

HOW-TO CHOOSE

**A how-to-choose guide for
everything from Pest Control
to Selling Your Home**



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HOW TO: Choose an Insurance Company

Hopefully, you'll never need insurance. But that's why it exists, to ensure if disaster or emergency strikes you can rest easy knowing your home, auto, business and family are protected.

And if there is a loss, the last thing you want to have to do is figure out who's your insurance company is when your life's been turned upside down.

Insurance guarantees you peace of mind and protection, so choosing the right insurance company is a worthwhile investment of your time. But unless you know what you're looking for in an insurance provider, you shouldn't pick a company based on their marketing hype alone.

Premiums from company to company can vary widely, as can the type of coverage they offer. So, before you purchase a plan, you need to understand exactly what type of insurance you're buying and how it will affect your bottom line.

Know your policy

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

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

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

Customer service

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

Some insurance companies have better reputations than others. Gather-



ing all of these experiences will give you a good idea of how you might be treated.

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

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

Financial strength

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

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

is also likely to have more coverage options.

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

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

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HOW TO: Choose a New Car Dealer

Car dealers don't just sell cars. They want to establish long-term relationships with customers to maintain and service their vehicles after the sale and, hopefully, be there when you trade in or up to your next car.

So choosing a new car dealer is almost as important as choosing the car itself. You've probably invested some time into the make and model of car you want, but maybe not so much time, if any, thinking about the dealer.

There's usually no shortage of dealers who carry many of the popular models, so one may seem just as good as the other. Not true.

Pick the wrong dealer and you could get stuck with a lemon or unfair financing terms. A good dealer, however, will make the car buying process a transparent breeze and offer excellent after purchase support.

Here are some things to think about if you're in the market for a new car.

Choose the right car

The first thing you need to figure out is what type of automobile you're looking to buy. This will help you narrow down brands and pick your best option. Large families may need an SUV or van to fit everyone into the vehicle. But college students buying their first car would probably be happy with a compact car. The savings on gas will help ease your finances while you are in school.

Along with the car model, there are numerous options to consider. You might get a car with a navigation system, moonroof, GPS and satellite radio, just to name a few. Many of these amenities are now standard, but some involve extra costs.

If you have to commute long distances, think about purchasing a smaller car with a good MPG (miles per gallon) rating. Hybrid cars can help you save money on gas. Anyone in a cold climate might look at various vehicles with either all-wheel or front-wheel drive.

Choose the dealer

Once you have settled on a car mod-



el, check into area car dealers. Finding several dealers who sell the brand of car you want is usually best. The competition for your business will help you negotiate the total cost of your car.

Make sure to look for current discounts on the car you want. During specific times of the year, you might be able to get a great deal on a new car. It is particularly true during year-end

sales.

Of course, you should test-drive a car before purchasing it.

When you begin your negotiations, remember that price isn't everything. Service should play a role as well. You are building a long-term relationship with this dealer and manufacturer. It is not worth getting a less-than-satisfactory experience just to save a few dollars.

Make sure that you feel comfortable with the dealership. Buying a car is an expensive, long-term commitment. It is always better to find a car salesperson who is informative and friendly. It will make your transaction as simple and comfortable as possible.



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HOW TO: Choose a Pest Control Company

They're not called pests for nothing. All kinds of insects and bugs can find their way into your home or business. Some threaten just your sanity and sanitization of your home. Others can cause costly damage and undermine the structure of your home.

Infestations are almost bound to happen, and if the problem hasn't spread you may be able to contain and eradicate these pests on your own. But if you're dealing with an infestation you just can't seem to stop, it's probably time to call in the help of a professional.

The right pest company will handle the problem quickly. Here are some tips to help you search for a company in your area.

A list of companies

Your first step is to make a list of companies in your area that provide services you need. Check out companies online or who advertise of your local newspaper.

You may also ask friends, family and businesses in the area who they use to keep pests away.

Next, research each company's background. Look at customer service reviews.

Shorten the list of possible providers and then contact the Better Business Bureau by phone or email. Ask if the companies have any complaints filed against them. You might also note if the bureau has granted accreditation to any companies.

Types of treatments

Narrow your list further by contacting the companies directly. Ask them what kind of chemicals they use when treating a residence. Powders, sprays and other forms vary dramatically in effectiveness as well as toxicity.

