how to choose...

AUGUST 2016

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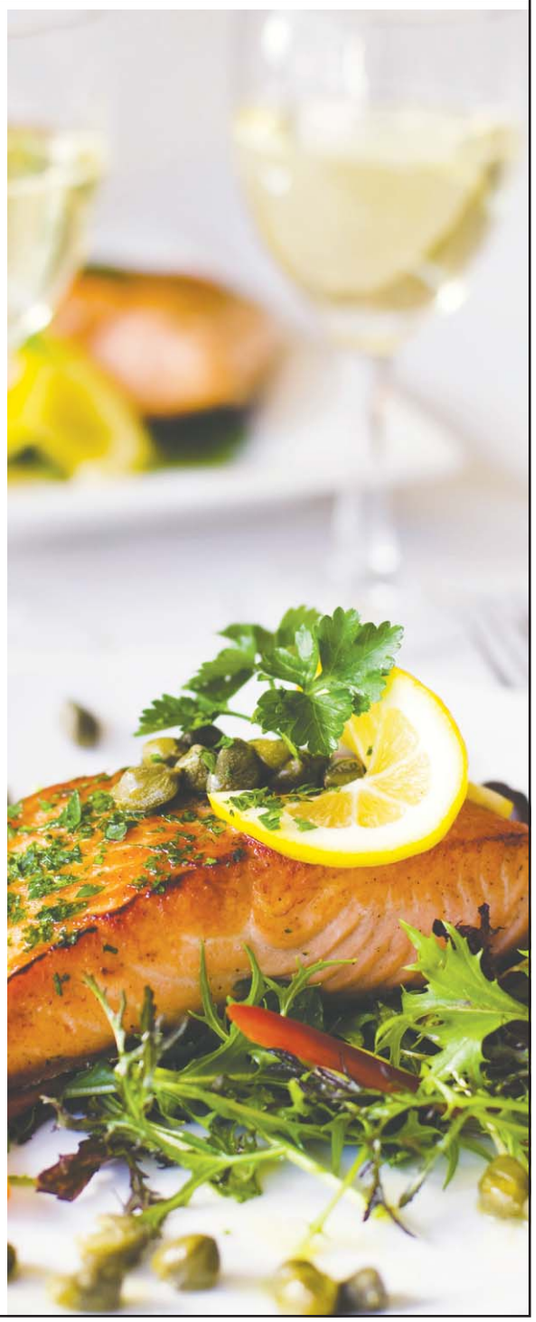

HOW TO CHOOSE AN APPLIANCE STORE

When looking for an appliance store, you want one with a large selection of American made name-brand products and repair service. Most of today's major home appliances are more complex than ever before, contain mini-computers and don't last as long as they used to. They have great features that may need repair.

Do your research. How do you know what to look for in a quality appliance store? Product and business online review sites are great references. However, remember that some people are hard to please and they are more likely to leave comments than are those who are happy with the products they received.

Two of the best sites to check are Consumer Reports (www.consumerreports.org) and the Better business Bureau (www.BBB.org). Both offer reviews of stores and products. To be listed on the Better Business Bureau site, stores must have a long history of reliable, reputable customer satisfaction. Some stores have pages on their websites for customer comments and reviews.
Local newspapers ads and their websites are another source to find reputable dealers.

Be cautious when purchasing appliances over the Internet. Read the fine print. Be aware that online purchases do not generally include most customer service features you will need and want; such as, free delivery, installation, old appliance removal, operating instructions, warranty protection, return policies, financing and repair services. If an appliance comes damaged, does not fit or perform properly you may have little recourse.

Compare dealers by using a checklist: delivery window, delivery and installation charges, warranty options, repair services, rebates and final price.

Washers and driers typically go on sale in the winter, refrigerators in the spring and other kitchen appliances (ranges, cook tops, microwaves, wall ovens, vent hoods, dishwashers, etc.) in the fall.

Before you shop, measure your opening where the new appliances will be installed. Write them down and take them with you to the dealers. While some appliances are a standard size, many are not. You do not want to have the appliance delivered only to find out that it is too large for your cabinet opening or space. Allow for doors that may open in the way of the appliance as well.

When remodeling, it is wise to select your new appliances first and design the cabinetry around them. If you design the cabinets first you may be disappointed later to find that the appliances you want will not fit into the openings already set in the cabinets.

Developing a relationship with a dealer will enhance your experience.

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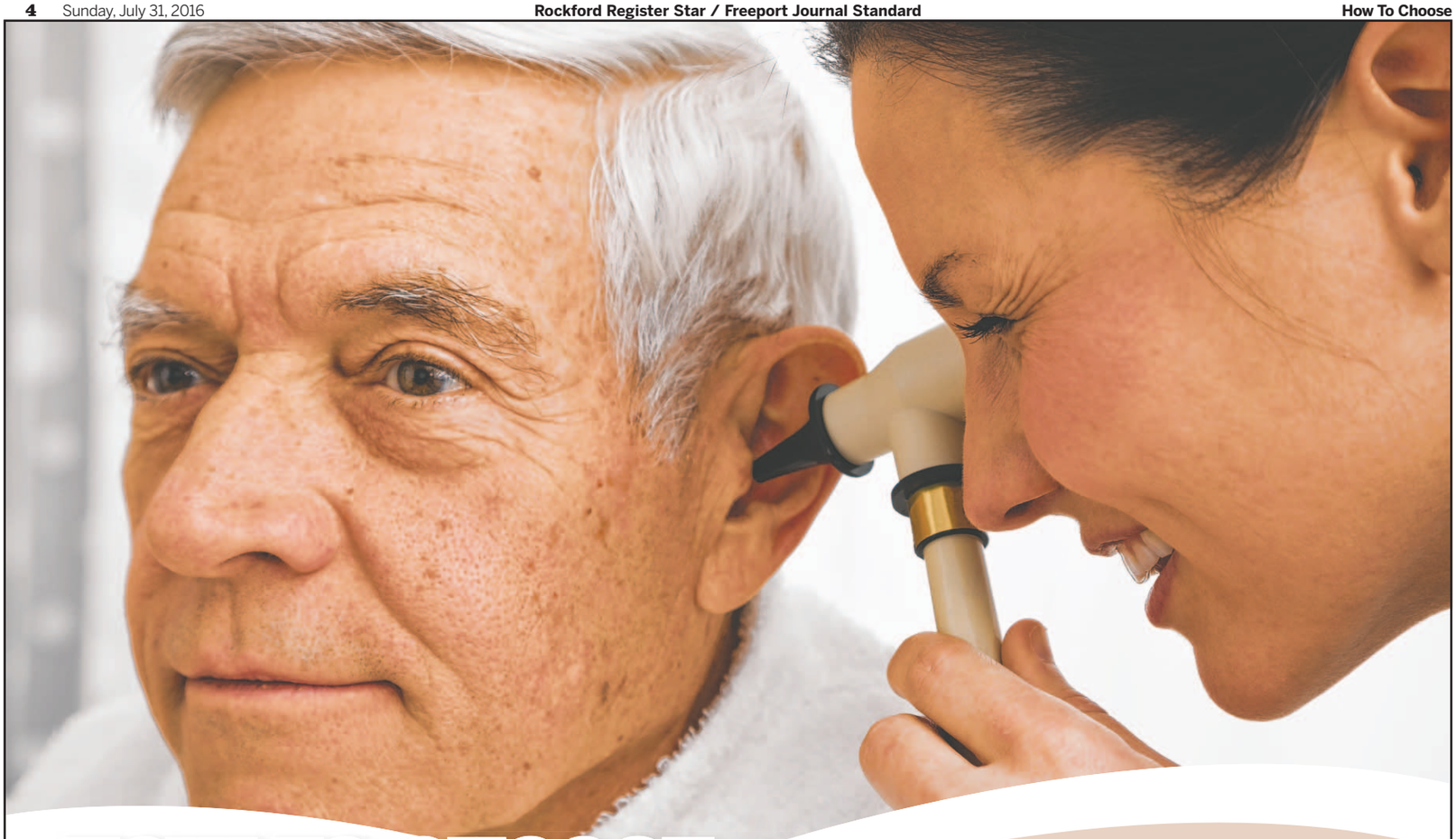

HOW TO CHOOSE...
An Audiologist

Audiologists are highly trained healthcare professionals. In fact, they are the only professionals who are university trained and licensed to specifically identify, evaluate, diagnose, and treat hearing disorders.

