



**GO GREEN**

*City of Killeen Recycling*



**ACCOUNTANT**

*Wilson Derr Thompson, PC*



**DENTIST**

*Dental Images*



**GARDEN CENTER**

*Garden City*



**REAL ESTATE AGENCY**

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**WINDOW TREATMENT STORE**

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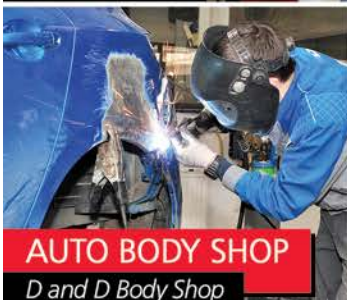
**DAYCARE**

*CYS MWR*



**HEATING AND AIR**

*Ellis Air Systems*



**AUTO BODY SHOP**

*D and D Body Shop*



**PETS**

*El Centro Vet Hospital*

**H**

**T**

**G**

# How To Guide

July 28, 2019

**DAILY HERALD**  
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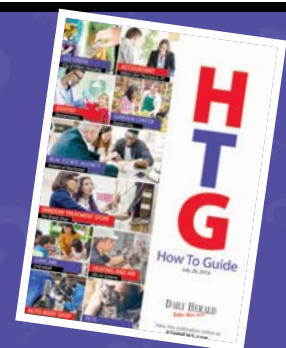
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## How to Choose an

# 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. Oftentimes, 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 an EMPLOYMENT SERVICE

The economy is improving, but you still may need a little help finding a job. That's where an employment agency can be a big help. There are several types of employment services offered. Working with the right agency will increase your chances of finding work that fits your qualifications and preferences.

Here are some tips to help you find the right employment service for your needs:

## TYPES

Private staffing services are the most popular type of agency. They provide a variety of services that match job seekers to employers who are looking to hire for a specific position.

Temporary help services put qualified people into company positions for short term assignments. You may be covering for someone on maternity leave, for example.

Temporary assignments are a good option for those needing only short-term work. Companies who need seasonal help often use this service.

Evaluation Hire/Temp to Hire positions lead to a permanent position with a company. During the evaluation period the company and the job seeker determine if the position is a good fit for both. Once that is decided the job seeker converts to a permanent position. This is a great option for both the job seeker and the employer.

Permanent Search/Direct Hire placement services match highly qualified candidates with a specific position and company. Once a selection process is complete, a decision is made and the chosen candidate is given an offer of a permanent a permanent position. There are some firms that specialize in a specific niche such as engineering, IT, healthcare, executive level positions, etc.

## RESEARCH

Employment agencies often test candidates before sending them out on interviews. The results of these assessments will provide you with information about your skill level. In addition, some services will offer classes to improve your interview skills. Some agencies will help you create a professional resume. They will critique your

personal resume and tell you which format is better suited for your market. These classes may be offered online or in person.

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

Look on the 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 process and what services they provide. You should also inquire as to if there is a cost involved. Although most future employers pay the placement fee, it is better to know before you.

## 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. Be sure to bring information about your past work history and required documents with you to the interview.

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 to an interview at a company. Finding a legitimate employment service should not be too difficult, provided you follow their advice.

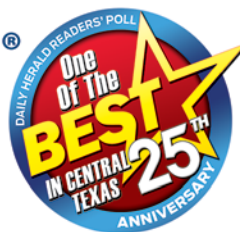
Jobs are not easy to find these days, but an employment service will offer expert assistance to help you. Do your research before you agree to work with an agency. Remember that finding a job is a job unto itself! Your future success depends on you starting today.



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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.

### 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.



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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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## Selecting the Right **INSURANCE AGENT** FOR YOUR NEEDS

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 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.



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# 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 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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If you're thinking about getting a new pet whether traditional or exotic, put some thought into it. After all, a pet will become a member of your family. Think ahead to find the perfect match for years to come.

### TIME COMMITMENT

When choosing a new pet, one of the most important things to weigh is how much time you'll have to groom and care for them.

There's no such thing as a pet that doesn't require care, but some are much easier to take care of than others. Just within the dog family, for example, there are a wide range of grooming and companionship needs. Some dog breeds are known for wanting lots of "cuddle time" with their humans, while others are OK with being left alone for periods of time.

The same thing applies to their health and grooming needs. Pet care could require just a few minutes every day or many hours, depending on your pet, so think long and hard about how much of your time you're willing to devote to them.

### NOT ON A WHIM

Don't choose a new pet on a whim. This is a big decision. That means you need to spend time educating yourself on all the positive and negative aspects of any animal you're considering making a part of your family.

Finding a good, reputable pet store can help with this. The best ones will have in-depth knowledge about different kinds of pets — ideally with employees who love animals and have lots of firsthand experiences they can share about living with them day to day — so take your time and find people who can help you learn, not just sell you an animal.

### YOUR HOME AND LIFE

Some pets require a large yard, pasture land and room for exercising. Others will be perfectly fine living in a corner of a tiny apartment. You should also consider your local climate and whether it's a good fit for the animals because your area may be con-

siderably hotter, colder, wetter or drier than the animals' natural habitat.

The equipment, cages, tanks or toys can vary widely, too, so ask about all the extras your pet will require and think about how that can fit into your living space.

The age of your children can play in the decision, too. Some pets will do well with children, while others require more caution and perhaps shouldn't be owned by anyone with kids.

### LIFESPAN

Being a good pet owner means making a lifetime commitment to your pet. That means thinking through how your life and needs could change in the coming years or even decades.

Mice and hamsters may have a lifespan of only a couple of years, which can be a good thing for pet owners — or perhaps children — who don't want to make a decades-long commitment.

The average dog or cat may live 10-15 years, though, which is a long time to plan for. It can impact not only your choices about where to live for the next decade-plus, but also mean finding care or boarding services for times you want to travel.

And a few pets, like large birds and tortoises, have lifespans that span many decades, meaning there's a good chance they could outlive their middle-aged human owners. That might mean planning for their care in your own will.

Whatever type of pet you choose, you should know how long of a time span you're going to be committed to caring for them. With a careful choice, you'll have many years of loving companionship.



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# How to Choose a WEB DEVELOPER

If you don't have a website these days, you might as well not be in business. There's no denying that companies lacking any sort of web presence are giving up a lot of revenue because they're missing out on troves of potential customers.

Smart phones have created an environment where the first thing most people do when searching for a good or service is a quick online search. If you aren't in their pocket via their smart phone, you aren't going to get their business. If you lack an attractive website, don't fret. You can get one up quickly and easily by following these suggestions.

## RESPONSIVE DESIGN

One of the most important trends in web development is called responsive design. This design strategy will help your site look good on a multitude of devices, including smart phones and tablets no matter what the screen size is.

An accomplished web development company can make your site

look gorgeous on mobile devices and desktop computers alike. They will also be able to make your website user-friendly, which will keep your customers coming back.

## CUSTOM CODING

While there are plenty of services offering inexpensive websites based on templates, your site will likely need customization. It will need to function specifically for your business.

A web development company will help you set up a simple, template-based site if that's what you need. But they will also be able to help you with much more complex projects that will make your site efficient and proactive.

Find a company that will present various options to you. They should consider your budget and level of customization you need. Make sure you clearly understand what's included in each proposal – the specifics of the building process, how it will be updated, who creates content for the site and where it will be hosted. All

of these details should be discussed before you sign a contract.