If you have children or pets, this issue is an urgent concern. Many treatments are toxic to people and animals. Poisoned bait, for instance, is a method that homeowners with children or pets should avoid.

Companies should have solutions for these situations. Some companies



offer environmentally friendly, non-toxic alternatives, such as naturally based compounds that will not harm children or pets. These treatments might include citrus-based agents and trap-based rodent control.

Research

Prior to contacting anyone, educate yourself about common pests in your area. Check to see if these pests are on your property. You might find evidence such as droppings or other indications that they are in your yard or home.

Look on the internet to discover

which solutions are used to control these pests. Some cities or communities have laws regarding pesticide applications. There might be regulations concerning licensing and insurance for pest control companies.

Now, contact the service providers for more detailed information about prices, processes and other information. You should call at least two different businesses so you can compare services.

The company you choose should do a free, full inspection of the property before providing services. Accompany

the workers as they check your property — both inside and outside.

Listen to their sales pitch and ask questions. Reliable, reputable business should always answer your questions honestly.

Finally, trust your instincts. If the workers seem inexperienced or you don't trust their information, look elsewhere.

A quality pest control company will not only help you with your current situation, it will also prevent future flare-ups. You can take comfort knowing that this is one problem someone else has under control.

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HOW TO: Choose a Funeral Home

Choosing a funeral home can be a difficult decision, so it's best not to leave it to a time when you're emotionally weak and struggling with other difficult decisions.

Facing the death of a loved one requires planning that may be difficult. But there are ways to make this difficult decision a little bit easier on you and your family.

People often select a funeral home because it's nearby or has been recommended by someone they trust. But by limiting the search to just one funeral home, you may risk paying more than necessary for the funeral and any additional goods or services offered.

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 recommendations

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 an Amish Furniture Store

Just because you can assemble Amish furniture yourself doesn't mean you should.

While an Ikea desk or shelving unit may work in the home office, the spaces you dine, relax and entertain should be filled with quality, well-made Amish furniture crafted of solid materials and fabrics that will last.

So choosing the right Amish furniture for your home means choosing an Amish furniture store. You may be able to get some ideas of what you're looking for online, but you'll always want to see, try out and imagine what those pieces will look like in your home.

Because you won't always find Amish furniture that suits your tastes or style, or works for your budget, the process can be challenging. But it can also be fun.

Here are some things to look for in a quality Amish furniture store.

Quality that lasts

Look for a store that sells quality, long-lasting furniture.

While inexpensive accessories can be bought cheaply and changed often, big Amish furniture investments — sofas, dining tables, and the like — need to be purchased for the long term.

That means putting solid construction before a pretty style.

Solid construction isn't always apparent at first glance. It should feel solid, not flimsy, of course. Beyond that, find out as much information as possible about the frame, materials and what kind of warranty it comes with.

A well-trained staff can inform you about their Amish furniture, how they're built and why the construction matters. The best stores have employees who act as guides and teachers, not pushy salespeople.

Value, not just price

It is best to pay more for a quality piece than to try to save money on something that will not last in the long term. The bigger the investment, the more important the design and quality become.

Concentrate on finding the best



value. An inexpensive sofa will not be a good value if it is built with cheap and weak materials. Likewise, the most expensive love seat will have a wise investment if the frame is not built solidly.

It's best to look for brands with a long track record and good reputation.

Service and delivery

Every store has a different customer service policy. Choose a store that is well known for being loyal to its customers.

Inquire about return policies. Some Amish furniture stores will allow you to

exchange an item within a certain time limit if it doesn't meet your expectations. Learn what fees are involved if you have to return an item — if that is allowed at all.

Also, be certain to ask about the store's delivery policy, including how much it costs, how far they'll deliver and how quickly your furniture will arrive.

If you are comparison shopping, factor in the delivery cost when considering different stores. A low-priced couch will not save you money if it comes with an expensive delivery fee. It may

be worth it to pay a little more for the couch if free or reduced cost delivery is available.

The bottom line is that there are only two things that matter: the quality of the Amish furniture you are purchasing, and the level of service you receive. Once you discover them both, Amish furniture shopping can be a fun experience that that will beautify your home for many years. And you can be happy and comfortable with the furniture for generations to come.