Audiologists use specialized equipment and procedures to accurately test for hearing loss. These tests are typically conducted in sound treated rooms with calibrated equipment. The audiologist is trained to inspect the eardrum with an otoscope, perform cerumen (ear wax) removal, conduct diagnostic audiologic tests, and check for medically-related hearing problems. By virtue of their education, training, and licensing, they are the most qualified professionals to assess and treat hearing disorders.

Not all hearing healthcare needs are related to hearing aids. In addition to hearing disorders, audiologists are able to assess and treat balance system dysfunctions, and are trained to perform detailed evaluations of balance and equilibrium. Many are also trained in the treatment of tinnitus (ringing in the ears) and hyperacusis (aversion to loud sounds). Audiologists are also experts in hearing loss prevention, and are able to provide counseling and resources to help prevent noise-induced hearing loss and to monitor hearing and balance disorders that may result from the administration of ototoxic medications, such as chemotherapy.

How does one go about making sure they will be seeing a good audiologist? When it comes to your hearing health, choosing an audiologist is the most important decision you will make. Selecting an audiologist who is licensed, well trained, highly educated, and communicates well is vital to your successful treatment. Look for an audiologist that displays the Doctor of Audiology (Au.D.) diploma. Look for a license, not a certificate.

Remember, a hearing test is a medical fact finding mission. A diagnostic evaluation has many purposes and goals, some of which have nothing to do with a hearing aid. Not every patient needs a hearing aid. Many need a hearing aid and other care. Some need no hearing aid at all after medical management. Call and interview the practice. Make sure they provide additional patient benefits including: highly personalized care, convenient clinic locations, flexible office hours, diverse selection of hearing aids and state of the art treatment options.

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by AGX HEARING

1

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2

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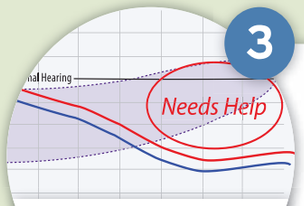

3

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4

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HOW TO CHOOSE THE RIGHT BANK

Your money is important, and how your finances are handled will either make your life much easier, or cause untold amounts of frustration and aggravation.

Choose the right bank and give your finances a much needed boost.

Not all banks are the same, and not all of them offer the same kind of returns and programs for your financial need. Choosing a bank just because of its location could mean you are missing out on some important benefits.

While convenience is important, it shouldn't be your only factor.

Consider these aspects when selecting a bank.

Interest Rates and Fees Charged

Like many other businesses, banks want to be competitive. Interest rates are one way they entice new customers. It is 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.

You might think interest rates are inconsequential. But when substantial deposit amounts are involved the difference can be significant.

Banks are also famous for charging fees for particular transactions. For example, a checking account may only allow a certain number of checks to be written each month before a fee is assessed. Sometimes, a minimum balance is required to keep the account active.

There are also banks that offer free checking and other options. Make sure, however, 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.

Personal Convenience

Banks with multiple locations in convenient areas are important.

If you travel frequently, check if your local or regional 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

Everyone makes mistakes. Accidental overdrafts happen occasionally. Each financial institution has a different policy about these matters.

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

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

Institutional Stability

These days, it is important to consider a bank's stability. Before you entrust your money to an institution, check its history and financial condition.

Typically, banks 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.

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

Provided you understand and act within these safeguards, your money will likely be safe in a bank. That is not to say that failures are impossible. 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 BIKE SHOP

Bicycling is a favorite past time for many. Using a bicycle as transportation has rapidly become more popular as people look for ways to help cut down on smog, save money and get exercise.Cities around the country encourage their citizens to ride bikes every day. There are bike lanes and even buses with bike racks. Some companies offer incentives to employees who bike to work. Whether you live in the city or the country, you can enjoy the fresh air and sunlight while getting great exercise. Riders have plenty of choices when it comes to finding excellent bicycles. When looking for a bicycle shop, whether to purchase a new bicycle or for accessories, keep these suggestions in mind.

CHOOSE A SPECIALTY

Different shops specialize in different kinds of bikes.

In the U.S., bicycles fall into four main categories - comfort bikes, mountain bikes, road bikes and fitness bikes. Comfort bikes are the least expensive. People ride them for pleasure. You should use them on smooth surfaces while sitting in an upright position. Mountain bikes are mostly for rugged terrain. These sturdy cycles have wide, knobby tires that will not go flat easily. They offer great shock absorption to keep riders comfortable while riding over rocks and bumpy surfaces.

Road bikes are usually lightweight cycles. People like to use these aerodynamic bicycles on pavement and over long distances.

Fitness bikes can help you get into great shape. They are more comfortable than road bikes, but less aerodynamic. It requires effort to pedal, which increases the number of calories burned.

DO THE RESEARCH

Once you decide on the type of bike, research shops that offer that specialty. Scour the Internet, read reviews of shops and ask other cyclists for recommendations. Store reputations can vary widely. Look for a shop that has a long track record of service. You want people who will be in business for years to come so they can service your bike after the sale.

The best shops will have education programs to teach you the pros and cons of each bicycle. The salespeople will help you make a selection based on your needs and goals. Your neighborhood may have events in your biking specialty. There may even be bike clubs for you to join. Look at who sponsors these events. Ask attendees about their experiences with various bike shops.

GO SHOPPING

Once you have a list of stores, visit your top two or three choices. Observe the salespeople. They should be knowledgeable about manufacturers, warranties, and the different aspects of the bicycles. Some of them may even talk about bikes from a personal experience. It is best to find a store that offers fully assembled bikes. It is a great way to know that your bike has been correctly assembled and adjusted. Each nut and bolt has a purpose. You don't want your bike to malfunction at a critical point in your ride because it wasn't put together correctly. Quality shops will allow you to test drive various bikes. It might be necessary to leave a deposit with the store, but your experience will be well-worth it.

A sales associate should help you choose the right sized bike and adjust it to fit your body. Finally, the best stores offer activities to help you meet other people with similar cycling interests. Going to these events is a great way to exercise and meet people.

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HOW TO CHOOSE
A Bowling Center

Gone are the days of hanging out at smokey bowling lanes. Modern bowling alleys are modern, clean and high tech. With bright, colorful lights and lots of energy, bowling lanes are safe places to enjoy a night out on the town.

It is great to know that America's favorite pastime is making a comeback. Bowling is great fun for the whole family. People of all ages can also get a fantastic workout.

If you are thinking about taking up bowling as a hobby, here are a few things to consider when choosing a bowling center.

Technology

Bowling beginners often find the scoring system and terminology confusing. Most bowling centers use computerized scoring systems that make it easier to keep score.

Look for a center that has an easy-to-use scoring system. You should be able to begin a game without spending much time figuring out how to keep track of the score. There should be instructions on how to keep score. If not, the employee working at the desk will be able to help you.

The best scoring systems will help you improve your game, similar to a virtual coach. Taking its advice will help you turn a split into a spare.

Service

Choose a bowling center that provides excellent customer service. Your interactions with the staff will have an impact on your experience.

Fast, friendly service means you will get your shoes and lane without much of a wait time.

Many bowling centers have extra services for birthday parties, corporate events or fundraisers. The best bowling alleys have top-grade facilities and entertainment packages to host events of all sizes.

Bowling alleys are a great place to hold a child's birthday party. Most alleys have a room you can reserve to gather and have cake and ice cream. They usually offer discounts for groups to bowl. It makes for a fun activity for several hours.

Food

Modern bowling alleys can also double as a lounge. They offer comfortable spaces for bowlers to relax and enjoy a good meal.

You can find more than a cup of soda and hot dog at a bowling alley. Your neighborhood bowling center could have a wide selection of foods, more than you would find at a simple concession stand.

Entertainment

After your game, you might want to stick around. Modern bowling centers offer entertainment options, such as live bands, karaoke, billiards and pool tables. These activities can provide fun for the whole family.