## MARKETING SERVICES

Web development companies understand that a vibrant website is only the beginning of the marketing process.

There are an infinite amount of ways you can increase visibility for your business or organization online. Popular ways include having a presence on Twitter, Facebook, Tumblr, and Pinterest. Other companies buy ads on sites, set up blogs and buy keywords on search engines.

Not all of these methods work for every business. Online marketing is a trial and error process. It will require some time to discover what works best for your situation.

But a talented web development company will help you navigate these choppy waters and help you decide how to promote your site. They will keep you from making expensive mistakes on your own.

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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 of 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 pol-

icy, 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

# FENCING COMPANY

One of the best improvements you can make to your property is adding a fence to increase the level of privacy and security on your property.

If you're thinking about building a fence at your home, start by getting in touch with a quality fencing specialist.

Here's what you should look for:

### EXPERIENCE

The first thing you should do when talking with a potential fence installer is ask about their background. While the length of time they have been in business is certainly a factor, so is the breadth of their experience in the industry.

In other words, you want to make sure their background matches the job you have in mind.

Another related factor is how well the fencing company knows your local market. Most cities have strict regulations that govern the materials, dimensions and locations of where fences are allowed to be installed. A good fencing contractor will have done plenty of jobs in your area and will be familiar with the restrictions and permitting process for your city, if one is required.

Local knowledge can also lead to a better result in the end. The

specific soil and climate in many locations can impact what types of fencing work best and how they need to be installed. The depth of posts, for example, can be an important factor in areas where the soil "moves" a lot with the seasons.

### INSURANCE

Like with any contractor who will be working on your property, it's important to ask what type of insurance coverage the fencing company carries.

Typical homeowner's insurance policies don't cover injuries that occur to contractors working on your home. The fencing company should carry their own liability policy to protect you from any accidents that might happen while constructing the fence on your property.

### QUALITY OF WORK

The most important thing to consider is the quality of work you can expect to get.

You can judge some of this on your own by looking for examples of their work in your area — particularly fences that are several years old so you can see how they hold up after receiving a lot of wear and weathering.

*Most cities have strict regulations that govern the materials, dimensions and locations of where fences are allowed to be installed. A good fencing contractor will have done plenty of jobs in your area and will be familiar with the restrictions and permitting process for your city, if one is required.*

Ask the company for testimonials and the addresses of some fences that you can drive by and check out in person. Seeing their work with your own eyes will tell you a lot about what you can expect from them on your own property.

Also make sure you ask about what kind of warranty coverage their fences come with. Some companies that make the materials, such as vinyl fences, will cover those materials for a lifetime if they are installed correctly. And the people who install your fence should be able to provide a guarantee of their work for a certain period of time, too.

### REPAIRS

Finally, make sure you understand the process for undertaking any repairs that might be required on your fence. If you've already got an older fence in place, you should be able to get a quote for repairing it or replacing a portion of it, depending on your budget.

And if you're having a new fence installed, get a clear understanding of how any repairs or adjustments will be handled going forward. It's not uncommon for gates to need a little adjustment, for example, as they settle and are exposed to the elements in the coming months,

and good fencing companies will do those little repairs for free if they're needed for a certain period of time.

In the end, you should choose a fencing company that makes you feel comfortable as a homeowner. The best ones will have lots of positive recommendations and good-looking examples of their work all over town. Shop around for the company that has the best reputation in your area and provides top-notch customer service.

Every time you enjoy the privacy and beauty of your new fence, you'll be glad you did.



Your **New Home**  
at Your Finger Tips.

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**SALES, FOR RENT, AND SERVICES!**

## HOW TO CHOOSE A



# Garden Center

Gardeners used to rely on yearly seed catalogs to pick what they planned to put in their flowerbeds and vegetable gardens in the spring. Nowadays, gardeners can buy supplies year-round online or at conveniently located garden centers.

Here's what you should look for when selecting a new garden supply store.

## DO THE RESEARCH

Research will help you determine which garden center is best for you.

Look at the center's catalog or website. Not only should it be filled with quality products, it should also have information to help you become more successful. Staff advice should be easy to understand and apply. Remember, they are not only retailers but also experts in their field.

Quality garden centers offer hands-on training and other

classes on various gardening topics.

Expertise can also be defined by media presence. The specialists at the garden center you are considering should be on the short list that the media uses.

Your friends and neighbors may have referrals. Does someone in your social network love gardening? If so, then ask who they use.

While some garden centers stock a wide variety of brands and products, most have a few products they specialize in.

## VISIT THE GARDEN CENTERS

Once you have researched garden centers, visit two or three locations before making a final decision.

Talk to a sales person. Think of a problem you experienced in the past and ask them for a solution. The sales people should be knowledgeable about remedies. Note his or her demeanor and attitude.

Find out how long they have been in business and more about the owner. Good centers are usually in the same place, operated by the same people for a very long time.

Take a look at the plants. Do they look healthy? Are they well-maintained? Is there a decent variety?

Typically, plants grown in green houses are better quality. After all, they are produced to be grown in your area. Plants grown locally usually have fewer diseases. A plant may not appear diseased until you take it home.

Inquire about how the plants are produced. "Open pollinated" designates a seed or plant will reproduce itself purely if a seed is properly saved from the fruit of the plant. An organic seed or plant has

been produced without artificial or chemical pesticides.

Genetically modified plants are created by laboratory technology that manipulates the plant's genes. For example, instead of mixing two different kinds of corn to create one that is more resistant to diseases, they may combine genes from corn and a totally unrelated tomato plant. These modifications do not happen naturally in the breeding process.

Many people may be cautious about using genetically altered seeds and plants, but there are advantages to them. On commercial farms, this type of plant has plenty of assets over organic plants. In a backyard garden, however, genetically modified plants are usually not necessary.

When shopping at a garden center, understand the types of plants they offer. There should be a labeling system in place. If not, ask the staff for more information. Commercial crops are more likely to have genetic modification.

Once you've done your research and know what you want, head on over to your local garden center and get started improving your garden.



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Magnolia,  
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Mountain Laurel,  
Red Bud,  
Bottle Brush,  
Crape Myrtle  
Mimosa,  
Bradford Pear,  
Dogwood, Vitex

# HOW TO GO GREEN



# IN YOUR COMMUNITY



Most people care about the environment—but many worry that going green can be expensive and time consuming.

Making better environmental choices doesn't have to be a costly headache though.

Here are some tips for going green without breaking the bank.

## RECYCLING

Communities throughout the country have programs to recycle glass, plastic and paper products. In many communities, you only have to leave your recyclables in the proper bins to begin recycling. During trash pickup days, sanitation companies will collect everything for you. It doesn't take much work, and the benefits are huge.

If you are already recycling, be sure that you are using the program to its fullest. While you may be recycling bottles and cans, check to see if you can recycling paper products as well.

Other people start compost piles in the backyard to recycle raw materials. It costs nothing and can also provide nutrients for the soil.

Consider purchasing products

made from recycled materials. You can find stationary, furniture and even clothing made from previously-used materials.

## COMPACT FLUORESCENT BULBS

Compact fluorescent light bulbs, or CFLs, last longer than traditional light bulbs. They use less heat and energy. That means you will save money on your electric bills.

Although the bulbs look odd, they will pay for themselves quickly.

Of course, turning off lights is also a fantastic way to use less energy. Encourage your family and friends to do the same at their house. It will help them save money on their energy bills.