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HOW TO: Choose a Physical Therapist

Recovering from an accident and injury is hard work. Slowly building back strength and mobility can try the patience and tolerance of even the best of us. Fortunately, physical therapists can help guide you through this transition in the healthiest way while also providing much-needed encouragement and inspiration.

A good physical therapist will help you better understand your body and offer advice and guidance on routine exercises and lifestyle changes that could help relieve your pain.

But because physical therapy is a combination of science, experience and art, it's important to choose the right physical therapist. While the majority have the proper training and offer good care, most specialize in specific injuries using a variety of healing techniques.

People with back pain, for instance, can receive physical therapy to strengthen the core muscles in their back. Not only will they feel better, patients may also emerge from physical therapy with a restored, functional body.

If you think you could benefit from physical therapy, first talk to your doctor.

Insurance companies often agree about these benefits. Most companies require patients to try physical therapy before turning to expensive surgery to fix the problem. In fact, physical therapy can actually negate the need for surgical treatment.

After surgery, physical therapy might serve as part of the aftercare and recovery process. For example, when you have surgery to repair a rotator cuff, a therapist can play a huge part in a successful recovery.

People with degenerative disc problems in their backs will benefit from a physical therapy regimen. It can help ease pressure and pain in their lower back. Normally, a problem like this requires surgery, but physical therapy can help patients regain a full range of motion.

Physical therapists also provide the

best remedy for other injuries. Someone with a reattached finger will need to practice with a physical therapist to regain feeling and movement. A person who has been incapacitated for an extended period may need physical therapy to regain their functionality.

Insurance companies will likely have requirements. You may have to choose a therapy that is in-network, rather than out-of-network. Your insurance may also limit the amount of visits they cover.

Once you have narrowed your search to a few potential candidates, inquire about the physical therapist's previous work history. Don't be afraid of asking directly about their success rates and

potential problems.

Also, contact your state board of physical therapy to see if any complaints have been filed against the professional you are considering.

The best physical therapists will provide emotional support as well. Treatment and recovery is very hard work, especially for patients in severe pain. When you feel exhausted, the physical therapist will provide motivation. She will not allow you to make excuses.

Instead, a physical therapist will push you to your limits, which will aid in your full recovery. The therapist will inspire you to regain your full independence. This is especially important for elderly people who have problems getting

around on their own.

It is important that you feel comfortable with whichever physical therapist you choose. This professional may have to examine sensitive areas of your body to check for swelling or heat. She may also massage your muscles as part of therapy. You should feel at ease and safe during this process.

The physical therapist will likely provide you with follow-through exercises at home. It is very important you act on her recommendations. It will help you recover faster.

With the assistance of a good physical therapist and your own hard work, you can often make recover fully and enjoy life again.





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HOW TO: Choose a Propane Company

Many people use propane to power their grills, but propane is an almost-for-gotten option to power almost everything in your home, from HVAC systems to water heaters.

Propane is a safe, energy-efficient and affordable — and it's available almost everywhere.

So whether you're firing up your grill or seeking a reliable alternative or back-up to electricity, propane should be your go-to option.

But not all propane companies are alike. You'll want reliable (sometimes emergency) delivery, a great safety record and, most of all, reasonable prices.

Here's what you want to consider in looking for a propane provider.

Reliability

Regular customers to any business often get better service.

Establish a good relationship with your supplier, particularly if you heat your entire home with propane.

The best companies will work hard to develop a strong relationship with you as well. They will treat you with respect.

Buy tanks from a reputable company that sells high-quality products. The company should also provide service for the tanks they sell.

If you use a propane-fueled barbecue grill, exchange your empty tank at an authorized propane dealer for the best service. Bringing your tank to a convenience store or big-box retailer may not give you the best value for your money.

Price

Purchase the best quality tank you can afford. It will last longer than a cheaper one, and you won't have to worry about leakage.

High-quality tanks are made with heavier metal, so they are built to last. Their valves and hoses are not prone to breakage.

A high-quality dealer will replace a faulty tank without question. Also ask about ways to save money on propane. A regular delivery schedule may come with price breaks. Locking in an annual



price will help you avoid price fluctuations.

Proper standards

Propane companies are subject to government requirements and standards. When you visit the office, look for certifications and licenses that should be displayed prominently.