Bowling centers are a great way to spend an entire evening with your friends and family without breaking your budget. You get to have fun, socialize and get some exercise all at one place.

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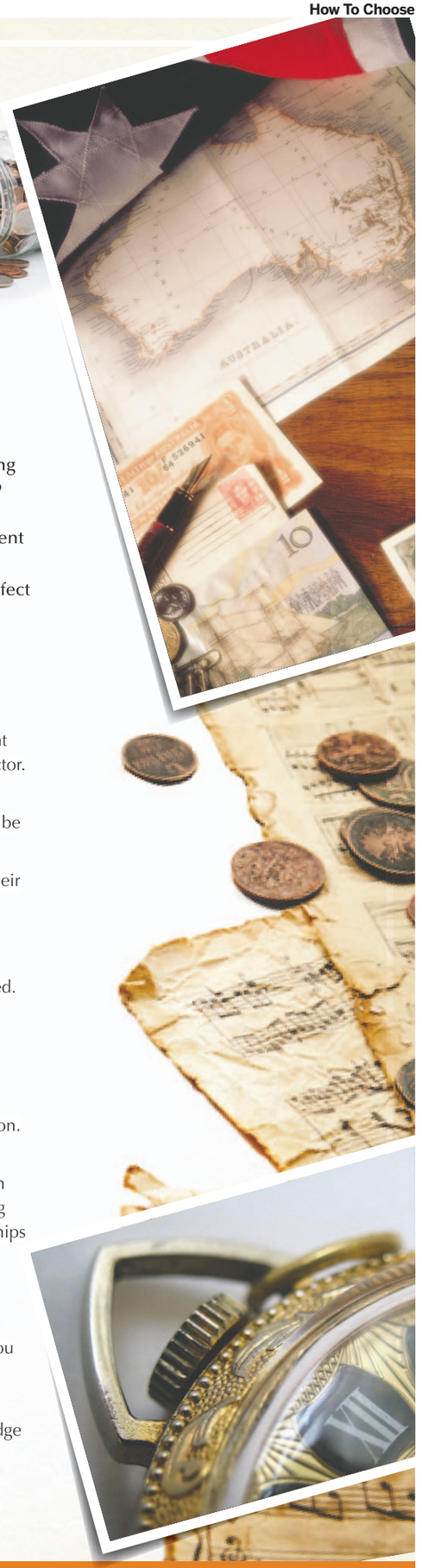
TIPS FOR... BUYING AND SELLING COINS



Like stamp collecting, coin collecting is one of the world's most popular hobbies. For some people coin collecting is more than just a hobby; it is a great way to make a profit, particularly if the coin is rare, old or has the ability to increase in value.

Yes, collecting coins can be both fascinating and lucrative. A coin's design is influenced by history. It is an excellent way to learn about governments and countries. .

But it is not a simple hobby. And while coin collecting can be a great investment, there are several factors that affect a coin's ability to go up in value, including its history, quality and scarcity.

If you are considering starting a coin collection, here are some things to keep in mind.

KNOW WHAT YOU HAVE

Research is key for coin collectors. Thankfully, there are a lot of resources that can help you understand what you are buying or selling.

It is important to discover everything you can about a coin before purchasing it. If you have inherited coins, or have received them as gifts, educate yourself on their background and value.

Coin shops likely have books that can help you get started. You can also find information at the local library and Internet.

Once you have completed your research, you can start buying and selling with confidence.

UNDERSTAND COIN GRADES

Knowing coin grades is essential if you collect coins. This system assigns a value based on the coin's condition.

The grading process is pivotal. You could have the same two coins -- same year, same mint, same design -- and they could be worth drastically different prices based on the score they received when being graded.

Coins in near-perfect condition are very rare and are more valuable than modified or damaged coins.

DON'T CLEAN COINS

Never clean your coin collection. Novices are often tempted to give their coins a polish. Shinier coins must be worth more, right?

Cleaning or polishing a coin can destroy its worth. It removes some of the original finish, rendering the coin far less valuable as a result. Real collectors prize coins that are in their original, pristine condition.

ASK QUESTIONS

Ask questions, no matter how trivial you think they might be. It is the only way you will learn and grow as a collector.

Look for more experienced collectors in your area. You can find them at coin shows and shops. There may even be clubs in your community.

Ask them about the best coins to buy. Find how about their successes and failures. It will help you avoid pitfalls.

It is hard to know what is reputable online. That's why networking in your area and finding people with great reputations is a better way to get your questions answered.

SPEND TIME AT THE COIN SHOP

Develop a relationship with your favorite coin shop.

Hanging out there can be a fun way to spend an afternoon. It will also help build your collection.

Once a dealer knows your interests, he can call you with information about the coins you are seeking. Networking with employees may also help you develop new friendships that come out of common interests.

Doing these things will help you avoid wasting time and money on bad purchases. It will also pass the time, as you accumulate more knowledge. Soon you will be on your way toward becoming a seasoned collector.

But once you become an expert, don't keep the knowledge to yourself. Give back to the coin collecting community. Help others develop in interest in the hobby as well.

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HOW TO CHOOSE A FINANCIAL ADVISOR

A great financial planner will teach you how to manage household expenses, pay the lowest taxes possible and how to plan for retirement.

Not everyone has the same financial goals. A good advisor will help you plan for your future.

You don't need to be rich to have a financial advisor. These professionals are trained to help you become rich, or at least use your money wisely.

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. Someone with certification has completed specialized training and passed rigorous exams.

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 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?

You should 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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HOW TO CHOOSE...

A Fine Restaurant

HOW TO CHOOSE A FINE RESTAURANT

For many Americans, eating out is more than just a pastime; it is a necessity. Some studies show that Americans eat 25 percent of their meals out.

Locally owned and operated restaurants showcase local cuisine and style with the communities personality and flare exemplified in their recipes. There is a market increase and millennial are seeking them out whether it is craft beer, bourbon, or specialty food items, while retaining the feel of restaurants from yesteryear. Fine restaurants can offer you value and a stellar dining experience. Here are some things to consider when selecting a fine restaurant:

RATINGS

Restaurant ratings are only as good as the publication rating them. Most people read Zagat reviews for an impartial and detailed opinion about restaurants.

Since 1979, this publication has doled out thoughts about the quality of food and service at a variety of restaurants. Zagat gives a total of 30 points to any given establishment. Restaurants are given letter grades to help consumers find the best dining experiences in their area.

Michelin is another brand of restaurant guides. Since the early 1900s, this company, better known for its tires, has published restaurant guides for various countries around the world.

Unlike Zagat, Michelin relies on professionals to personally visit each restaurant. The company gives each recognized restaurant a rating from one to five stars. There is also additional information about cost effectiveness and scenery.

Trip Advisor is a reliable online source for restaurant rankings. Readers can search for restaurants by cuisine and location. Then they can read what writers think about the establishment.

FOOD

Each fine restaurant has its own cuisine and specialty. Most high-quality dining establishments will post their menus on their websites.

Ask each person in your party what kind of cuisine they prefer. Take special diets into consideration. Restaurants usually offer heart-healthy or low carbohydrate options. If you cannot find information on their website,
call them. Servers and hosts who answer the phone should be able to tell you about their menu for the evening.

BUDGET

When money is tight, there are ways you can get a better deal. The lunch menus at most restaurants are usually cheaper than dinner. Other dining establishments have great deals in the middle of the afternoon. Eating off-hours is a fabulous way to try a restaurant's offerings without breaking your budget.

Fine dining establishments offer specials, which may change daily. It is perfectly acceptable to ask about the specials when making a reservation. If you are making a reservation for a large party, you might order the special for everyone. It will save you time, and it takes the guesswork out of figuring out the bill.

Many five-star restaurants now offer coupons to encourage new business. You might find these coupons on Facebook or the restaurant's website. Check to see if you need to print the coupon before visiting the restaurant. Your local newspaper may have advertisements from local restaurants with discounts and menu specials.

TASTING/FEATURE DISHES

Restaurant connoisseurs should look for establishments with tasting menus that present 7-9 courses of seasonal offerings that change daily.

