapproved, you can then work with a real estate agent to find your dream home. Your agent will then help you negotiate and execute a purchase agreement.

### **3) APPLY FOR YOUR MORTGAGE.**

You can apply online in minutes using SWBC Mortgage's TurnKey® application, a simple and secure process that will guide you through this process. Once you begin your application, TurnKey will securely save your information, and you can then complete the process at any time.

### **4) LOAN PROCESSING.**

After your home is under contract, your mortgage provider orders an appraisal, then your application will be managed by a loan processor. They will help you determine what supporting documentation will be needed to help you qualify for your new home loan.

### **5) LOAN UNDERWRITING.**

During this stage, an underwriter will review all of your documents, including the appraisal report, then provide an approval decision. The underwriter will also indicate any additional conditions that may be necessary for you to get loan approval.

### **6) PRE-CLOSING.**

Before your lender can close on a home loan, they will ensure all underwriting conditions have been met, then finalize all loan requirements. By this time, you will

know the exact amount of funds you'll need to provide. Your lender will also inform you of the date and time for your closing, usually scheduled with the title company.

### **7) CLOSING.**

After you have reviewed the final numbers in your Closing Disclosure, you'll execute and sign all of your loan documents. Congratulations, homeowner! This is the last step to finding the happiest way to your new home!

## **ABOUT SWBC MORTGAGE**

A full-service mortgage lender headquartered in San Antonio since 1988, SWBC Mortgage opened its Killeen branch in 2009. Regional Vice President Dave Kuebler, Branch Manager Leslie Lovett, and Assistant Branch Manager Jimmy Alexander, who have over 50 years in combined mortgage lending experience, serve the residents of the Killeen, Temple, and Belton communities.

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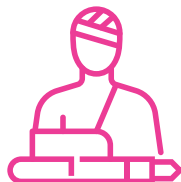


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# How to Choose A

# PERSONAL INJURY ATTORNEY



If you are injured in an accident or other mishap, a personal injury attorney can be a major asset in helping you recover costs associated with your ordeal.

But don't wait until the unexpected happens to find a qualified attorney. Chances are, after an ordeal involving an injury it'll be different to apply the focus you need to selecting the best attorney. Do your research now and in the unfortunate event that you require an attorney's service, you'll be confident in knowing exactly who to call.

Here are a few things to think about.

## FIRST STEPS

Find a list of attorneys with the proper credentials and licenses through your local bar association. You'll also want to look for one who advertises expertise in handling injury cases.

You can also ask attorneys who they might recommend for practicing personal injury law. If you have worked with a family law attorney in the past, for instance, that person should be able to suggest a good lawyer who specializes in personal injury cases.

Once you have compiled a list, schedule an initial consultation – which are typically free – to talk with the attorney about your case. Tell him about the basics of your case and get their first impressions about it.

Have several consultations with different attorneys before making a decision. Each lawyer might have a different strategy for how to best represent you. Listen closely to find out about their plans, how they typically resolve cases, and

whether you can trust them.

It is ideal to find an attorney who will handle your case on a contingency basis, meaning the lawyer will not be paid unless you receive money. When a lawyer agrees to these terms, it means he has a lot of confidence in your case.

*"..Don't assume that big settlements for other clients will translate into the same results for you."*

## TRACK RECORD

Learn as much as you can about the lawyer's track record in negotiating settlements, including pre-trial settlements and arguing in the courtroom.

Each attorney will undoubtedly tell you about big awards they've won on behalf of clients, but always consider how that relates to your specific situation. Every case is different, so don't assume that big settlements for other clients will translate into the same results for you.

It is much more important to find out how the attorney would handle your case. Have they

successfully settled similar cases in the past? How long did the process take? What steps are necessary in the process? How would the lawyer fees and related court costs be handled?

You should be satisfied with the answers to these questions before proceeding. By getting as much background information about the attorney as you can, you'll be better armed to make the right decision.