If they are not posted, request to see them. Salespeople are also licensed by the government. They should be happy to show you their licensing and certification for your state.

Remember that you are protecting your family, life and property by asking for verification. Any reputable dealer

will be more than happy to show their documentation to you.

Background

Before doing business with any propane company, check their safety and customer service record.

State public service commission's usually oversee propane supplies. Speaking to them can be quite informative.

The Better Business Bureau is the best source for information on customer service complaints. Avoid a company with too many safety infractions and too many dissatisfied customers.

However you should not discount a

company that has responded to complaints and resolved issues.

Family, friends and neighbors are also great sources of information about propane dealers in your community. Ask them about their experiences.

Most propane dealers are safe, honest and highly reputable. Time and research will determine which dealer is a good fit for you. Once you have selected the best dealer in your community, work to establish a relationship with them. Having a friend in the business is a very good thing on a cold winter's night.

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HOW TO: Choose an Aggregate Company

Aggregate has been an important building material for thousands of years, dating back at least to the time of the Roman Empire. Construction aggregates — materials such as gravel, sand and crushed stone that are used in the building trades — serve a critical role in the building process, literally making up the foundation for homes, roads and commercial structures of all sizes. If you've got a project that requires aggregate, here are some things to consider when picking the provider.

Materials

The quality and quantity of materials available will vary with different providers, so first make sure the company is a good fit for the scope of your project. The best aggregate companies will offer a wide range of popular and specialty products to fit your budget, whether you need gravel, limestone or granite. They also will source materials from the best quarries and processing plants that deliver extremely consistent, high-quality finished products in a range of sizes, from fine sand to large, chunky, filler-grade materials. Two factors impact the quality of aggregate: where it comes from and how it was processed. A good aggregate company will understand both those answers, including having the expertise to know which materials are suitable for the application you have in mind.

Delivery

Aggregates aren't useful until they're actually on site, so the delivery process will be a big part of your decision. Find about the fees and availabil-

ity for delivering exactly what you need, when you need it. The best aggregate companies will have the flexibility and focus on service to help you meet tight deadlines when needed.

The logistics of getting aggregates to your construction site can range from extremely simple, such as loading up a pickup bed for a small job, to extremely complex. Whether you need one small truck or many truckloads of materials, people and equipment carefully choreographed on a massive job site, a good aggregate company will be reliable, professional and trustworthy enough to make even the biggest jobs easier from a delivery standpoint.

Service

The same principle applies to every part of the buying process, too. From selecting the right aggregate materials — including having employees on staff who actually know your industry inside and out — to getting them delivered on time and on budget, customer service is critical to making a decision. Look for an aggregate company that shows professionalism at every level, including with how their employees communicate. The best companies will return messages and phone calls promptly to help you find the answers you need in a timely manner. If you find a company with all those attributes — high-quality materials, reliable delivery options and excellent customer service — your decision will be simple.



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HOW TO: Choose a Seafood Market

There's no substitute for fresh-from-the-sea for seafood lovers. But finding a seafood market or fish market can be challenging, especially if you're not located near the ocean. Even then, you'll want to find a market with a large variety of fresh fish and other delicacies from the sea in a clean atmosphere operated by knowledgeable staff.

Use these time-tested tips during your search for a place to buy seafood.

Shop and staff

As soon as you walk into a store, you will get a good overview of the shop's quality. The environment should be clean and smell good. It won't have a strong, fishy odor. Nor should you detect even the slightest whiff of ammonia, a common by-product of seafood caught several days ago.

The surroundings will automatically tell you whether the store discards seafood and fish past their best dates.

Quality seafood stores keep their customers informed and educated about freshness. They will likely have notices about when their products were caught. If the dates are not openly displayed, ask one of the sales associates for information. An absence of freshness dating and lack of straight answers

means you might want to purchase your seafood elsewhere.

The activity level of the staff will also help you make a decision about the quality of the store. The best seafood stores keep their employees busy, replenishing ice, draining water and rotating the stock.

Freshness and storage

Ideally, all seafood and fish should be used within a day or two of harvesting. That is only possible if you live near a coast. Otherwise, you may have to compromise a bit on freshness.

The best stores know that their catch should be less than a week old. Even if the store is located in the middle of the country.