Tasting menus give you small portions of many dishes and allows you to familiarize yourself with a wide range of courses. Eating from the tasting menu will help you understand the chef's food style, and give you examples to choose from to help make your decision. Many fine restaurants will also have feature dishes that are not on their regular menu, which will showcase the chefs cuisine, seasonal cuisine, and dishes that will get you out of your comfort zone. The feature dishes are a great way for diners to enjoy and experience new cuisine and for the restaurant to showcase their talents, whether it be a knowledgeable staff member, great recipes from the chef, or an outstanding execution of plate presentation.

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HOW TO CHOOSE A FLOORING DEALER

New flooring can transform your home. It can increase its appeal by giving it a new look. It can make rooms look bigger or smaller, lighter or more elegant.

You have a myriad of flooring options, including carpet, hardwood, bamboo, laminate, stone and tile. With so many options, it is important to choose an experienced flooring dealer. You will need guidance on which brands and types are durable. Let a good dealer help you determine which flooring material will best fill your needs

When picking the best flooring and respective dealer, try not to be overly frugal. You must think about longevity. Your budget may be tight and you might be concerned about pricing, but you must get the best value possible.

What if something happens in 10 years and you have no warranty to repair or replace the damage? Or if the installers make a mistake and leave your flooring permanently damaged?

So be sure to look at additional support and services. Find a dealer who has a great reputation and long track record of excellent customer service. Spending extra money is worth purchasing a product from a flooring dealer you can trust.

You aren't just buying flooring. You are also creating a relationship.

When looking for a flooring dealer, look on the Internet or your local phone book.

On the Internet, you can find review sites to see how local flooring dealers compare. You can also check advertisements in your local newspaper to find specials and deals.

Keep in mind, though, the Internet can be misleading when it comes to finding a qualified floor dealer. Just because it is one of the top search engine results doesn't mean that the company is reliable

Instead, look on consumer review sites. Then check with the Better Business Bureau to see if the company has had any complaints lodged against it. If so, look to see how they were resolved. You might also check with the Chamber of Commerce.

After making a list of potential dealers you are considering, give each of them a call. Inquire about the background of the company and how long they've been in business. You may ask for referrals from previous customers for references.

Find out about the installation services they use and their reliability. Do they use in-company groups or outside contractors? Also, find out about prices and warranty coverage.

If you visit their offices, they might even show you a scrapbook of prior work.

Experience should play a role in which company you ultimately select. Quality of materials, comparable or lower prices and good references will all make a big difference in finding the right flooring dealer.

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HOW TO CHOOSE...
A Hearing Aid

Tips for Selecting a Quality Hearing Aid

More than 40 million Americans from all backgrounds suffer from some form of hearing loss or impairment.

Hearing aids can help relieve the consequences of this condition and ensure that the hearing impaired lead richer, fuller lives.

If you're suffering from a hearing loss or impairment, a hearing aid may be just the thing for you. These devices are highly technical, customized to meet each individual's needs. Types of hearing loss vary widely, and are sometimes quite different from person to person.

Recent innovations in hearing aids include digital processors to isolate and amplify the frequencies a patient needs most. Many of the latest hearing aids are so small they are practically invisible.

Styles

The good news is that you no longer need to purchase bulky, obvious hearing aids. Those went out years ago.

The most popular hearing aids on the market fit completely within the ear canal. While they are attractive and barely noticeable, their small size means they are typically more expensive.

Other styles include half-shell, full-shell, behind-the-ear and open-fit hearing aids.

Because these hearing aids come in a range of sizes and prices, consult with a specialist to help you choose the right style to fit your needs.

Internal Electronics

The design of a hearing aid will make a large difference in cost and performance. Two devices may look similar but produce dramatically different results.

The difference is in the internal electronics. Nearly all hearing aids available today are digital. They will filter out background noise, enabling the wearer to hear a conversation clearly. This technology is particularly effective in crowded settings.

This technology can be tailored to help with your particular kind of hearing loss. If you have an outdated hearing aid, consider upgrading to a more modern device. It will help your hearing be as close to natural as possible.

Options

When you are searching for a hearing aid, look for special features that will enhance your hearing and your life. Some examples include:

BLUETOOTH CONNECTIONS: You could connect wirelessly to Bluetooth electronic devices, such as smart phones. It allows you to hear phone conversations directly through your hearing aid.

TELEPHONE ADAPTERS: This feature senses when you are talking on the phone and adjusts the setting to make it more clear during your conversation.

DIRECTIONAL MICROPHONE: You can adjust your device to pick up sound that is directly in front of you. For example, when you are having one-on-one conversations with a person, it is useful to turn the microphone to improve your hearing. You may also change the setting to a more general setting that would be useful at public performances or concerts.

REMOTE CONTROL: Some devices allow you to adjust the settings without touching it. A remote control can change the directional microphone or amplification.

There are a lot of beautiful sounds in the world. Don't let your hearing loss cause you to miss any more of them. A hearing aid can help you.

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HOW TO CHOOSE AN HVAC COMPANY

A qualified professional can help prolong the life of your HVAC system. HVAC professionals prevent equipment failure by routinely servicing and maintaining your system.

The breakdown of your heating or air conditioning system can be a huge nightmare - particularly during times of extreme temperature. But even in moderate weather, the HVAC system in your home is important to your comfort and safety.

Most people cannot tolerate extreme temperatures. The elderly and people with chronic health problems need to have the temperature stabilized in their homes.

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

Ask people in your social network for recommendations. Good word of mouth will go a long way toward helping you find the best professionals in your area.

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

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

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

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

Reputable HVAC companies will usually belong to recognized professional and trade organizations. Some well-known organizations include the North America Technician Excellence (NATE), the Air-Conditioning and Refrigeration Institute, and the American Society of Heating, Refrigeration and Air-Conditioning Engineers. Membership in one of these organizations is not automatic. Applicants are required to have certain certifications, meet professional standards and meet or exceed other requirements before they are admitted.

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

Have a load calculation done before installing a new system in any building. The best companies perform a thorough calculation rather than estimate. Buildings change over time due to foundations cracking or settling. It will affect the efficiency of any equipment.

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

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

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

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HOW TO CHOOSE...
A JEWELER

Not only is jewelry a nice cosmetic addition to your wardrobe, it is also an investment.

Choosing the right jeweler is important when it's time to buy an engagement ring, graduation gift or memento marking a special occasion.

Why settle for just anyone? Qualified jewelers are everywhere -- even in the smallest towns.

How do you pick the best jeweler in your area?

Finding someone with excellent skills is the first thing to consider. Quality jewelers offer reasonable pricing and fantastic customer service. Do not make the mistake of basing your decision on cost alone.

Jewelry professionals are skilled artisans who create beautiful pieces with their own hands. They repair, clean and adjust items with ease.

They may also offer other products from off-site manufacturers. In general, they are an excellent resource.

Jewelers and watch repair technicians have undergone extensive training and should have certifications to prove it.

They also attend periodic classes to keep current on regulations within the industry. Many jewelers travel to professional shows featuring the latest trends. They maintain their knowledge and understanding of the precious metal and gemstone markets.

Technical expertise isn't the only aspect to consider. Customers who receive superior service are likely to return for future purchases. You'll want to work with someone who sees more than dollar signs behind each customer.

Guarantees are essential. It is a fundamental factor in establishing a long-term relationship with the public and a track record of satisfied customers.

Top professionals offer free repair and unlimited service for the life of the jewelry.

People often regard their jewelry as a kind of financial or sentimental investment for family members. A professional understands the emotional bonds symbolized by a piece of jewelry, and treats it accordingly. Many jewelers are sensitive to the needs of each customer.

Doing business with a jeweler you know and trust will make a big difference when it is time to make a significant investment in a ring, necklace or watch. He or she will make every effort to get you the best possible price without sacrificing quality.

If you have been doing business with the same shop for a long time, you should expect a high level of service. The item should be guaranteed every time.

Anyone can sell jewelry. Malls across America are filled with jewelry stores. But a dedicated professional jeweler doesn't just sell precious metals or gemstones. He or she brings a keen eye for the beautiful and stunning quality of each piece.