## EFFICIENCY AUDIT

Getting an expert to look at the efficiency in your home is a great way to go green. It will reduce your carbon footprint and help you save money. An efficiency audit will tell you how your home loses heat and energy. These specialists, sometimes employed by electric companies, can also recommend options



*Making better environmental choices doesn't have to be a costly headache.*



to boost the efficiency in your home. They might suggest sealing ducts, doors and window. You might be advised to replace old appliances and furnaces. Be sure to use a professionally trained auditor knowledgeable about all aspects of energy usage.

### LIMIT SPEED

How you drive your car can have an impact on the environment. Driving within the speed limit will limit your gas usage. It is also safer.

Decreasing the amount of gas you

burn results in fewer pollutants being released from your tailpipe. Many experts advise driving 55 miles per hour for maximum benefit.

How you accelerate is also important. Flooring the gas pedal burns more fuel and creates substantially more fumes.

Also taking public transportation is a great way to go green. Riding a bike will help the Earth and your waistline.

### VOLUNTEER

Volunteering with like-minded groups will also help the environ-

ment. Groups such as the Sierra Club are dedicated to environmental preservation. They need volunteers. Becoming involved with a group will help keep you abreast of new information and trends. It is a fun way to make friends. When people join together, they can have a greater impact.

Going green is fun and cost-effective. Making small changes every day will take hardly any effort, and it will be worth it in the long run.



## CITY OF KILLEEN RECYCLING CENTER HOUSEHOLD HAZARDOUS WASTE COLLECTION



**SATURDAY  
JULY 20, 2019**

**9:00 AM TO 2:00 PM  
3601 S. WS YOUNG, KILLEEN, TX**

This event will be open to residents of:  
**Bell, Coryell, Hamilton,  
Lampasas, Milam, Mills,  
and San Saba Counties**

**KEEP CENTRAL  
TEXAS GREEN**



#### WILL BE ACCEPTING:

- Paints
- Household Cleaners
- Antifreeze
- Motor Oil
- Batteries
- Acids/Other Chemicals
- Fluorescent Bulbs/Tubes
- Petroleum Products
- Pesticides/Herbicides

#### WILL NOT BE ACCEPTING:

- Electronics
- Fire Alarms
- Smoke Detectors
- Ammunition
- Explosives
- Tires

#### HOUSEHOLD HAZARDOUS WASTE EVENT GUIDELINES:

These collection are for residential materials only. *No materials will be accepted from business, industry or agricultural operations.* Residents should carefully load containers into their vehicles. Glass containers should be cushioned to prevent breakage.

Keep chemicals in their original container with an original label preferred. Place leaking containers in a spill-proof container or bag.

Remain in your car! At the collection site, attendants will remove the unwanted materials from your vehicle. Do not get out of your vehicle at the drop-off site. If you have a car that has a trunk that must be opened with a key, be prepared to give the key to the attendant.

## 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 take 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 are being sure that the PVC condensate line is changed, a new sub-floor is installed, new thermostat and thermostat wire, and a new condenser 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.

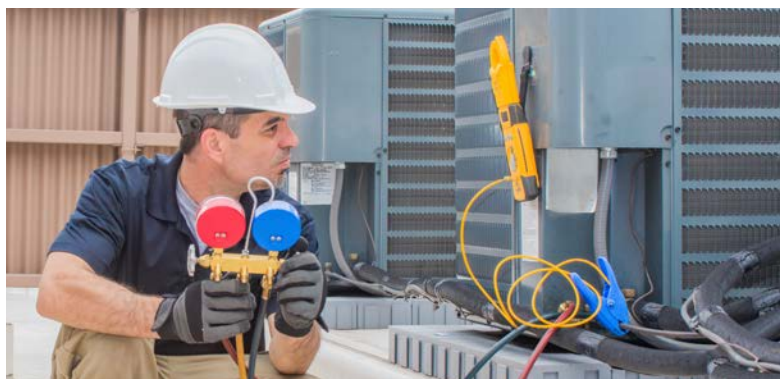
Reputable HVAC companies will usually belong to recognized professional and trade organizations.

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.



CONTINUED ON  
**PAGE 20, HEATING & AIR COMPANY**

# If it ever fails, you'll get a **FREE** air conditioner!



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# How to Choose a KITCHEN REMODELING COMPANY

Kitchens are one of the most popular rooms to renovate. And for good reason. Everyone in your home benefits from a fresh, modern kitchen. But many homeowners delay remodeling because the process can seem so daunting. Don't be put off by the task.

Contacting kitchen remodeling companies in your community to get a rough idea about cost and scope of the project you have in mind is a good place to start. Your local home improvement store might have information for licensed contractors in the area.

Once you have compiled a list of professionals, ask them for quotes. They will likely have to visit your home to look at the room. Estimates should be based on the total work that needs to be done.

If you find someone who hesitates to give you a quote in writing, cross them off your list and look for someone who is more forthcoming.

Sometimes, remodeling requires work from a sub-contractor. It is difficult to know at the beginning

whether sub-contractors will be necessary. Chances are, if you receive similar information from several different professionals, you can trust the advice.

Another aspect of any estimate will be time. Ask each contractor about the time it will take to complete the project. All professionals should be able to finish the project in roughly the same amount of time. If there are any contractors that vary greatly from the average time frame, you should ask them why they differ so greatly.

After narrowing down your list, check each individual's or company's references to ensure their reputation. Speak directly to anyone who has hired them for previous work. Inquire about the quality and dependability of the workers.

If anyone is unable to provide you with references or contact information, you might want to reconsider using them.

Once you have decided on a licensed contractor or kitchen

remodeling company, ask to view the contract. This document should specify any task involved in the project, including its cost and time for completion.

Before signing, request proof of the individual or company's licensure. Be sure that they have current accident insurance coverage. If they do not, you might be liable for any accidents that occur on your property.

When sub-contractors are used, they should be under the umbrella of the head contracting company. If they are not, separate written contracts may be necessary. Review each sub-contractor just as you would the head contractor: check references, licensure and insurance coverage.

Choosing the people who will remodel your kitchen is an important task. Finding someone who will stay within a budget and complete the job in a timely manner will go a long way toward giving you satisfaction with the end result.



## HEATING & AIR COMPANY FROM PAGE 18

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 year prior. With the right HVAC company you can be breathing fresh, clean

air and greatly reduce allergens, VOC's, viruses and bacteria in your home.

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.



A growing number of Americans are turning to solar power to save on energy bills and help the environment.

As a result, more companies are offering to install solar panels. If you're looking into solar power, it is important to pick the product and installer that will result in the best long-term benefits for your situation.

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

### REPUTATION

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 necessarily offer the best service or be around long enough to support their product line years from now.

Look for stability in your solar installer. You'll want to find a company that has developed a great reputation over a number of years with a long track record of satisfied customers from projects similar in scope to yours.

### THE SYSTEM

There are a wide range of solar panel systems on the market, and the technology itself is going to be a big part of your decision. Your solar system can be tied to the existing electrical grid or completely off the grid, for example, which will require different equipment and setups.

No matter what system you decide on, the key thing you'll be looking for is efficiency, and that means under-

standing both the energy generated and the cost of doing so.

Some solar systems generate power more efficiently than others, depending on their design and the type of materials they're made from. And price efficiency can matter, too, because you don't want to find yourself spending a whole lot more money for just a tiny increase in power. Likewise, if a slightly bigger investment can yield a large boost in energy generated, it can make sense to spend the extra money.