All seafood and fish should be in a refrigerated case or kept on ice at all times. Products stored on or in ice should never touch the water produced by its melting.

Seafood spoils very easily. Even a brief period at room temperature can cause it to develop an off-taste. Seafood and fish kept at improper temperature will likely grow bacteria, making you or your family sick.

Appearance

You can tell a lot by seafood's appearance and smell. Packaged seafood older than three or four days will have a strong fishy or ammonia odor. Older products also develop a sticky transparent film on their surfaces. They might also have an unpleasant or unusual color.

Fresh fish will have bright eyes that aren't sunken. The gills will have a vivid red color. Their scales will be firmly attached. Older fish will have a slimy coating on the surface.

Seafood and fish past their prime may even have dry or hardened areas. In particular, fish often develop crusty edges. A quality seafood store will not offer this merchandise for sale.

Always look for fish and seafood that has a fresh color and only a mild briny smell.

Safety

Do not purchase seafood, fish, shrimp or lobster if there are holes in the packaging or wrappings. Air can cause spoilage in some types of seafood. It will fill with bacteria in a very short time. The packages should not be waterlogged. Bacteria-laden water can easily seep through loose packaging,

contaminating the contents.

The packaging should not have been opened or tampered with in any way. The most trustworthy seafood stores guard against faulty packaging. They will not sell any item that has a faulty wrapping or container.

Price

Fresh and wholesome seafood and fish have a price tag reflecting their quality. Never purchase seafood or fish from a store if the price seems too good to be true. It usually is.

Comparison shopping will also help you determine whether the shop has quality merchandise. Buying seafood from a pricey boutique will cost you more without any additional value. A quality seafood store offers products at a reasonable and appropriate price below those of a trendy shop.

Learn everything you can about factors that influence the freshness of seafood and fish. With this information, finding a quality seafood store will become less of a mystery and more of an enjoyable experience.





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HOW TO: Choose a Pharmacy

Pharmacies play a larger role in health care in the United States than ever before, offering not just easy access to prescriptions but mini markets selling cosmetics, toiletries, home goods, food and other frequently used supplies.

The big chains — Walgreens and CVS — now offer 24-hour, drive-thru pharmacies and an array of health care services, such as vaccinations and minor medical emergency treatment.

And multiple locations mean you'll always be able to pick up your medicine in a pinch while traveling for business or pleasure.

All that convenience can come with trade-offs, though. Surveys indicate independent pharmacies get top marks for service, speed, accuracy and providing information. That's largely due to the fact that most of their revenue comes from prescription sales.

Whether you're looking to try a chain pharmacy or trying to locate a good independent pharmacy, here are some things you may want to think about.

Availability

A pharmacy's hours of operation are a top factor for most people. Limited business hours are not helpful when you are dealing with an illness.

Look for a business with convenient hours. Some cities even have all-night pharmacies that will fill your prescriptions in a hurry.

Usually, pharmacies that are tied to a corporate chain will stay open late. Smaller, locally owned pharmacies may be open during limited hours, but they tend to provide personalized service.

No matter what pharmacy becomes your favorite, always know where you can find a 24-hour location in case of an emergency.

Location

A convenient location will make filling

prescriptions and purchasing medical products much easier. If you can find a store near your home, work or school, it will save you plenty of time. It is very useful to find a pharmacy that is minutes away, in case you need help quickly.

Drug Coverage

Does the pharmacy accept your prescription drug plan? Not every pharmacy will accept every insurance policy.

Call ahead to inquire about the types of insurance they accept. Paying out of pocket will likely be a huge, unnecessary burden.

If you have little to no coverage for your prescriptions, contact pharmacies to ask about prescription discounts.

Most pharmacies have generic versions of medications, some of which may be available to you. Between discounts and generic drugs, you could save lots of money.

Seniors on Medicare should pay close attention when choosing a pharmacy. Ask locations in your area if they accept your Medicare Part D plan. There are many options available on these plans. It is important that the pharmacy you select is willing to work with your plan to cover the medications you need.

Service

Customer service is another factor when choosing a pharmacy.

Do the pharmacist and staff remember your name? Are they happy to answer questions? Do you trust them? Finding a pharmacy staff that is informative and friendly will make it easier for you to take your medication.

It may take some work to find a pharmacy that fulfills these criteria. With a little time and effort, you can certainly find one that fits your needs.