## RAPPORT

Finally, you must consider something intangible: the ability to trust, understand and work closely with your lawyer. Rapport is a vital part of the equation.

It's about developing a professional relationship based on mutual respect. You don't have to be buddies with your attorney; you only have to trust them.

A good attorney will be available when you need him, and he should talk about complex legal processes in language you can understand. Communication is a big part of his job.

When you find all of these qualities – the right background, experience and communication – you'll have a better chance at getting a positive outcome for your case.



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# Methods for Choosing the RIGHT DENTIST



Even for routine procedures, you want to be sure you have a top-quality dentist.

Picking the right dentist is essential to helping you maintain your health and appearance in addition to helping you avoid nasty dental problems down the road.

No one wants to have a root canal redone because of shoddy work.

Find a dentist who makes you feel comfortable and explains every procedure in an understandable way, and you'll be in good hands.

Finding a dentist near your home or workplace will help you make your appointments on time. When searching for a dentist, make sure the office hours work for your schedule.

So how should you start your search?

## ASK AROUND

First, ask your social network for recommendations. Friends, family and colleagues can be a great resource.

Searching on the Internet for dental offices in your area will also help. Professionals often have their own websites, which include the backgrounds of those working there. The website may also tell you about how they handle procedures and appointments, as well as specialized services they offer.

Your local newspaper will likely have advertisements from local dentists. Oftentimes you can find specials and discounts.

## INTERVIEW DENTISTS

Once you have gathered a list, begin calling each prospective dentist. You can talk to a receptionist or other staff person if the dentist is unavailable.

Check to make sure the dentist earned the necessary degree from a reputable school and is current on all licensing and continuing educational requirements. Ideally, he will be familiar with the latest dental technologies and trends.

Ask if the dental office provides emergency services. If you break a tooth or need to have a root canal done right away, you will want to use your chosen dentist. You don't want to have to search for a dentist when you are in pain.

Lead time for appointments is another consideration. Some offices might be able to see you right away, while others may have a three-week wait time.

Your prospective dentist should accept your dental insurance. If don't have dental insurance, inquire about payment plans. The office should give you an estimate before performing any work.

## OFFICE VISIT

When someone meets all of your requirements, visit the office. The staff should be professional and friendly. Every dentist should be willing to answer all of your questions.

Some people are afraid of dentists or of pain. If you have any concerns, communicate with the staff and dentist. Many professionals are willing to go above and beyond to help you work through these issues.

A basic oral health history should be taken by the dentist or staff. They should tell you about future treatment and prevention options. A quality dentist will help you feel comfortable during your visit.

The best dentists offer friendly, happy dental experiences.

Teeth are extremely important to your overall health. They can also help or hinder your appearance. Finding a good dentist is like finding a friend who consistently brings out your best smile.



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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 happier life.

Choosing a good

veterinarian 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.



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## 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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# HOW TO CHOOSE A CHURCH

21

LOCAL & COMMUNITY

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.

HOW TO GUIDE 2020



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

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.

# Westside Baptist Church

*Pastor: Hallie Tolbert Jr.*



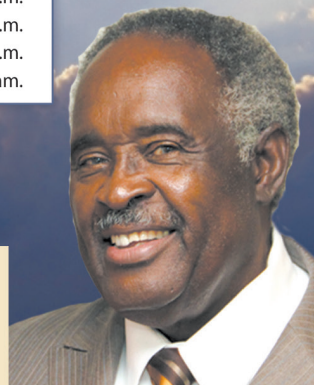
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# HOW TO CHOOSE A FUNERAL HOME

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.



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**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 handling 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.

***You will find that not all funeral homes are created equal, and each offers their own different ways of handling a service.***



# 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

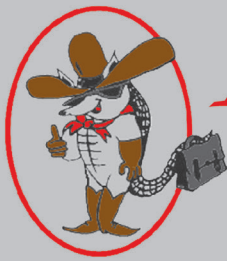
personalized service, but they may not have the networking advantages of a large company. Big agencies have more opportunities to network and sell your home, but they may have to divide their time among many clients.