It is true that price is important, but it shouldn't be your top consideration. You will get better value for your money when you do business with a jeweler you can trust -- now and 20 years from today. High-quality workmanship starts with the jewelry and ends with your satisfaction.

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HOW TO CHOOSE A Massage Therapist

After a long day at the office or completion of a major project, massage therapy may be exactly what you need.

Getting a massage is a fabulous way to cope with stress.

Sore, exhausted neck, back and leg muscles need pampering. But selecting the right massage therapist takes time and forethought.

You may need to try several therapists before finding the best one for you. Keep in mind that there are also a variety of different massage specialties.

Before making an appointment, keep these things in mind.

TRAINING

Most states require proper licensing for massage therapist; however other states have no requirements. Verify the regulations in your state before checking a therapist's background and experience.

No matter where you live, good massage therapists have undergone professional training. It is an accepted medical practice, so finding a professional is a must.

It is particularly important if you have a muscle injury or back problems. If you have medical issues, consult a doctor to find a massage therapist who can meet your needs.

SPECIALIZATIONS

With several hundred kinds of massage therapies at your fingertips, it is important to research your options.

Knowing the types of therapies you can receive will help you understand which is best for you.

Maybe you are looking for a deep tissue massage, aromatherapy, Swedish massage or hot stone massage. Therapists use lotions, powders, and oils to increase or reduce the friction of their hands.

Talk to your massage therapist. Many of them have personal specialties. They can help you decide what is best for you.

REFERENCES, HAPPY CUSTOMERS

If your friends or family receive massages regularly, ask them for recommendations. Good massage therapists will leave a trail of happy customers. Reputation is often the best way to determine if someone's services are helpful.

You could also request references from massage therapists. Speak with previous clients to see if their techniques are effective.

PRICING

The cost of massage therapy can vary dramatically. It will all depend on the type and duration of the massage, the therapist's training and even the business location.

Your health insurance might cover a portion of the bill or, you may be able to use your flexible spending account. Some insurance providers require a prescription from an osteopath or chiropractor before providing coverage. Check with your policy.

PERSONALITY

Massage therapy is very personal. It requires interaction between people for long periods of time.

Your therapist's personality should be a good fit with yours. It will determine the quality of your experience.

You should always feel comfortable with the person performing the massage.

LOCATION

The location will tell you plenty about the massage services.

The office should be neat, clean and professional. You might see other elements in the space to help you relax. Pleasant music, water fountains, and special lighting enhance the experience.

Choosing a therapist within a convenient location will also help you. A long drive after a massage is probably not going to be pleasant.

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HOW TO CHOOSE... A MATTRESS

A good night's sleep is sometimes all it takes to wake up the next day feeling ready to conquer the world.

Investing in a mattress is one way to improve your quality of life.

Try sleeping on an old mattress. Chances are, you won't feel rested in the morning.

Sleep deprivation will affect your mood, health and job performance. A new, quality mattress that provides you with a restful night's sleep is well worth the price.

Don't be confused by the choices available. Take it a step at a time and you will find the perfect mattress. Start by lying on a variety of comfort levels; however, avoid lying on too many mattresses as they will all begin to feel the same.

Purchasing a mattress is a long-term investment in your health and self-esteem. Don't be afraid of looking at pricier options. Often, expensive mattresses may be on sale or part of a closeout event. Quality mattresses last longer, so you will not have to go through the trouble of buying another mattress in a year or two. Or worry as much about the mattress sagging and breaking down.

Consider your bed size. Is it time to buy a bigger bed? Perhaps you would like to sprawl out and relax.

Here are a few other things to keep in mind:

• How do I balance comfort and support? People with a bad back, neck or leg pain, or other circulatory problems might require more support to keep their spines aligned. Other people prefer flexible comfort that fits the contours of their bodies.

• Do you sleep with another person? Mattresses made of memory foam might be beneficial, as it will give you a personalized experience without disturbing the other person's sleep.

• Standard mattresses can exacerbate allergies if you are sensitive to lint, cotton, dust or dust mites. If you or your partner have allergies, consider getting a latex, foam or hybrid(defined as pocketed coils with gel memory foam) mattress. You might also think about getting a hypoallergenic mattress cover.

When you are looking at actual mattress options, the following are popular choices:

• Pillowtop mattresses are famous for their softness; however, they do have levels of firmness. They also require a larger bottom sheet because the pillowtop adds to their extra thickness.

• Coil spring construction are great choices for people who want a firm mattress. This option has the ability to keep your spine aligned. Most mattress stores can show you samples of their product lines. Choose the best construction you can afford.

• "Memory" or high-density foam or latex mattress are helpful if you have physical issues, such as skeletal pain or circulatory problems. This mattress conforms to the shape of the body. It also minimizes pressure points from the head, shoulders and hips.

When shopping for a mattress, don't be afraid of lying down and trying it out. Roll over and pay attention to how your body feels. Are you comfortable?

Inquire about the mattress guarantee or warranty. A standard warranty is 10 years. Shop where you have a large selection of choices and a knowledgable sales staff. Traditional furniture stores will have a large selection and factory trained sales staff to guide you to the perfect night's sleep. Remember, your mattress is a long-term investment. Choose wisely and you will be rewarded with years of restful nights and energetic days.

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How To Choose A Memory Care Center

Memory loss can be a frightening experience. For elderly or infirm patients with Alzheimer's and other forms of dementia it is a major turning point in life.

But the good news is there are new options in care services for those struggling with memory loss.

These memory care centers are different from nursing homes or traditional assisted living centers in some important ways.

Staff members at these centers are specially trained and experienced in caring for those suffering with dementia. Activities and rehabilitative therapies keep residents as independent for as long as possible.

STAFF

The experience and attitude of the staff members is one of the most important considerations. They should treat all patients with kindness and respect.

The center should also provide continuing education to employees to assure that everyone is up to date with the latest in memory loss research and care.

Always visit a memory care center before admitting a loved one. Tour the facilities to make sure the building is clean and organized. The atmosphere should be calm and relaxing.

Consistency and stability are important to those suffering from memory loss. The center should have a low turnover rate among staff members. No memory care center should rely heavily on part-time workers.

Ask about the ratio of staff to residents, as well as the backgrounds of any medical practitioners employed by the center. Your loved one needs personalized care and attention. It is vital that the center has enough workers on staff to provide quality care for your loved one.

SECURE, COMFORTABLE SETTING

Quality memory care centers will resemble comfortable, inviting homes. They should not look like hospitals.

The facility should be clean and sanitary without appearing sterile. A center's cleanliness is an indication of the dedication and price of everyone who works there.

Ask questions about the activities offered to residents, how visits are handled and the types of therapies available.

Because patients can sometimes forget where they are, it is important to ask how the center protects its residents. What kind of security features do they use?

Note your general impressions of each center you visit.

SUPPORT

Quality memory care centers have support services for residents and families.

Symptoms from dementia can range from mild to extreme. The center should be equipped to handle all stages of dementia.

The best centers have support groups for residents and family members.

You and your loved one should be comfortable with the memory care center you choose. The best facilities can give patients a much needed boost and improve their overall quality of life.