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HOW TO: Choose a Liquor Store

Sometimes a liquor store is chosen simply because of its convenience. But the days are long gone when liquor stores stocked only a few popular brands.

Today's liquor stores offer a wide variety of spirits that cater to an increasingly sophisticated consumer. Finding a quality liquor store run by a passionate proprietor who is knowledgeable about their offerings can be an enlightening experience.

In essence, a great liquor store can be your secret guide to creating a festive occasion with quality spirits.

Here's what to look for in a liquor store:

Wide variety

Look for a store that matches your personal preferences. Some shops carry local beer selections from nearby microbreweries. Others stock wines and high-end imported or craft whiskey, rum or scotch.

The best stores will have a mixture of popular products, along with some new, rare or exotic offerings.

The liquor shop should have a variety of price points. From the most expensive to the lower-price selections, all could have an important place in a well-stocked liquor cabinet.

Mixed drinks or baked recipes, for example, don't always have to include the very best brands because the flavor will be diluted with other ingredients.

If you are planning to drink the liquor by itself, however, it is much better to look for a quality brand — even if it is more expensive.

Expert advice

If you entertain frequently, your liquor purchases may be significant. The bigger investment you make, the more important it is to get expert advice.

The best liquor stores will guide you into finding the right product for a specific use or occasion. You should be

able to describe the event, along with the flavors or tastes you prefer. Listen to their advice.

Good, personalized service may be worth traveling a longer distance.

In addition, if you use the same store frequently, they will get to know your preferences and needs. Your experiences will keep improving with each visit.

Overall experience

Convenience is always a factor, but it isn't the only thing to consider.

Ideally, the shop should be clean, organized and in a safe neighborhood.

The best liquor stores take pride in having a tidy appearance, vast selection and sophisticated staff.

When you find those things in a liquor store, you can enjoy the taste of sweet success.

Finally, consider the overall shopping

experience.

You'll want to find a store that's convenient — typically either close to your home or near your route home from work — but that's just the start.

A properly managed store will take pride in its appearance, selection and employees. Look for a business that stands out from the crowd.

If you can find all those things in one store, your enjoyment and relaxation will be even sweeter.



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HOW TO: Choose a pet food and feed store

Choosing a pet food and feed store for your pets and livestock may seem like a simple selection, like choosing a supermarket. But pet food and feed stores are specialty operations and no two are exactly alike. They offer different brands and types of feed for different animals.

If you own a farm or have several pets at home, taking care of your animals begins with nutritious, healthy food. So finding a good pet food and feed store can make a world of difference for raising and care for your animals.

As always, choosing a retail/wholesale store or outlet involves some research and review. Here are some things to look for when selecting a quality pet food and feed store.

Quality

Just like humans, animal health is directly impacted by the quality of food they ingest. While most pet food and feed stores will carry a range of products at different price points, it's a good idea to select the best food you can afford for your pets and livestock.

All feed products contain nutrients with a mixture of carbohydrates, fats, vitamins, proteins and minerals, and they also contain filler such as cheap grains and animal byproducts.

The best feed brands have the right nutritional mix to grow strong, healthy animals, with more beneficial substances and less filler.

When you buy better quality food, your pets and livestock will have fewer allergic reactions, be able to digest their food better and will ultimately live healthier lives. That means strong muscles, teeth and bones, along with stronger immune systems that can fight off diseases more effectively.

Knowledge

Look for a pet food and feed store that offers not only quality brands, but also knowledgeable expertise to help you pick the right product for your animals' needs.

The best stores are run by people with years of first-hand experience

raising pets and livestock. They'll know which products are the best fit for your goals, whether it's bulking up your cattle, raising healthy horses or growing a shiny coat for show dogs.

A good pet food and feed store will be staffed by people who know their products inside and out, including which ones are the best value for your situation.

Service

Like any retail operation, service can vary widely between different pet food and feed stores. You'll want to find a store that puts their customers' needs first, taking the time to get to know you and going the extra mile to make sure you're satisfied.

Some things you may notice:

- Serving the community: Some pet food and feed stores are more like a central meeting place for the community. They may have bulletin boards for farmers and ranchers to exchange information, and they'll sponsor local events or youth sports teams. A store that partners with and supports its local community is always a good sign.