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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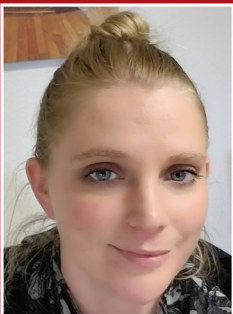
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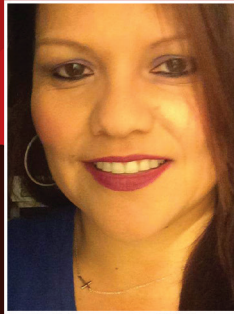
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If you're a real estate investor with multiple properties to care for, you know the task can be daunting. That's especially true if you're trying to manage upkeep on some properties, take others to market and keep renters happy in others still. You don't have to go it alone, though. A property management company can provide a multitude of valuable services that can make your life as a property investor easier.

Here's what you should look for in a property management company.

### **SERVICES**

A property management company can assist with documenting the condition of your properties, coordinating lease

agreements, managing clean-up and preparation for renters, creating financial reports, making inspections and dealing with repairs and maintenance.

The best property management companies can even assist you in finding good tenants. Depending on your contract, the manager could advertise, accept applications and then select the tenant on their own. They could also collect the applications and let you choose the one who is best qualified for the lease.

A major advantage of working with a property management firm is that they usually work with high quality contractors who can do repairs at attractive rates. Home repair professionals might work for

discounted rates if they know they will be getting steady work from a company that manages multiple properties.

The services offered can also be tailored to fit your needs as a landlord. You can negotiate with the property management company for specific services, depending on how hands-on you want to be with your investment.

### **PRICES**

Management companies usually charge a percentage of the monthly rent as their fee.

This percentage can vary dramatically from location to location and even between different companies in the same city. These differences come from

market conditions, state laws that make property management more or less complicated, or the level of services performed.

When researching management companies, be certain you know their background.

You must also understand what work they will or won't do for the monthly fee. Inquire about additional charges that may not be covered in their monthly rent percentage.

Get a copy of their contract and understand all the details. Consult an attorney if necessary.

## EXPERIENCE

State laws and local regulations vary dramatically across the nation, so you'll need to find a property manager with plenty of experience in your local market.

Eviction laws are just one example of where experience and knowledge matter most.

The rules and procedures for eviction must be followed precisely. Hire a company that knows exactly what to do to evict a tenant in your locale, and you should also ask what fees will be involved if you have to go through that legal process as a landlord.

Evictions aren't common,

but it pays to have a property management company that has experience to handle any issue – no matter how complex or unpleasant – that might arise from leasing your property.

A skilled property management company will give you the best benefit of all: the ability to sleep peacefully every night.

***When looking for a property management company, be sure to check their services, prices, & their experience.***

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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.

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. Oftentimes, there are hidden damages that cannot be detected until repair work begins on the vehicle.

Finding an auto body shop may not be the most pleasant business because it usually means your vehicle has suffered some kind of damage. But finding the right shop will make the experience much more pleasant and you will be happy with the repairs. Especially if you find the right shop that knows how to repair your vehicle so it looks the same as before, or even better.

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# How to Choose a HEATING & AIR 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 heartache. 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 search the Better Business Bureau ([www.bbb.org](http://www.bbb.org)), to check on their reputations. 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 ask if they have a workmanship warranty and guarantee their work.

If you are purchasing new equipment, choosing the right HVAC contractor is vital to how efficient your unit will operate and how long the equipment will last. Company A may not have the same training and quality procedures as Company B, meaning they could be installing the same exact equipment but

Company A's system will last 10 years and constantly break down and Company B's will last 20 years with no hiccups. The best contractors register the equipment for you to ensure you get the full 10 years that you deserve. If your heat runs off Liquid Propane (L.P.) be sure that the contractor has been registered by the Railroad Commission of Texas, if they have not then they do not legally have permission to install the system. Only a few local HVAC contractors have this authority and keep up with this.