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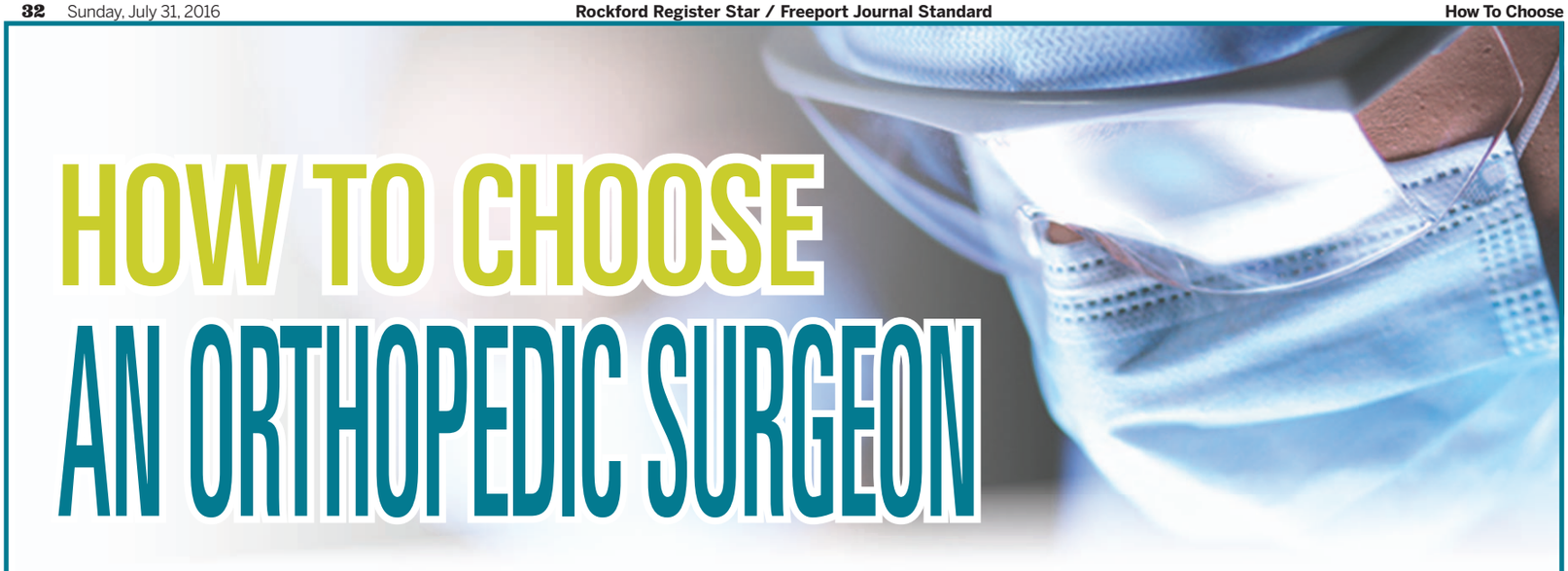

HOW TO CHOOSE AN ORTHOPEDIC SURGEON

When you are having a major surgical procedure on your musculoskeletal system, it is essential to find the best medical professional for the job.

The right orthopedic surgeon will help heal injuries to your shoulders, hands, joints, hips or knees. These medical professionals provide help for sports injuries or joint replacements.

Time, persistence and research can put you on the right path to recovery. Here are some tips to help you find the best surgeon for your needs.

RECOMMENDATIONS

Ask your primary care physician for the names of orthopedic surgeons. Your doctor is the best resource for finding a medical professional who can handle your case effectively. Other medical professionals in his practice might also be able to refer you. It is important that you find a surgeon who specializes in what you need. For example, a man with a sports injury and an elderly person who needs a knee replacement will require two very different doctors.

Request information about the surgeon's background, where he attended medical school and where he did his residency.

Many orthopedic specialists become experts at performing one or two types of procedures by completing fellowship training. Keep in mind that the more experience they have with cases like yours, the more likely you will have a good outcome after the procedure.

PHILOSOPHY

Qualified doctors don't often share the same philosophy when it comes to medical treatment.

Some surgeons prefer having patients try other options -- such as physical therapy, dietary or lifestyle changes -- before performing surgery. Others think it is wiser to do surgery before a problem gets worse.

At your initial consultation with an orthopedic surgeon, try to understand their medical philosophy. Think about whether it matches your expectations.

The surgeon should make you feel comfortable and confident. A good bedside manner, with excellent knowledge, experience and communication, will make you feel more relaxed about your health care decisions.

FULL SPECTRUM

The best surgeons help you with preparation and recovery from your medical treatment. They do more than just perform an actual procedure.

They will take the time to answer all your questions patiently and offer practical suggestions to help you hasten your recovery. As well, the doctor will look at your lifestyle to help you become healthier. He will not simply fix your broken or painful body part. Changing your lifestyle and taking better care of yourself may lessen the need for surgery in the future.

HOSPITAL PRIVILEGES

Surgeons must be allowed to operate in facilities. Different hospitals have different levels of technology and equipment. You will want to have the procedure done at a hospital that is equipped to fit your needs.

If you prefer to have the surgery performed at a particular hospital, check to make sure the surgeon is approved to operate at the facility.

SPONSORED BY: Rockford Orthopedic Associates | 5875 E. Riverside Blvd, Rockford, IL | 324 Roxbury Rd, Rockford, IL
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HOW TO CHOOSE...

A PERSONAL INJURY ATTORNEY

If you have sustained injuries in a car accident or other mishap, there's a good chance you will need a personal injury lawyer. A good personal injury attorney can help you recover damages related to the cost of your medical care and other issues. If you ever need a personal injury attorney, it's a good idea to find one in your area sooner rather than later.

HERE ARE A FEW THINGS TO CONSIDER WHEN PICKING A PERSONAL INJURY LAWYER:

FIRST STEPS

It is essential that you find a lawyer who is qualified to handle personal injury cases. Find a list of attorneys with the proper credentials and licenses through your local bar association. They will be happy to help you locate professionals in your area. Or you can always search on-line. You can also ask other attorneys who they might recommend for practicing personal injury law. If you have worked with a family law attorney in the past, for instance, that person should be able to suggest a good lawyer who concentrates their practice in personal injury law. Once you have compiled a list, schedule an initial consultation, which is typically free, to talk with the attorney about your case. Tell them about the facts of your case and get their impressions about it. Talk to an attorney, not a paralegal or "investigator." Listen closely to find out about their plans, how they typically resolve cases, and whether you can trust them. Find an attorney who will handle your case on a contingency basis, meaning the lawyer will not be paid unless you receive money, Any qualified lawyer will take your case on a contingent fee. When a lawyer agrees to these terms, it means he has a lot of confidence in your case.

TRACK RECORD

Learn as much as you can about the lawyer's track record in negotiating settlements, including pre-trial settlements and verdicts in trials. Any attorney will undoubtedly tell you about big awards they've won on behalf of clients, but always consider how that relates to your specific situation. Every case is different, so don't assume that big settlements for other clients will translate into the same results for you. It is much more important to find out how the attorney would handle your case. Have they successfully settled similar cases in the past? How long did the process take? What steps are necessary in the process? How would the lawyer fees and related court costs be handled? You should be satisfied with the answers to these questions before proceeding. By getting as much background information about the attorney as you can, you'll be better armed to make the right decision.

RAPPORT

Finally, you must consider something intangible: the ability to trust, to work closely with your lawyer. Rapport is a vital part of the equation. It's about developing a professional relationship based on mutual respect. You don't have to be buddies with your attorney; you only have to trust them. A good attorney will be available when you need them, and they should talk about complex legal processes in language you can understand. Communication is a big part of the job. When you find all of these qualities, the right background, experience and communication, you'll have a better chance of getting a positive outcome for your case.