Look closely at the math, and pick the system that gives you the best return for your money. Many solar systems will pay for themselves over a number of years, so choosing one to be installed by a well-regarded company can be a wise financial move.

### OTHER SERVICES

Homeowners or commercial users will often want more than just solar panels installed. If you think that's a possibility, you can look for a company that offers a range of services, such as radiant heat systems and solar thermal systems.

And if you're doing new construction that will have solar components, look for a solar company that can also serve as your general contractor. The bigger the project, the more important it is to have the solar systems integrated into the design and construction from start to finish, not added on as an afterthought by a contractor that doesn't typically incorporate solar elements into their projects.

If the company is familiar with con-



struction methods that will increase the structure's overall efficiency, too, that's even better.

### FINANCING OPTIONS

Finally, a good solar company will present you with a wide range of options to help you pay for the upgrades.

They should be familiar with all types of government incentive programs and willing to help walk you through the process of getting them. Federal programs are available to consumers who install solar panels on their homes, and additional state and local incentives

are sometimes available. Make sure you thoroughly understand all these programs, though, because their requirements can be complex and important to follow exactly.

In addition to the help from government programs, there are three ways buyers typically purchase their systems:

— Paying cash: The simplest and most direct way of paying for your system, cash buyers may be eligible for a 30 percent tax credit from the federal government along with other rebates that can reduce the installation cost up to 50 percent in total.

— Loans: Both home equity loans and unsecured solar loans may be available to help you purchase a solar system. Some solar companies offer loans for up to 20 years, while home equity loans may have the benefit of letting you deduct the interest from your income taxes.

— Leases: You may also be able to lease your solar system with no down payment or upfront costs. A solar lease will let you make affordable monthly payments to pay for your system, perhaps even including a performance guarantee and scheduled maintenance services included in the monthly cost.

*If you're looking into solar power, it is important to pick the product and installer that will result in the best long-term benefits for your situation.*



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# How to Choose a WINDOW TREATMENT STORE

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 publi-

cations 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.

### The Shade Shop

230 N Main St Unit 102  
Salado, TX  
M-F: 10:00 am - 5:00 pm  
Sat: By Appointment Only  
Sun: By Appointment Only  
**254-290-7000**  
[www.theshadeshopsalado.com](http://www.theshadeshopsalado.com)

\*Manufacturer's mail-in rebate offer valid for qualifying purchases made 6/29/19-9/9/19 from participating dealers in the U.S. only. Each window fashions unit must include PowerView Motorization to qualify for rebate. Rebate will be issued in the form of a prepaid reward card and mailed within 4 weeks of rebate claim approval. Funds do not expire. Subject to applicable law, a \$2.00 monthly fee will be assessed against card balance 6 months after card issuance and each month thereafter. See complete terms distributed with reward card. Additional limitations may apply. Ask participating dealer for details and rebate form. \*\*PowerView® App and PowerView® Hub required. ©2019 Hunter Douglas. All rights reserved. All trademarks used herein are the property of Hunter Douglas or their respective owners. 19Q3NPSOC1



## 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 sub-groups. 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.

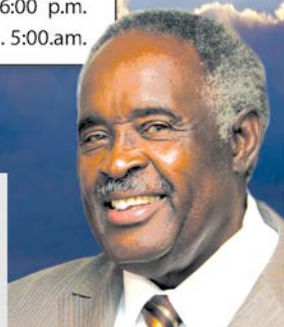
# Westside Baptist Church

*Pastor: Hallie Tolbert Jr.*



### SCHEDULE OF SERVICES

Sunday School . . . . . 9:45 a.m.  
 Worship Service . . . . . 8:00 a.m. & 11:00 a.m.  
 Evening Service . . . . . 6:00 p.m.  
 Tuesday Prayer . . . . . 10:00 a.m.  
 Tuesday Bible Study . . . . . 7:00 p.m.  
 Wednesday Bible Study . . . . . 6:00 p.m.  
 Thursday Choir Practice . . . . . 6:00 p.m.  
 Saturday Morning Prayers . . . . . 5:00am.



Rev. Hallie Tolbert, Jr,  
*Pastor*  
 (254) 628-1004  
 Rev. Bobby Jones,  
*Assistant Pastor*

711 Stagecoach Rd, Killeen, TX 76542

(254) 628-1004



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.

*The right church can provide a foundation for your spiritual life. It could also be a boon for your social and personal life.*

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# How to Choose a COMMUNITY TO LIVE IN



Of all the choices we make, one of the most important is where we choose to live and raise our families. From safety and convenience to amenities and activities, finding the right community can make a big impact on our quality of life.

How do you know which community to pick? Here are some things to consider.

## LOCATION

The first rule of real estate is always centered around the location. This matters not only because it affects the value of your property over time — a stable and growing area will always be in high demand, after all — but also because it offers advantages in day-to-day living.

You'll first want to pick a location that is convenient to the places you spend your time. Shopping, schools, health care and recreation should all be easy to access.

It should also be within a reasonable commuting distance from your current job and, ideally, near a strong, growing local economy where you'll be more likely to find good work and promotions for many years to come.

## BUDGET

Equally important is finding a neighborhood that meets your budget needs.

Finding a safe, clean community that doesn't break your pocketbook

isn't always easy, but shopping carefully and keeping an open mind will help you get the most bang for your housing buck.

If you find traditional, stick-built housing out of reach or unappealing, modular homes in well-kept communities can be a great option. Modern factory-built homes can be stylish and high quality while helping property owners or renters save money.

## UPKEEP

A quick drive around your future neighborhood can tell you a lot about the people who live there. If the lawns are kept mowed and trimmed, the porches look neat and tidy, and the houses seem properly maintained, the home owners obviously take pride in their neighborhood. That's a great sign.

Before you make a decision, know what rules your neighborhood has for upkeep. Some neighborhoods have homeowner associations or deed restrictions that require you to follow certain regulations for the good of the community.

It's a great idea to know these rules and regulations up front because you'll be expected to follow them. Most rules are designed to protect property values and keep your neighborhood safe and attractive, so look for a community that takes pride in its appearance. That's a good sign for the long term.

## LIFESTYLE

Finally, the best community will be a good fit for your lifestyle. It's not just a place to live, but a place to experience life.

Ask if the community has any organized activities to help neighbors know each other and have fun together. Some neighborhoods may have a tradition of Christmas parties or summertime barbecues. Others may have regular club get-togethers or exercise opportunities for residents.

For people who love the outdoors, the community should offer ample opportunities to enjoy Mother Nature. Whether looking at the natural beauty out your back door or being near state parks and wilderness recreation areas, a good community will make it easy for you to live a healthy and active life.

Amenities in the community can make a difference, too. From regular services like trash collection and high-speed internet, to helpful luxuries like parks, play areas, ample parking for guests, along with boat and RV parking can help make everyday living a pleasure.

Finding the right home environment takes time, but it's worth it. When you find a community that's safe, well-maintained, convenient, affordable and a good fit for your lifestyle, you'll know you've found your next home.





## 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. The rewards will extend beyond the classroom.

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## Choosing the Best **daycare** for your child

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 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 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 ac-

countant, 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.

Professional accounting organizations, such as American Institute of Certified Public Accountants, can also be a good source 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 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.