Price should not be the most important factor when choosing the right HVAC Company and here's why, many times the "low bidder" is going to leave out extremely important objects in order to cut costs but these will almost certainly cost you much more in the future. Most systems being replaced are using R22 refrigerant which operates at about half of the pressure of the newer R410a refrigerant, this makes it highly important that the copper lines are changed during the process, you wouldn't buy a brand new car and takes the wheels off your 20 year old trade in to put on the new car. Other essentials that need to be tended to when installing new equipment is being sure that the

PVC condensate line is changed, a new sub-floor is installed, new thermostat and thermostat pad. 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. It is a good idea to ask for a copy of their Certificate of Insurance to verify. Reputable HVAC companies will usually belong to recognized professional and trade organizations. Some well-known organizations include Air Conditioning Contractors of America (ACCA) & North American Technician Excellence (NATE). 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. Work done without proper permits could result in a fine and time delay.

## *Ask if the technicians and installers are factory-trained and stay up to date with all of the new and changing technology.*

Ask if the technicians and installers are factory trained and if they regularly go to training to stay up to date with all of the new and changing technology. The Department of Energy warns that over 90% of HVAC systems are not properly charged with refrigerant, losing you anywhere from 30%-50% in efficiency, be sure that they have electronic gauges to properly charge your HVAC.

A brand new unit that isn't charged correctly can take you from a 20 SEER unit to a 10 SEER unit. 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 if they offer an annual preventative maintenance program. Most legitimate contractors will have multiple levels of protection that will cover everything from basic maintenance to comprehensive plans that will include things like no overtime and cleaning the blower. Is your HVAC company also an indoor air quality specialist?

There have been more advances in the last 10 years than the 50 years prior. With the right HVAC company you can be breathing fresh, clean air and greatly reduces allergens, VOC's, viruses and bacteria in your home. We even have air cleaners that are proven

to kill Covid-19. With these tips, you can choose a reliable HVAC business that will help you for years to come.

If you still need help you can contact Ellis Air Systems, they have been in business in Killeen for over 30 years and are highly regarded in the area. They also continually help the civilian and military community alike, donating several systems a year to needy causes like their annual furnace give away around Christmastime and donating nearly \$50,000 in equipment, labor and materials to Lee Crossley Veteran's Community in Temple, helping homeless Vets get back on their feet.

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All tests were run using proprietary NPBI™ technology.

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TIME IN  
CHAMBER

30 MINUTES

RATE OF  
REDUCTION

99.4%

INNOVATIVE  
BIOANALYSIS

This test was run using the iWave-C (GPS-DM48-AC) in a test designed to mimic ionization conditions like that of a commercial aircraft's fuselage.

Based on viral titrations, it was determined that at 10 minutes, 84.2% of the virus was inactivated. At 15 minutes, 92.6% of the virus was inactivated, and at 30 minutes, 99.4% of the virus was inactivated.

### Human Coronavirus 229E

TIME IN  
CHAMBER

60 MINUTES

RATE OF  
REDUCTION


90%

ALG  
ANALYTICAL  
LAB GROUP

This test was run in a test chamber in a lab setting with the Nu-Calgon iWave-R Air Purifier P/N 4900-20.

A petri dish containing a pathogen is placed underneath a laboratory hood, then monitored to assess the pathogen's reactivity to Needle Point Bi-polar Ionization (NPBI) over time. This controlled environment allows for comparison across different types of pathogens.

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# How to Choose an OFF-ROAD VEHICLE (ORV)



An off-road vehicle is a great way to get in touch with your work or fun side.

Off-road vehicles, more commonly called ORVs, are fun for both recreation and working. They provide a thrilling escape from a busy week and a great way to spend time with your friends & family. They are also smart tools for farmers, helping them cover a lot of ground quickly while checking on crops or animals. As hobbies go, ATV Class (All-Terrain Vehicles) are relatively inexpensive. Get some basic equipment and gas, and you are good to go!