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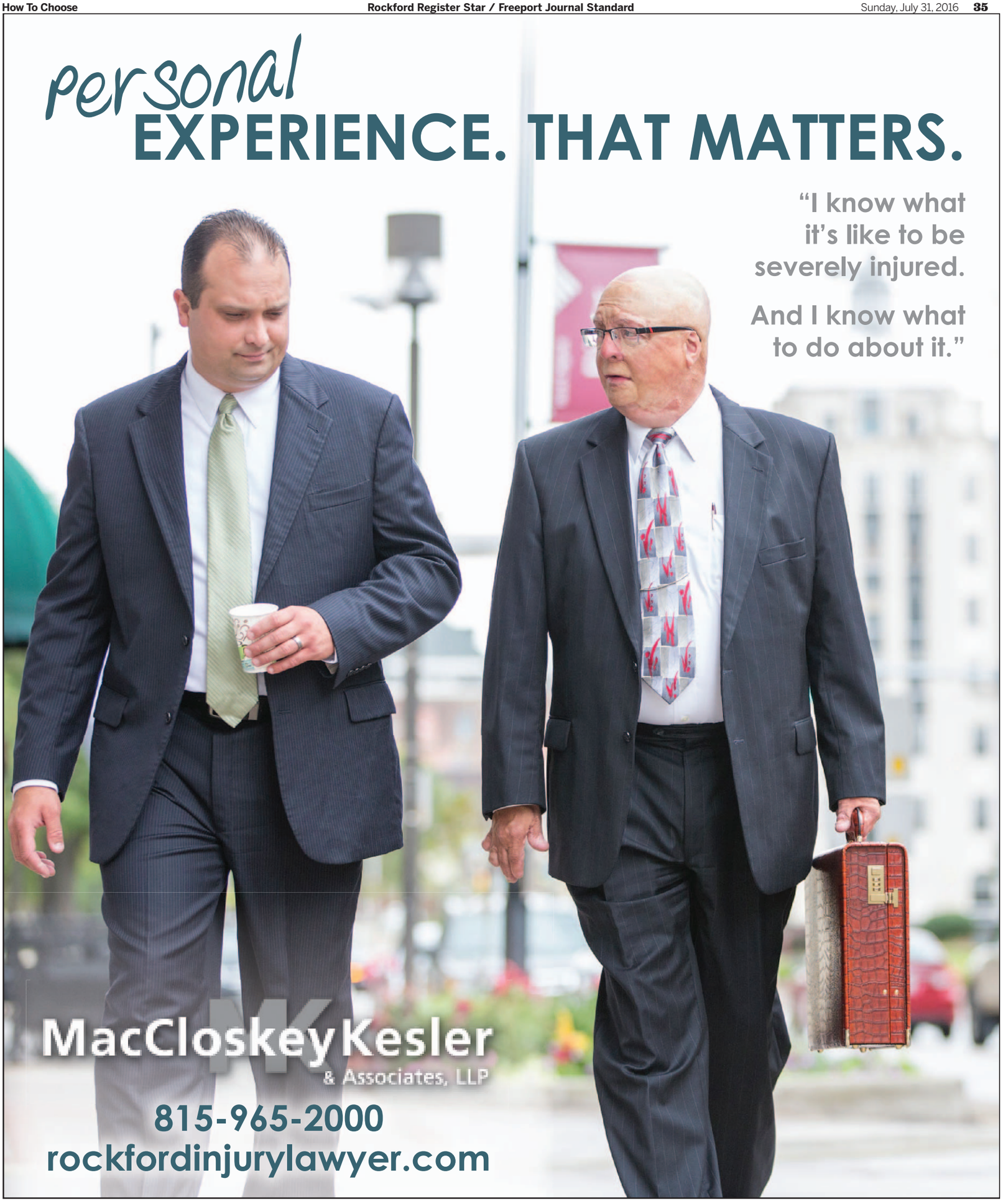
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CHOOSING A PEST CONTROL COMPANY

Sometimes an invasion of ants, spiders, roaches and termites can become unmanageable, perhaps even threatening the structure of your home. To be sure, everyone has problems with pests occasionally.

And sometimes the solutions are simple, such as removing trash or securing screens on the windows.

But when it gets out of control you need the help of professionals from a pest control company.

The right pest company can 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. Look on the Internet, in a phone book and even the advertising section 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 Better Business 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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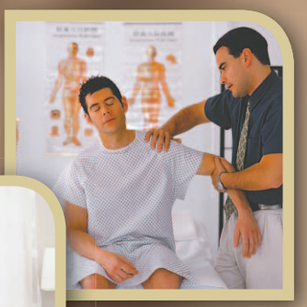
HOW TO CHOOSE A PHYSICAL THERAPIST



Most patients visit physical therapists for chronic pain from injuries or if they recently underwent surgery. People with pain in their backs, knees, neck, shoulder or other joints can receive benefits from finding a physical therapist.

Physical therapy helps alleviate pain. It focuses on treating musculoskeletal and neuromusculature disorders. For example, people with back pain 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.

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 providers, 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 can be very hard work, especially for patients in severe pain. When you feel exhausted, the physical therapist will provide motivation. A physical therapist can push you past your comfort level, 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. They may also provide soft tissue work on 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 your therapist's recommendations. It will help you recover faster.

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

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Myofascial Physical Therapy

What is Myofascial Physical Therapy

Myofascial Release or Myofascial Physical Therapy, is a very effective, whole body "hands-on" approach to the evaluation and treatment of the human body. It can address pain management problems that have not responded to surgery, treatment, and medication bringing about lasting change. Myofascial Release is a gentle pain management technique that can have profound effects upon body tissue.

How can Myofascial Release help relieve my pain or immobility?

How can Myofascial Release help relieve my pain or immobility? The fascia, or connective tissue, is a specialized system that covers your body, uninterrupted, from head to foot, similar to the knitted network of yarn in a sweater. Trauma, such as a fall, whiplash, repetitive stress injury, inflammation or even habitual poor posture, has a cumulative effect on the body. The changes they cause in the fascial system influence comfort and function throughout the body. The fascia can exert excessive pressure, up to 2,000 pounds per square inch, producing pain or restriction of motion, affecting flexibility, stability and mobility, and are a determining factor in the body's ability to withstand stress and strain. Our one-on-one whole body therapy sessions involve hands-on treatment during which our therapists are able to use a variety of techniques to release the fascial and pressure and relieve pain. During treatments, you may receive attention to areas you may not think are related to your condition. This is why Myofascial Release is called a whole-body approach to treatment.

Why should I use Myofascial Physical Therapy?

Many of our patients have first sought treatment from their primary care physician, chiropractic specialist or their regular physical therapist. While this course of action certainly makes sense considering the utilization review required by most insurance plans, diagnosing the cause of pain or restricted motion is a process. Myofascial Physical Therapy has created alliances with many Northern Illinois practice groups such as primary care physicians, medical pain management groups, orthopedic surgeons and neurosurgeons, and colleges to help educate other medical practitioners of our specialty in the areas of treatment not typically covered in their patient work.

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HOW TO CHOOSE A Furniture Store

With all the eclectic choices available today, there has never been a better time to buy new furniture. Whether your budget is big or small, choosing new seating, tables and accessories can make a big difference in your daily life.

Furniture gives your house a personality. It creates an ambiance that sends a message to guests about who you are. What is your particular and unique style? What do you value most in furniture?

QUALITY THAT LASTS

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

While inexpensive accessories can be bought cheaply and changed often, big 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 furniture, how it's 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 build 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 loveseat may not be 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, 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 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.

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

Find out if the delivery service is an in-house team or if the deliveries are contracted out. It's worth paying a delivery charge for an in-house delivery team and/or otherwise seeing if the store offers a self pick up option. This will help to save money if you are working within a specific budget.

There are only two things that matter: the quality of the furniture you are purchasing, and the level of service you receive. Once you discover them both, 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 REAL ESTATE AGENCY

Reputation is a company's biggest asset.

So when the time comes to buy or sell a home you want to pick a reputable realtor and real estate agency.

A good real estate agency will act in your best interests. That's why it's essential to find a high-quality real estate agency. Ask your family, friends and neighbors for recommendations. Their experiences will guide you toward a reputable agency.

What do people say about their services?

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

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

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

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

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

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

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

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

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

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

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

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

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

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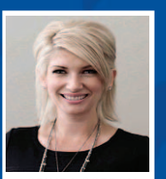
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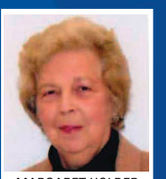
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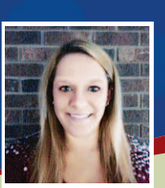
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HOW TO CHOOSE ... A RETIREMENT COMMUNITY

SELECTING THE BEST RETIREMENT COMMUNITY FOR YOUR NEEDS

Many senior citizens want to keep their energy levels up during their retirement years. They are more health conscious and see how an active lifestyle leads to a long life.

If you are in the market for a retirement community, there are plenty of things to consider. This retirement community will hopefully become your home. It is important to choose a vibrant place, with plenty of parking and recreational activities.

These days, more Americans are remaining active into their retirement years. They are searching for communities that match their lifestyles and goals for relaxed living.

Here are some aspects to consider before making a financial commitment to a living facility.

COMMUNITY ACTIVITIES AND PARKING

Many seniors enjoy golf, tennis, swimming and walking. Any prospective retirement community should have easy access to such activities.

Other seniors enjoy arts and crafts, board games, dancing and organized activities. Taking part in social events can provide opportunities to make new friends. Research what kinds of social events are organized within the retirement community.