- Staff recommendations: A good pet food and feed store will have employees who know enough about their products to offer informed, meaningful advice.

- Special orders and mail orders: If the pet food and feed store doesn't have the product you need in stock, they should be able to place a special order for you. They might order a specialized feed for you and then notify you when it arrives.

- Delivery: Some pet food and feed stores may offer a delivery service to their local customers, making it easy and convenient to get the products you need.

Selection

Beyond offering feed products, the best stores will have other products that help with agriculture. From fencing to seed, tractors to gardening supplies, many pet food and feed stores offer a wide range of other products.

The best pet food and feed stores

can be a one-stop shop for all your farming and pet supplies. If they don't have it in stock, they can help you order it, offering service with a smile for no extra charge.

If you find a store with top-quality

feed products, a knowledgeable and experienced staff, and service and selection that go above and beyond the basics, you'll know you've found a great place to do business.



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HOW TO: Choose a Credit Union

Personalized Service

Large banks and financial institutions are often the default choice for many when it comes to deciding where to house our money. They're convenient and offer a wide variety of services, but they can also seem impersonal. If you're seeking more personalized service from a consumer-owned institution, credit unions may be the perfect fit.

Member-Centric

Credit unions are cooperatives in the truest sense of the word. They have existed for more than 100 years, springing from the idea that serving a group of unserved or underserved people as a group could prove economically feasible and offer an alternative to traditional banks.

Today, they rank among the best micro-finance organizations available to large swaths of the population. Unlike big banks, which are owned by shareholders or conglomerates, credit unions are not-for-profit operations owned by their members.

Competitive

Credit unions charge fewer and lower fees than for-profit banks. And any dividends go to the members instead of shareholders. In short, credit unions are a good deal.

They also usually offer better interest rates on savings accounts and competitive rates on various loans. You might get a fantastic rate on an auto loan, credit card, mortgage, or student loan. And, like bigger banks, the federal government ensures credit union deposits up to \$250,000.

Selection Process

The first step in selecting a credit union is to research those in your community and their membership requirements. Some credit unions are available to employees of specific companies, groups of public service or school employees. But others extend eligibility to anyone willing to follow their membership requirements. You may be asked to join an organization to qualify



for membership or simply live or work within a specific area.

Research

A simple internet search is an excellent starting point. Develop a list of credit unions in your area. Then narrow your possibilities by researching eligibility, services offered, and fees charged by each credit union. Here are some things you can check out:

Verify the current interest rates on their accounts. If you can't find the rates online, call and ask them.

Find out if there are any fees associated with the accounts you want to open. As with traditional savings and loan banks, you might be required to pay a fee if you fall below a minimum balance.

Check about other requirements. You might need to use your debit card a certain number of times each month.

If you are in the market for a specific loan, research to see if the loan is issued by the credit union. Once you have found several credit unions offering that type of loan, compare interest rates and specials to see who has the best deal.

Personal Convenience

Of course, convenience is something to keep in mind. Check for availability of online services, weekday, and weekend hours, where branches and ATMs are located. You should also understand any fees associated with ATM or debit card usage. If you use ATMs frequently, those charges can

add up fast.

Some credit unions belong to a nation-wide network of credit unions for shared services. It might mean more access to ATMs and other services in case you move or go on vacation. If you have children attending college in other cities, this can be useful.

Compare

Once you have completed your research, make a list of the advantages and disadvantages of each credit union so you can easily compare them. Upon choosing your credit union, visit the branch so you can understand all the services offered and learn more about the benefits of membership.

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Sally Lapides,
Founder & CEO



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HOW TO: Sell Your Home in a Price-Sensitive Market

There aren't many home buyers in a position to say price is no object. In fact, just the inverse is true. Almost all buyers are sensitive to pricing to make sure they get the most value for their money. In selling real estate, price and timing are everything.

But deciding when to put your home on the market is driven by many factors that do not always include market considerations. Maybe you need to move for a new job or have limited time to make a deal on your dream home.

But if these decisions land in a price-sensitive buyer's market, you'll find selling your home presents challenges.

Here are a few pointers from making the sale in a price-sensitive market:

Bang for the buck

When preparing your home to sell, do not overspend on renovations.