## GETTING STARTED

Before purchasing an ORV, do some research and ask yourself some basic questions. How will you be using the ORV, for work or recreation?

If your goal is to work, you will need a higher, more heavy-duty level of equipment. Meanwhile, long excursions demand greater fuel capacity and range. Whatever your goal, learn to ride safely and comfortably. For new riders, a training course is always suggested.

Getting acquainted with other ORV riders is also a great idea. They will help you learn more about your vehicle. Joining a local ORV club is an excellent way to make new friends and find riding partners. You can also discover local trails and listen to riding tips from experts.

*Before purchasing an ORV, do some research and ask yourself some basic questions. How will you be using the ORV for work or recreation?*

### TYPES OF ORVS

There are several different types of ORVs.

For younger riders, there are smaller and less powerful youth models. They also come equipped with an automatic transmission designed to introduce children to the hobby. With proper guidance and safety training, you can share the off-road love with your children.

A basic four-wheeler is an affordable choice. It is perfect for the first time ATV owner. These easy-to-ride vehicles are affordable selections, but they are not always ideal for deep mud or large rocks.

Utility four-wheelers or Utility Side by Side Vehicles will help you with towing, snowplowing or hauling cargo on front-or rear-mounted

Racks of the Four-Wheelers, or in the bed of the Side by Side models. These ORVs have many other available accessories for recreation or work applications.

All utility Side-by-Side vehicles feature dump beds and bench seating, making your farm or ranch work considerably less strenuous.

Sport-utility quads have features that will enhance performance and practicality. These ORVs are

popular because they are fun to ride.

Finally, some ORVs have long-travel suspensions, powerful engines and lightweight construction. These Sport Side-by-Side vehicles are for sports and fun to run over rough terrain with comfortability and ease.

### SAFETY TIPS

- Purchase an ORV that fits your strength, size and experience.

Never let a child ride an ORV or ATV designed for an adult.

- Always use required ages for youth ATVs and Side by Sides.

- Wear a helmet designed for ORV riders. Always insist that all members of your crew wear their helmets.

- Follow safe towing practices when moving your ORV.

- Ask for permission before riding on private land.

Choosing the right ORV is a combination of finding what you like, what meets your budget, and what fits you and your experience level. Visit your local ORV dealer to see in person the different types of machines, talk to the experts, learn new information about your ORV and get an idea of prices.

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# How to Choose a SOLAR ENERGY COMPANY

More Central Texans than ever are choosing to install solar at their homes to provide immediate savings and guard against Texas electricity inflation.

Just like other home improvement investments, a homeowner must be careful to pick the right installer to ensure the system is installed correctly, while being there for you in the years ahead.

Here are some things to consider when choosing a solar company.

## A PROVEN, LOCAL RECORD OF SUCCESS

It's important to know the reputation of the company you're dealing with. Too many new companies are showing up in the marketplace (or your front door!), but that doesn't mean they'll offer the best value or be around long enough to support your system years from now. You'll want to find a company that has developed a well-documented reputation over several years with a track record of satisfied customers. Here are some questions to ask:

- How long have you been in business?
- Are you sub-contracting my work or do you have teams within the company?
- May I visit your local warehouse and office?
- Are you rated at SolarReviews.com?

## THE SYSTEM

Your system has several components to include the solar modules (sometimes called "panels"), the inverter system, the electrical "balance of system"

equipment to connect to the home's electrical system, and maybe a battery storage system.

Solar modules are using the same technology. The difference is financial "bankability" of the company, the aesthetic appearance of the module (don't put up ugly solar!), and the warranty. Warranties have mostly been extended out to 25 years for nearly every company so make sure that the manufacturer has the finances to back it up. Ask these questions about your modules:

- Where is this module manufactured and where is the company headquartered?
- What color is the frame and backsheet? (an all-black module looks better on a home.)