## Finding the Right **BANK**

How your money is handled can make a surprising difference in your quality of life. So it's important to vet any institution you're thinking about trusting with your hard earned pay.

Not all banks are created equal. Some offer better returns on investments and others are more forgiving to costumers with troublesome financial pasts. Choosing a bank just because of its location could mean you are missing out on some important benefits.

Sure, convenience is important. But it shouldn't be your only criteria.

Here are a few things to consider.

### **INTEREST RATES**

One way banks entice new customers is by offering handsome interest rates. It's not uncommon for the savings account interest rates to vary widely, but the majority of institutions make adjustments according to changes in the federal funds rate.

If you think interest rates are inconsequential, you're wrong. When substantial deposit amounts are involved, the difference a few percentage points on an interest rate makes can be significant. Use online resources and shop around for the best rates in your area.

### **FEES**

Banks are also notorious for charging fees for certain transactions. A checking account may only allow a certain number of checks to be written each month before a fee is assessed, or maybe a minimum balance is required to keep the account active.

Some banks offer free checking. But you should make sure that the free checking is really free. There may be stipulations such as being required to keep a minimum balance in the account at all times.

Look at a fee schedule to determine if it is acceptable to you.

*Not all banks are created equal. Some offer better returns on investments and others are more forgiving to costumers with troublesome financial pasts.*



## CONVENIENCE

Banks with multiple locations in convenient areas are important.

If you travel frequently, make sure your local or regional financial institution is a member of a national network.

Also, ask about their online banking policies. Is their website easy to navigate and secure? Online banking can be a great way to pay bills and transfer money between accounts.

## OVERDRAFT SAFEGUARDS

We all make mistakes. Accidental overdrafts happen occasionally. Each financial institution has a different policy about these matters.

Many banks offer overdraft coverage in the form of a high-interest credit line. Other banks charge fees each time an overdraft occurs.

Other banks provide no coverage. Be sure to research overdraft policies before making a final decision.

## STABILITY

It is very important to consider a bank's stability. Before you hand money to an institution, check its history and financial condition.

Banks usually invest deposited funds under a fractional reserve banking system. Any bank with a strong balance sheet should be able to weather any turbulence caused by market corrections.

Most banks are also insured by the Federal Deposit Insurance Corporation for up to \$250,000 per depositor. This can vary depending on the type and number of accounts held by a customer.

If you understand these safeguards, your money will be safe in a bank. But failures are still possible. Still, a solid bank will limit exposure to toxic assets that put its balance sheet at risk.

## SERVICES YOU NEED

Most banks offer a variety of services. Whether you need to get a loan or open a checking account, choose a bank that fulfills your needs with the fewest fees. It should offer the maximum conveniences possible.

Careful and vigilant shoppers will have positive experiences by making an effort to choose a trustworthy commercial bank.



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# How to Choose a FINANCIAL ADVISOR

A good financial advisor can teach you how to use your money wisely and plan for your future. A great financial planner will teach you how to manage household expenses, pay the lowest taxes possible and how to plan for retirement. Top performing advisors actually help clients increase their wealth through proper money management.

Financial advisors will also tell you about handling investments. They can guide you through unstable economic times.

To find a reliable financial advisor, start by asking your social network. Friends and family may have some suggestions.

Research online for advisors in your area. Your local newspaper will likely have advertisements for local advisors. Remember to research each advisor with an eye toward your own situation and goals.

Once you have a list of three or four possibilities; look closer at each choice. It might be a good idea to pick a financial advisor who is a certified financial planner. A certified financial planner has passed rigorous exams in order to obtain a certificate.

Once you have discovered each advisor's qualifications, contact the certifying organizations to find out if there have been any complaints against each professional. If so, find out how the complaints were resolved.

You can request a list of satisfied clients who have goals comparable to yours. Contact them to talk about their experiences.

## AREAS OF EXPERTISE

Financial products can contribute to your well-being and peace of mind. Some common investing tools include bonds, mutual funds, stocks and commodities.

Weighing risk is essential. Some products will undoubtedly be better for your portfolio than others. An experienced financial advisor can customize a portfolio especially for you.

You can also do some research to find a segment of the market that might be a good fit for your situation. Then look for an advisor who specializes in that investment. For example, if you want to invest in commodities, your potential advisor should have some experience in that market.

## RATE OF SUCCESS

Success rate will also play a prominent role in your decision. Look at the rate of success for each advisor. Has the rate of return on his recommendations outpaced the average market rate of return over time? An advisor with a solid rate of return conducts research to strengthen his clients' portfolios.

During tough or stagnant economic times, experience will play a vital role. Has your advisor weathered previous economic slowdowns? Do clients thrive in bleak environments? Or have clients taken multiple hits to their portfolios?

Be wary if clients appear to be doing too good during tough times. Someone with an extraordinary success rate might be too good to be true.

## FEES OR COMMISSIONS

Inquire about how your advisor is paid for services. Most offer fee-based or commission-based services. It will greatly influence your selection.

A commission-based advisor is prone to suggesting financial products that offer a professional commission. It could needlessly increase your exposure to risk. Only use a commission-based advisor if he or she has a proven track record of success and also has your best interest in mind.

When you need someone who puts your best interests first, go with a fee-based advisor. He or she will be compensated only for the time spent on serving your portfolio.

## INTERVIEW

Once you have narrowed your prospects to two or three possibilities, schedule a meeting with each professional. During this consultation, communicate your goals honestly and clearly. A financial planner should be someone who will guide and inform you. He or she will continually increase your knowledge about your current financial situation and how to improve it.

## PUT IT IN WRITING

Once you have narrowed your list to one or two advisors; ask each to write a plan for moving you from where you are to where you want to be. Get a written copy of this proposal.

This document should have your short-term and long-term goals, and also state who else will profit from the proposal.

This plan should be written clearly so you completely understand it.

Once everything has been completed to your satisfaction, you can choose a financial advisor. Then you can comfortably relax and know that your money and future are in good hands.



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# Choosing the Right BEHAVIORAL HEALTH SERVICES

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.

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.

*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.*

## 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.

## ONGOING SERVICES

Continuing care is essential 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.

**OUR MISSION**

Our mission is to support behavioral health, well-being, and growth of people, clients, team members and the communities we serve.



*"Putting the pieces together!"*

Central Texas Behavioral Solutions was founded on the belief that every individual has the ability to learn

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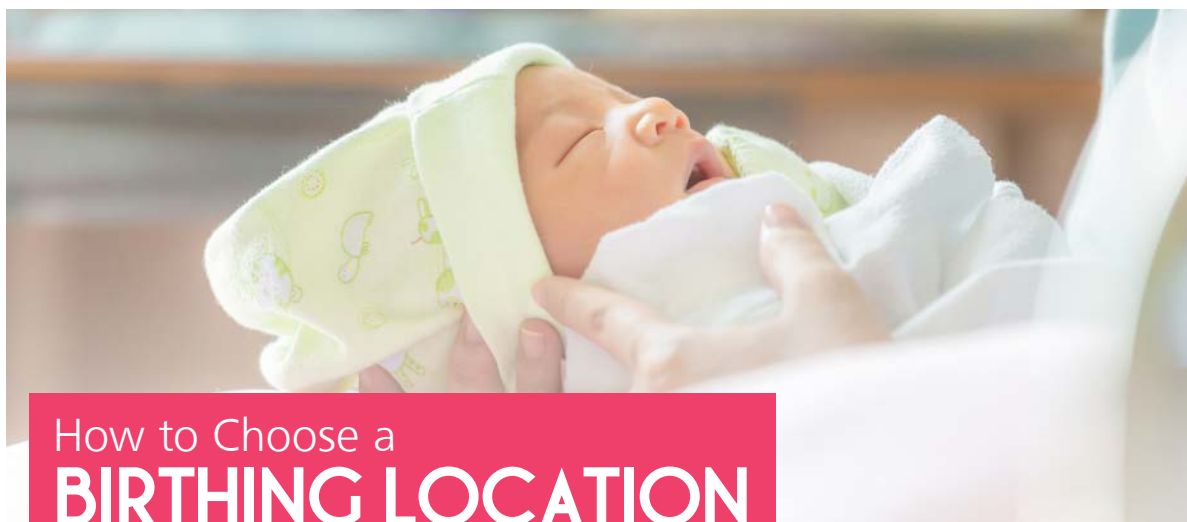
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**what is ABA?**