Keep renovations simple. If your kitchen seems outdated, remodeling it might have made sense years ago. The marketplace would've allowed you to get your money back — and maybe even make a profit. Most experts agree that you should simply add a fresh coat of paint to update the room. It will keep your costs down and make it easier to price your home competitively.

A minor home makeover will not break the bank. Painting a room, de-cluttering the interior, neatly trimming the lawn and putting fresh mulch in the flower beds can make a big difference.

Of course, every community is different. When in doubt, consult your real estate agent for advice on where to best spend your money to get the most value out of your home.

Price it right

The right asking price is another essential step toward selling your home.



It is a big mistake to assume that you should ask for a high price in the beginning. Your home will get the most interest in the first few weeks it's on the market. When people see your home first appear in the listings, or neighbors see the "for sale" sign in your yard, that's when people will be talking about your home.

Starting with a sales price that's too high — even slightly so — will discourage potential buyers. They might think you are asking too much for your home. It is better to start with a realistic, fair market price. It is the best way to make a quick sale.

Online views

Clever sellers are starting to price their homes in a way that will get the most views online.

For example, if you are thinking of asking \$255,000, that might put it out of range for people who see "up to \$250,000" as a search option on a website or mobile app.

When pricing your home, look for common categories in real estate search engines. Think of a price that will cause your house to come up the most in search results.

Listen closely

Perhaps the most important step of all is finding a great real estate agent.

These professionals are your most valuable tool when selling your home. The best agents will have knowledge and expertise about the local market and how to get your home sold for a great price.

Listen closely to their advice and follow it precisely.

After all, in a price-sensitive market, an experienced real estate agent's suggestions can be worth more than gold.



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HOW TO: Choose Garage Doors

Few exterior-facing segments of a home are more noticeable than garage doors. Attractive, well-designed and well-made garage doors extend the character of a home and provide a necessary function.

If your garage faces the front of the house, a new door could dramatically improve your curb appeal and change the overall look of your home. If you're selling, worn, dated doors tend to say a lot about the condition of the rest of the home.

A garage door is also an excellent security asset for your home, allowing you to secure your vehicle inside.

If you're thinking about installing a new garage door, you may be surprised at just how many options are on the market — and how affordably they can be installed.

The look

Garage doors have seen an explosion in styles, materials and colors that are designed to match the architecture of any home, from rural barns to craftsman bungalows or sleek urban getaways. So if you thought your choices were limited to simple sheet metal styles, think again.

While you may already have an idea of the exact type of garage door you want to see installed, some homeowners seek the advice of a designer to help make the decision to pick the right style and color combination. Some garage door retailers will be able to help you visualize what the different doors would look like — complete with color and material samples, and perhaps even software that will show a picture of what your home would look like.

You should also pay close attention to the materials. Today's garage doors can be made from expensive hardwoods, textured vinyl, fiberglass or basic aluminum, all of which will have a big impact on the look and longevity of your doors.

Pay close attention to the maintenance needs of whatever material you choose. Some will hold their color lon-

ger than others, and real wood doors can require regular staining and sealing every few years to keep them looking spectacular.

Insulation

Depending on climate, the insulation of your garage door can be an important factor to help reduce your energy bills.

Just like windows and insulation in your attic, garage doors come with an "R factor" rating that tells you how well they insulate your home from outside temperatures. This is especially important in heated garages. But even an insulated door on unheated garages can make a positive impact on your energy usage if it can keep the hot and cold weather away from the interior of your house.

In general, the higher the "R value," the better off you'll be. It is a good idea to pay attention to this in extreme climates.

Local requirements

Before you make the purchase, you should also check to see if your city, county or homeowner's association has any special requirements for garage doors.

Homeowner's associations, in particular, may have very picky requirements about what materials and styles can be used in your neighborhood. Make sure your choice meets with the approval of any local authorities or boards that control their use.

Safety

A garage door is typically the largest moving object installed in any home, and safety should be a consideration.

Ask your garage door retailer about any special safety features on the door you select. It should have a design that won't pinch your fingers or hurt small children if they get caught under it. Make sure it will be installed according to all applicable safety codes in your area.

Opener

Finally, when you install a new garage door it's usually a good idea to install a new opener, too. Make sure you factor this into the cost and explore all your

options — including the latest models that can be closed remotely via smartphones and operate very quietly and efficiently.



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