Residential systems must have "rapid shutdown" capability to meet national electric code requirements; this is a safety feature for homeowners and firefighters. Enphase microinverters, SolarEdge with DC optimizers, and SMA inverters with Tigo rapid shutdown electronics meet the code requirement. Ask if these will be used. All are great inverter technologies and are nearly equal in cost and performance.

The electrical interconnection is the area that new installers make mistakes on, but like a tire on your car, this is where power gets connected. It must be done right. Ask these questions:

- What wire size are you using from my roof to the inverter and from the inverter to the electric panel?

• If you're using a breaker to connect to my electric panel, is it sized properly for this inverter and this electric panel. Show me how you determined that.

• Are you running all the conduit through my attic (over-the-roof conduit is ugly!)?

Seems like super-detailed questions but if your installer does not know the answers, don't let him install at your home!

## A COMMITMENT TO SUPPORT

Your relationship with your installer must not end with the installation. While inverters are very reliable, there are still internal circuit boards and components that fail from time to time which will require warranty support. Make sure your installer will be there for you when you need assistance. Ask these questions:

- Tell me about your work order process. Who do I call and how quickly will you respond?
- Do you guarantee in writing my first-year solar production?
- When I call your office, who will I be speaking with and how long has that person handled solar work orders?

Be very wary of "lifetime" warranties from installers; typically, this is a marketing pitch that becomes an empty promise. Modules and inverters carry manufacturer warranties so beware the solar installer that promises to remove and reinstall for free if you need to reinstall shingles on your home.

Bottom line – do your research and choose carefully!

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# HOW TO SELECT a CLEANING COMPANY

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.



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

### **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.





# How to Find the Best HOME INSPECTOR FOR YOU



Choosing a home inspector typically starts after a buyer is told that their offer has been accepted. Now the race is on. Most contracts provide 7-10 days to find an inspector, get them scheduled, perform the inspection, receive, and review the report. They are then supplied with the inspection details must choose from among three choices. Buy the home as-is, make a counteroffer contingent on the seller making some repairs, or walking away.

We will review the most common questions, recommendations, and pitfalls in the inspector selection process. But first, I have to say that one factor that puts the most stress on everyone involved is time. Contracts get signed on Friday night of 4-day holiday weekend or during the Christmas/New Year week. Already half of the inspectors are on a family vacation, and the other half are booked a week out. How can you help the situation, start your inspector selection process when you start looking for a home? Do your due diligence before the clock starts. If you have a friend and family member who recently bought a house and were impressed with their inspector, they may be the right candidate. Keep in mind that you may have to speak with several inspectors before deciding to go with the one you feel comfortable with.

We are in Texas; I will start by eliminating many of the many questions on most internet

searches on this subject. All home inspectors in Texas are licensed; they are mandated to carry liability insurance to protect the consumer. They are required to complete more training than any other state, in fact, over twice as much as the number two-state. Texas has adopted a set of minimum inspection standards (SOP) to help ensure wherever you are, from Beaumont to El Paso; you know what to expect. Even the basic report form is mandated. Inspectors may do more than the minimums, they can add to the report form, and most do. But the state has made every effort to ensure that consumers are provided a complete inspection.

There is no pass or fail, just a list of items that are not performing as expected. Inspectors can only evaluate what is accessible and visible. They do not disassemble components or utilize diagnostic equipment beyond standard tools and a ladder. Many inspectors are trained on advanced equipment such as infrared cameras. What they do inspect includes roof, attic, walls, doors, windows, plumbing, electrical and HVAC. They also provide an opinion on foundation performance. Think about it; a home inspection is like giving your home a physical. Inspectors are like a family practice doctor.

Home inspections usually take about three hours to perform. If you are purchasing a larger home, a fixer-upper, or an older home, the inspection will more than likely take even longer. Don't hire

someone who tells you they will complete the inspection within an hour or two. It is unlikely the inspector will be able to do a thorough job in that limited time. Inspectors have two days from either the inspection or when payment is made to provide the inspection report to the client. The average fee for a home inspection is between \$250-\$500, but the information received from an inspector is priceless. It could be the turning point between a sale and a buyer going back to searching for the perfect home. Experienced inspectors with specialized credentials can charge more. Also, home inspections are not just for buyers. If you are selling your home, you can get one to help ensure there will not be any surprises. Whether you are a buyer, seller, or just want a periodic checkup, all home inspectors use the same basic standard.