ABA is the scientific analysis of behavior that uses principles and techniques to systematically improve socially significant behavior. Positive behavior change is demonstrated through improvements in communication, language, social relationships, play, adaptive skills, executive functioning, and motor skills.



## How to Choose a BIRTHING LOCATION

Congratulations on your pregnancy! Or maybe, you are planning to conceive soon. Either way, your birthing location will be one of the most important things you choose as you prepare for parenthood. Nowadays, most women in modern America tend to birth in hospitals. But... have you ever considered a birth center or home birth? There are many misconceptions about these two locations, so let's get to the differences and facts.

One of the first things you may notice in each location is the environment. Each location is very distinct. The hospital system gives many women the "security" of being right near medical staff and equipment if their birth were to turn to an emergent situation. If you are looking for pain management intervention, continuous fetal monitoring, or are high risk, then this is probably the location you may consider. You will have all types of medical staff there ready for any situation. Your primary care provider in a hospital setting will usually be an obstetrician (OB/GYN) who is trained

in gynecology, birth, and surgery. In some hospital locations and depending on your medical history, your primary care provider may be a certified nurse midwife (CNM). A CNM in a hospital setting will serve women who are low risk and seeking lower intervention in their birth experience.

If you are low risk, seeking low to no intervention, and desire a natural, vaginal birth that is free from the setting of the hospital system, then a birth center or home birth setting may be for you. Your primary care provider in either of these settings will be either a certified nurse midwife (CNM) or certified professional midwife (CPM). Both of these care providers are highly trained in birth, women's health, and infant health. A CNM is able to serve women in a hospital, birth center, or home birth setting. A CPM is able to serve women in both a birth center or home birth setting. In all locations, you will be served by birth professionals highly trained to help you bring your sweet baby into the world.

If you are looking for an environment that is more like a home away from home setting, then a birth center is perfect for you. If you prefer to literally have the comfort of your own home, then the home birth setting is a perfect option also. In either a birth center setting or a homebirth, you will be free to be up and moving, to eat, and peacefully birth with the presence of a highly trained midwife. Her staff will usually consist of a birth assistant and sometimes a student midwife. If you are worried about what may happen if there is an emergency in an out of hospital setting, do not fear! They are trained to be ready to identify urgent situations that would require transfer care back to the hospital setting. They are also trained to handle emergency situations until you reach the hospital if you need more advanced intervention.

So, how do you choose your birth location? Easy! Research and educate yourself! You have options! Identify your medical needs, your

birth plan, your desired environment, etc. If you desire extra support to help you along in the process, consider hiring a birth support specialist (a.k.a Doula) to help you with the decision. A birth support specialist (a.k.a Doula) is trained to provide nonjudgmental emotional, physical, and educational support through the pregnancy through the postpartum process. Congratulations and good luck on your upcoming birth!

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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 **DERMATOLOGIST**

Don't pick a dermatologist at random. Spend plenty of time researching about skincare professionals in your area to get a good understanding of their specialties and track record with patients.

Here are a few things to consider:

### **SPECIALTY DERMATOLOGY**

A dermatologist is a doctor who specializes in treating skin conditions, but their work can fall into many sub-specialties that may or may not match your health needs.

All certified dermatologists earn their medical degrees and undergo three more years of post-residency specialty training on helping patients with skin, hair and nails. Many dermatologists have general practices and are open to seeing patients with a wide variety of skin concerns, from acne and skin diseases to facial wrinkles.

Many other dermatologists, though, focus their attention and training on narrower aspects of dermatology such as cosmetics, surgery or conditions that affect children.

### **CONSULTATIONS**

Most dermatologists will be willing to consult with you on your first visit for a flat fee, and they may be willing to apply this fee toward a procedure if you decide to move forward with it. It doesn't hurt to ask.

At your consultation, you'll want to learn more about the dermatologist, including personality,

experience level and aggressiveness about procedures and treatments. Some doctors will have different plans of action, particularly for cosmetic issues, so it's a good idea to let them know your concerns and see what path they recommend for you going forward.

Listening is the most important thing you can do during a consultation. You may have interest in a particular procedure that you had read about in magazines or on the Internet, but let the doctor make a recommendation first. This will give you some insight into their style of practice.

### **CERTIFICATIONS**

Find out what certifications the dermatologist holds. You can often find that information on the doctor's web site, and you can also double-check it with the American Academy of Dermatology (AAD) online at [aad.org](http://aad.org).

The AAD keeps a database of dermatologists who are certified to practice in the United States. You can check that your doctor is board certified and see a listing of their specialties by searching online.

### **PROCEDURES**

If you're going to the dermatologist for a specific procedure, you should look for a doctor who has plenty of experience in it. Some of the best dermatologists will do the same procedure several times per day, keeping their skills sharp and making them experts at performing it.

You should also ask who is going to perform the procedure. In some cases, a nurse or assistant will perform it under the doctor's supervision. In other cases, the doctor will personally perform it with their own hands.

You should know up front who will be doing the procedure so that you're comfortable with your decision.

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## How to Choose a **GENERAL SURGEON**

When you need a surgical procedure, knowing you picked the best general surgeon can help to put your mind at ease.

Most people don't have much experience shopping for surgeons like they do ordinary goods and services, though. So how do you pick the best one? Here are some factors to consider.

### **REFERRALS**

Your regular doctor can refer you to general surgeons they recommend in your area.

This is an important first step because not only does it give you a recommendation from a trained medical expert — something that should carry more weight than other factors — but it also gives you a chance to learn more about what to expect and ask questions about your potential surgeon and surgery.

Your doctor makes referrals for a good reason. They know which surgeons in the area have experience successfully handling your specific medical needs.

It's a good idea to ask your doctor not only which surgeons they recommend, but why. They can give you insight into medical issues that you may not have considered.

You also can learn more about what to expect down the road. For example, a surgeon may perform diagnostic tests and determine the course of action for your treatment — something that may or may not require surgery, depending on your health needs. Your family doctor or

specialist should be able to explain what to expect when you visit the surgeon for the first time.

### **BACKGROUND**

There may be no career field where education, ongoing training and experience matter more than in surgery. That's why you should ask questions and learn about the surgeon's background before you make a choice.

Ask about the surgeon's experience as it relates to your potential procedure. Is it something they perform regularly? Do they have any specialized training, technology or experience level that sets them apart from other surgeons?