One of the toughest calls that I get as a home inspector is, "What do you charge for a home inspection?" Homebuyers often ask me this because they're trying to find the inspector that offers the best deal. When buyers are only concerned with the price of a home inspection, they have already assumed that all home inspectors' skills and knowledge are the same, and they believe they're comparing apples to apples. This just isn't true. You should choose an inspector based on the knowledge and experience you need.

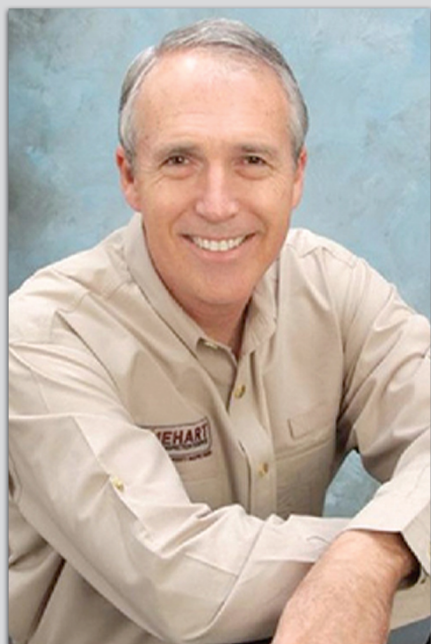
A TREC home inspector's license does not allow one to perform septic inspections, test for hazardous materials like radon, lead paint, asbestos or mold, other state agencies regulate those, and regionally many inspectors hold multiple licensures.

**KEEP IN MIND THAT YOU MAY HAVE TO SPEAK WITH SEVERAL INSPECTORS BEFORE DECIDING TO GO WITH THE ONE YOU FEEL COMFORTABLE WITH.**



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# How to Choose a STAFFING PROVIDER



Although the economy is improving, you might still need help finding a job. That's where a staffing provider can be a great ally. Working with the right staffing provider will increase your chances of finding work that fits your qualifications.

Here are some tips to help you find the right staffing provider for your needs.

## CHOOSE THE RIGHT TYPE OF STAFFING PROVIDER

- Private placement services are the most popular type of staffing provider. They bring job seekers to employers who are looking to hire for a specific position. These jobs

typically lead to full-time work.

- Temporary help services put qualified people into company positions for short-term assignments. For example, you might be covering for someone on maternity leave. Retailers who need seasonal help often use these agencies, as well.

- Retained search firms, sometimes referred to as an executive headhunters, find highly qualified candidates for executive positions.

Most staffing providers are known for specializing in one or two vocations. Make sure your skills and interests fall in line with their specialties so the service will be useful to you.

## RESEARCH THEIR PROCESS

Before selecting a staffing provider, ensure you understand how they handle staffing.

Staffing providers often begin by testing candidates before sending them out on interviews. The results of these tests will inform them about your skill level.

Some agencies will help you create a professional resume by critiquing your resume and telling you which format is the best for the market or job.

Additionally, some services will offer training to improve your interview skills. These trainings may be held in person or online.

Choose a staffing provider that

has a high success rate in placing workers. They should be able to provide references of people and companies they've helped in the past, as well as outline how they are actively searching for jobs that meet your skill set and interests.