In most areas, information about medical qualifications is available online through the state medical board or a board of specialization. Try to learn as much about your surgeon's background as possible through these websites, including whether they have disciplinary action in their history.

### **COMMUNICATION**

While all certified general surgeons will have met the same stringent education and experience requirements before going into medical practice, some surgeons have different styles of communicating that can make a big difference.

You should feel comfortable talking with the surgeon and getting answers to your questions. Likewise, the surgeon should make you feel comfortable enough to let them know your concerns and openly

share medical information that might be important.

The best surgeons will consider your preferences for treatment as part of their process. They'll listen closely to your needs and questions, then address them in a way that's easy for you to understand.

### **HOSPITAL AND INSURANCE**

Finally, there are two factors that could play a role in your decision. What hospital is the surgeon affiliated with, and how well does your insurance cover them?

Ideally, you'll want to have your surgery performed in a hospital or surgical center close to your home, where time and travel considerations are reasonable.

It's important to know your insurance details, too.

If both the hospital and surgeon are considered "in network" by your insurance plan, you typically pay lower out-of-pocket costs. Your insurance company can help explain what costs you can expect to pay for your surgery, including any deductibles and co-pays.

Choosing one general surgeon over another can sometimes make a big difference to your pocketbook, so know the costs and insurance coverage up front.

If you can find a surgeon who is highly experienced and qualified in your procedure, has good communication skills, is covered by your insurance and recommended by your doctor, you'll be more likely to have a great experience in the end.



Gyms are a great way to get in shape, have fun and meet people. But many people avoid the gym simply because they don't fit the profile of the average gym goer.

No one was a fitness model the first day they set foot in a gym. Though, the right gym can help you achieve your health and weight goals. Experts at the facility will be happy to educate you about nutrition and wellness.

Don't worry about feeling out of shape on your first day, there are plenty of gyms out there where you won't feel intimidated.

Gyms can also benefit your mental health. A good workout releases endorphins, improving your mood and fighting stress. Exercise also increases energy levels and improves sleep. Building muscles helps you burn calories more effectively. Consistent workouts lower blood pressure, while reducing the risk of some types of cancer, osteoporosis and Type 2 diabetes.

People often have a hard time forming good fitness habits. Fitness regimens can be difficult to maintain. We often create excuses or our

schedules simply don't permit time to exercise. It can be hard to stay motivated. But committing to a gym membership and taking advantage of available workout options can help you develop better habits.

Joining a gym will help cure the boredom you might feel when working out. These facilities have a variety of equipment, programs, classes and teachers. You can alter your workouts easily and keep exercise interesting.

Once you've decided to join a gym, the number of choices can seem daunting. Gyms should be inspiring places. You will need to feel comfortable and motivated to keep coming back.

The right facility for you might not be the right place for someone else. Each gym has different classes, programs, amenities and services to help members work on their abilities and goals.

Personal trainers can be especially helpful if you need instruction or encouragement. Each trainer will have his or her style of communication – from mild and uplifting to severe and harsh. They will help you map out realistic goals that are tailored to meet your individual needs.

A good personal trainer will offer a health assessment before working

out with you. He or she will understand your physical limits and then work to expand those boundaries safely. He or she will constantly ask you to do just one more rep, one more minute on the machine. If your trainer seems without compassion or pity, it is only because he is pushing you for your own good. These professionals will also give advice on nutrition, effective gym routines and proper stances for weight training.

If you have health restrictions such as joint pain, low-impact workouts are available. One such low-impact workout is Pilates, as it uses smooth motions and gliding actions to tone muscles and improve flexibility.

Many gyms have a pool. They might even offer aqua aerobics. This comprehensive workout uses the water's resistance for extra toning. It is usually very safe for people with joint pain. If you can find a private instructor, you can get an excellent workout involving both cardio and endurance training.

When choosing a gym, remember your future goals. Whether you opt for the services of a personal trainer, or participate in a Pilates, weight training or water aerobics class, your aim should be to improve constantly and have fun.



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## How to Choose **IN-HOME CARE**



While many nursing homes provide compassionate care, the move can prove to be expensive and traumatic, forcing patients to leave their familiar environment and belongings. That's why in-home care options have become popular in recent years.

Depending on the severity of their conditions, seniors and young people with incapacitating ailments can live at home with assistance. This kind of care is often the perfect compromise.

Agency staff visit the home of the patient to provide services. Not only is it convenient and comfortable, it is typically less expensive than the care offered at a full-time facility.

Many in-home care companies also offer services ranging from skilled nursing & personal care/home management.

Talk to your loved one's primary care physician to help you understand your choices.

The doctor can help you select a provider and help you determine the level of care required. This professional may even have referrals to give you.

After speaking to several in-home care providers, you can compare the range of services they offer. Typically, they will fall into three categories:

### **MEDICAL CARE – SKILLED NURSING (SN)**

Providers vary greatly in terms of the types of medical care they provide. Some may be able to offer 24-hour care while others are better with simple tasks, such as monitoring blood sugar or reminding patients to take medication.

Always inquire about the medical qualifications of any in-home care providers you are considering. All workers should have the proper training, degrees and certifications.

If you are unclear about the exact level of medical care your loved one will require, ask your physician. The doctor will also be able to tell you what qualifications in-home care providers should have in your situation.

### **PERSONAL CARE & HOME MANAGEMENT – HOME HEALTH AID**

Caregivers can help with standard activities of daily living (ADL's). These include bathing/showering, grooming, dressing, toileting & toileting hygiene, feeding, and other basic self-care tasks. They can also provide basic

home cleaning, meal preparation, shopping for grocery & household items, medication pickup & reminders, accompaniment to doctor's visits, and other tasks that promote independent living in the community.

### **COMPANIONSHIP**

Homebound people often need companionship. An in-home care professional will provide a friendly face and good conversation as well as general care. It might be a matter of reading aloud to your loved one, discussing the daily news or playing a game of cards. Quality in-home care providers understand that patients also need mental stimulation and human contact in order to stay well.

Before entering a contract, understand the services that will be provided. You want to make sure you are getting what you need without paying for services that are not required. If personal care is all that is needed, you should not have to pay for medical care as well.

Everyone, including you, should be comfortable with the people who work for the company. In-home caregivers will quickly become part of your life, especially as they enter and exit the house. Get referrals from people who have been in a similar situation.

The best in-home care provider is about finding the right combination of services. Once you have the right company, the patient will receive comfort and cost savings that make in-home care such a fantastic choice.



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# HOW TO CHOOSE A CERTIFIED OPTICIAN

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 Good **WEIGHT LOSS CLINIC**



There's a major obesity epidemic in America today. And it's the problem no one seems to be

able to solve. Part of the reason is because dishonest weight loss companies realize Americans want to lose the pounds and push miracle products which promise no-effort weight loss. This is unrealistic and buying these products will set you up for failure.

The best way to lose weight is simple: diet and exercise.

If you're serious about shedding pounds, enlist the help of a weight loss clinic that can support you, and your best health throughout the process.

Here's how to find a good one.

### **RESEARCH AND VISIT**

First off, research local weight loss clinics. Visit their website because it will give you a good idea about price points and programs. Do you have to purchase special meals? Are meetings and appointments required? Make sure these commitments are convenient for you. Think of other information you may need. Many clinics provide online courses, while others hold public weigh-ins. Decide what is comfortable for you.

Once you narrow down your choices, visit each

facility. Observe the way staff members talk to clients. All employees should be courteous and competent to everyone; not just potential or new customers.

If you have questions, bring a notebook and pencil to take notes.

### **PLANS AND REFERRALS**

Although each clinic will seem as though it has the only plan that works, you must determine if it is the best program for you. Read what others write about the various diet programs.

It will help you to know what others have experienced. Always remember, however, that what works for one person might not work for another. Keep your personal requirements in mind.

*The best way  
to lose weight  
is simple: diet  
and exercise.*

It should be possible to speak with existing clients about their experiences. Ask the clinic staff for referrals. Clinics with good reputations will be happy to provide you with such a list. Previous clients are often willing to talk about their own experiences, negative and positive. You can also find out if they kept the weight off.

A good weight loss clinic will have a follow-up system to assist you in maintaining a healthy life. They should be able to give you their success rate.

Clinics offer different levels of support, such as motivation and nutritional assistance. They might also have stress management techniques that can stop you from eating your troubles away.

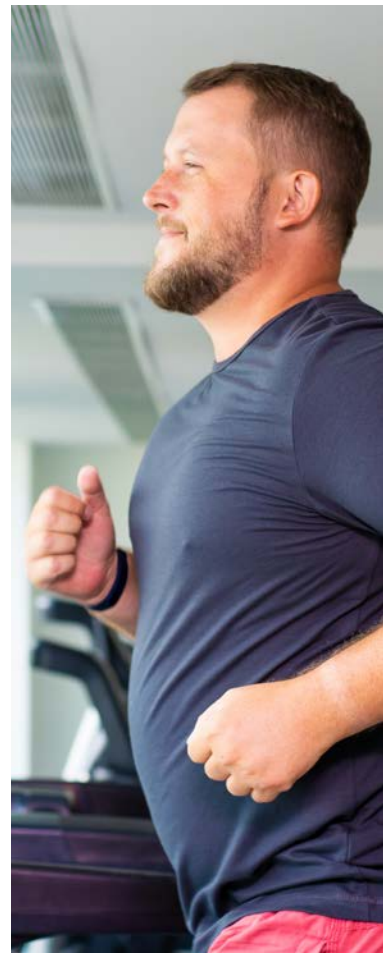
Do not register with anyone until you check them out with the Better Business Bureau and online

reviewers. Understand each clinic's cancellation policy.

If possible, ask for a trial membership. Many weight loss clinics allow trial periods. It offers you an opportunity to try their system without making a financial commitment.

Use your time at the clinic wisely. Create good nutrition and exercise habits. You are not only there to lose weight, you are developing a healthy, lifelong lifestyle.

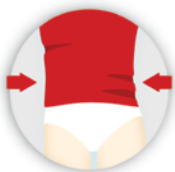
In the end, a good weight loss clinic can go a long way toward helping you succeed. It is easy to stick with a plan when you have the assistance and support of caring staff. Whether you need to lose a small or large amount of weight, it is important to find a safe, effective way to achieve your goals.



*A good weight loss clinic will have a follow-up system to assist you in maintaining a healthy life.*



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## How to Choose a **TITLE COMPANY**

Buying or selling a home are enormous, and often stressful, transactions. Even the smallest mistake will cause major headaches. And last minute issues could add unwanted drama and completely stop the deal. A single might even trigger legal headaches.

That's why finding a qualified and experienced title company to help you complete the transaction is essential.

### REPUTATION

The best title companies have a solid reputation with real estate agents and attorneys. A great way to choose a title company is to ask for referrals.

Find out which title companies Realtors and real estate experts prefer in your community. Be sure to get several recommendations.

Remember, title companies have a key role in real estate sales – everything from researching the title's history to setting up escrow accounts and verifying what taxes may be owed. You don't want to trust such an

important job to a company without happy clients and a long track record.

### LOCAL KNOWLEDGE

It is vital that you find a title company that knows your local area well.

Real estate laws vary from state to state. Municipalities will also have their own common practices and policies that real estate agents must navigate.

Skilled title companies will excel in three areas: quality, speed and service. Having a company that knows your local area, including everyone involved from the Realtors to the courthouse employees, will go a long way toward helping you at the closing table.

When problems or questions arise, a title company should already have long-standing relationships with people who can get the issue resolved quickly and correctly.

### LOCATION

Title companies are typically where participants sign documents

at the closing table, so the title company's location and hours are important to consider.

Even if you are closing at another site – such as an attorney's office – having an accessible title company can be an asset.

All other things being equal, you should pick a company with a convenient office location where you feel comfortable.

### FEES

Have a clear understanding of all the applicable costs and fees upfront.

Some charges may be negotiable, while others may be set in stone. A Realtor can explain all the title-related costs to make sure you're being charged a reasonable rate for the services provided.

Basing a title company on their fee schedule, however, is not a good idea. Don't try to pinch pennies. It is very important they do the job right. You may find that it wasn't worth the savings if problems arise or if the cheaper title company doesn't offer fast, friendly and experienced service.

It is important to trust the judgment of professionals. Discuss different title companies with real estate experts in your area. After all, they work with title companies every day and will have a lot of valuable knowledge to impart.

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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?

## HOW TO CHOOSE A

## REAL ESTATE AGENCY

- 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?

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## STEVE DARDEN BROKER/OWNER

Steve Darden has over 26 years of real estate experience. He's a respected business owner, an excellent broker and a trusted property manager.

✉ [Steve@soldiersofrealestate.com](mailto:Steve@soldiersofrealestate.com)



## SHAWN DARDEN CO/OWNER

With a combination of education and experience, he is an efficient multi-tasker, an expert in managing stressful situations, and enjoys providing superior customer service.

✉ [Shawn@soldiersofrealestate.com](mailto:Shawn@soldiersofrealestate.com)



## YOUA VUE ACCOUNTANT/OFFICE MANAGER

She holds a Master of Business Administration from 2017. She also has over 10 years of experience in Healthcare Administration and Customer Service and more recently in Finance.

✉ [Youa@soldiersofrealestate.com](mailto:Youa@soldiersofrealestate.com)



## AMBER ROMAN LEASING AGENT

As the Leasing Consultant here at Soldiers of Real Estate, she is passionate about matching the perfect house to the perfect family or individual. She looks forward to serving you!

✉ [Amber@soldiersofrealestate.com](mailto:Amber@soldiersofrealestate.com)



## JON BURTON REALTOR

With years of customer service experience, Jon is determined to put his clients first. Jon will not only provide value but he will meet the satisfactory of his client home buying and or selling needs.

✉ [Jon@soldiersofrealestate.com](mailto:Jon@soldiersofrealestate.com)



## TROY RICKBAUGH REALTOR

Troy has an eye for detail and a laser like focus and the passion to see things through in order to help others achieve greatness in the American dream of owning a home.

✉ [Troy@soldiersofrealestate.com](mailto:Troy@soldiersofrealestate.com)



## LACEE CRUZ REALTOR

She uses her experience of real estate to help you get the most out of selling your home or helping you find the perfect one. She's excited to help you accomplish your real estate dreams!

✉ [Lacey@soldiersofrealestate.com](mailto:Lacey@soldiersofrealestate.com)



## ALI KANU REALTOR

He owns and manages multiple rental units. He decided to broaden his knowledge in real estate by acquiring his Realtor license in order to serve his community in their real estate needs.

✉ [Ali@soldiersofrealestate.com](mailto:Ali@soldiersofrealestate.com)



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