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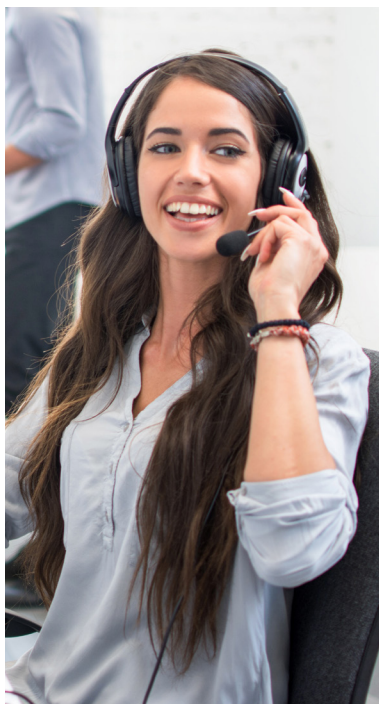
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### CONTACT THE STAFFING PROVIDER

Look on the company's website to find out more about their process, and feel free to call them if you have additional questions. 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, while others are paid by the employee.

### INTERVIEW

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

### FIND A JOB

The last step is finding a great job. Be prepared when the staffing provider calls you for an interview at a company. Finding a legitimate staffing opportunity should not be too difficult, provided you follow their advice.

Jobs are not easy to find these days, but a staffing provider will offer expert assistance to help you. Do your research before you agree to work with a staffing provider. Remember that finding a job is a job unto itself! Your future success depends on you starting today.



***Staffing providers often begin by testing candidates before sending them out on interviews.***



# Choosing 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 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.

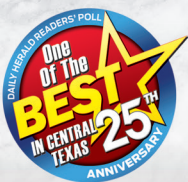
Once you have narrowed your list down to a few locksmiths, request references. Reputable locksmiths are never concerned about what previous customers might say. Their track record is a point of pride with them. They are only happy to give you the names and contact information of references.

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.

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 TREE SERVICES COMPANY



Tree trimming around your property can be dangerous work. Not only could a falling branch injure you or someone else, but you could also seriously damage property if you make the wrong cut.

The right tree services company can do it safely and effectively.

Tree services can help you deal with sick or overgrown trees. They might even be able to save injured trees with pest infestations.

Follow these tips to find a qualified, professional tree service in your area:

**1. Ask friends, family and neighbors.** You may know someone who has used a tree service in the past. They can tell you who does the best work. Also, check newspaper, phone and Internet listings.

**2. Contact at least three tree services.** Inform them of the situation and request a site inspection. It gives you the opportunity to ask about issues and get a feel for the experience

and expertise of each company. Take notes so you can compare your results afterward.

**3. Find out how long each company has been in business, their experiences, references and whether they are licensed and insured.** Check with the Better Business Bureau for outstanding complaints. Even reliable companies may have a few problems. It is how they resolve the issue that counts.

**4. Request estimates.** These figures can vary widely. Some companies are better equipped for certain jobs, so they can offer

more competitive pricing. Other companies are slow or may be trying to “fill in” appointment slots with smaller jobs just to keep their crews busy. Don’t choose a company strictly by cost. Tree work is dangerous. Proper equipment, well-trained employees and insurance create high operating costs. It is worth paying more for peace of mind and excellent service.

**5. Look at a copy of their insurance policy.** Coverage should include personal liability, property damage coverage, workers’ compensation and damaged vehicles or home coverage.

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**6. Inspect their previous work by looking at their portfolio.**

Each tree service company has a work style. Verify that it suits your needs. Photos of past work might also be on their website.

**7. Get a detailed written estimate of any work to be performed before signing a contract.**

Responsible companies will provide detailed descriptions, along with the time and cost for your records. This estimate should also offer information about cleanup expectations. Are logs to be cut up or left for firewood? Will the company haul everything away or leave it for you to manage? Will

leaves and twigs be raked up or run through a chipper? If they are removing an entire tree, what will happen to the stump?

**8. Verify the workers wear property safety gear.**

They should be wearing helmets at all times. In addition, they should use face shields or protective glasses and steel-toe boots. The person who climbs the tree should have arborist climbing ropes, specialized safety and climbing gear, the proper saddle, helmet and safety glasses. If you find they aren't wearing safety gear, contact the company to discuss the matter.

*Tree Services can help you deal with sick or overgrown trees. They might even be able to save injured trees with pest infestations.*



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