Also, find out if the community has ample opportunities for residents to travel to theaters, museums or shopping malls together.

Parking is another important factor when choosing a retirement community. Most people enjoy having family and friends visit, so parking is a necessity. When parking is tight, visitors will be less likely to come. Do not overlook its importance.

MEDICAL CARE FACILITIES

Retirement communities should be easily accessible to emergency personnel.

Know the location of the closest hospitals, doctors, ambulance services and other personnel. You may wish to restrict your search to communities located near your preferred physician or other service providers.

Any prospective community should have a formal emergency plan in place. In addition, check to see if the retirement unit has custom safety features, such as railings in the bathrooms and entranceways.

PET POLICIES

Pet policies are another feature to consider when investigating potential retirement communities. Some facilities will allow you to bring your pet to live with you while others will not. So if you have a pet you don't want to leave behind, you may be able to bring it with you. Many communities now recognize the health benefits of having pets. Additionally, a park or nearby dog walking area will benefit you and your animal companion, particularly if your pet requires daily exercise. Taking a walk each day will benefit both of you.

CHURCHES, LIBRARIES AND SCHOOLS

Consider how close the community is to schools, sports facilities, and other sites that produce a large amount of traffic volumes and noise levels. Many people prefer to live in less congested, quiet areas during their later years.

Also, think about where the nearest libraries and churches are located, as well as public transportation.

Ask whether the community provides its own transportation for residents. Some facilities have their own fleet of minivans and buses. It is extremely helpful for seniors who no longer drive and need to do some routine personal shopping.

THE COMMUNITY

Current residents will give you a feel for their level of satisfaction with the community. Talk to them about their experiences and seek candid reviews of the amenities and staff.

After all, it is important you feel confident that you have selected a retirement community that fits your personal needs and lifestyles.

By taking the time to research multiple facilities, you will undoubtedly find a warm, welcoming facility. You will be able to build lasting friendships and gain the support you need to have fun during your retirement.

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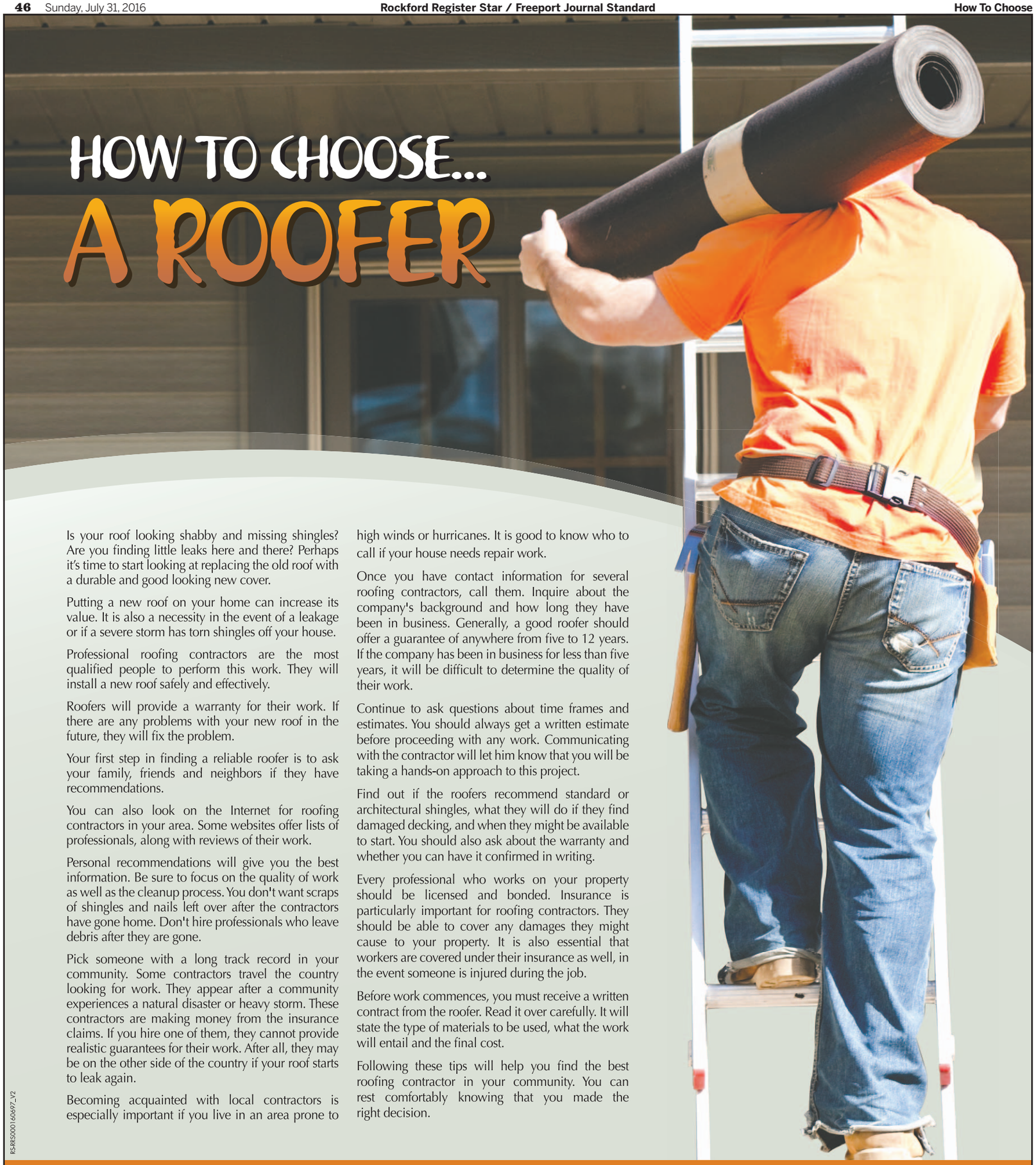
HOW TO CHOOSE... A ROOFER



Is your roof looking shabby and missing shingles? Are you finding little leaks here and there? Perhaps it's time to start looking at replacing the old roof with a durable and good looking new cover.

Putting a new roof on your home can increase its value. It is also a necessity in the event of a leakage or if a severe storm has torn shingles off your house.

Professional roofing contractors are the most qualified people to perform this work. They will install a new roof safely and effectively.

Roofers will provide a warranty for their work. If there are any problems with your new roof in the future, they will fix the problem.

Your first step in finding a reliable roofer is to ask your family, friends and neighbors if they have recommendations.

You can also look on the Internet for roofing contractors in your area. Some websites offer lists of professionals, along with reviews of their work.

Personal recommendations will give you the best information. Be sure to focus on the quality of work as well as the cleanup process. You don't want scraps of shingles and nails left over after the contractors have gone home. Don't hire professionals who leave debris after they are gone.

Pick someone with a long track record in your community. Some contractors travel the country looking for work. They appear after a community experiences a natural disaster or heavy storm. These contractors are making money from the insurance claims. If you hire one of them, they cannot provide realistic guarantees for their work. After all, they may be on the other side of the country if your roof starts to leak again.

Becoming acquainted with local contractors is especially important if you live in an area prone to high winds or hurricanes. It is good to know who to call if your house needs repair work.

Once you have contact information for several roofing contractors, call them. Inquire about the company's background and how long they have been in business. Generally, a good roofer should offer a guarantee of anywhere from five to 12 years. If the company has been in business for less than five years, it will be difficult to determine the quality of their work.

Continue to ask questions about time frames and estimates. You should always get a written estimate before proceeding with any work. Communicating with the contractor will let him know that you will be taking a hands-on approach to this project.

Find out if the roofers recommend standard or architectural shingles, what they will do if they find damaged decking, and when they might be available to start. You should also ask about the warranty and whether you can have it confirmed in writing.

Every professional who works on your property should be licensed and bonded. Insurance is particularly important for roofing contractors. They should be able to cover any damages they might cause to your property. It is also essential that workers are covered under their insurance as well, in the event someone is injured during the job.

Before work commences, you must receive a written contract from the roofer. Read it over carefully. It will state the type of materials to be used, what the work will entail and the final cost.

Following these tips will help you find the best roofing contractor in your community. You can rest comfortably knowing that you made the right decision.

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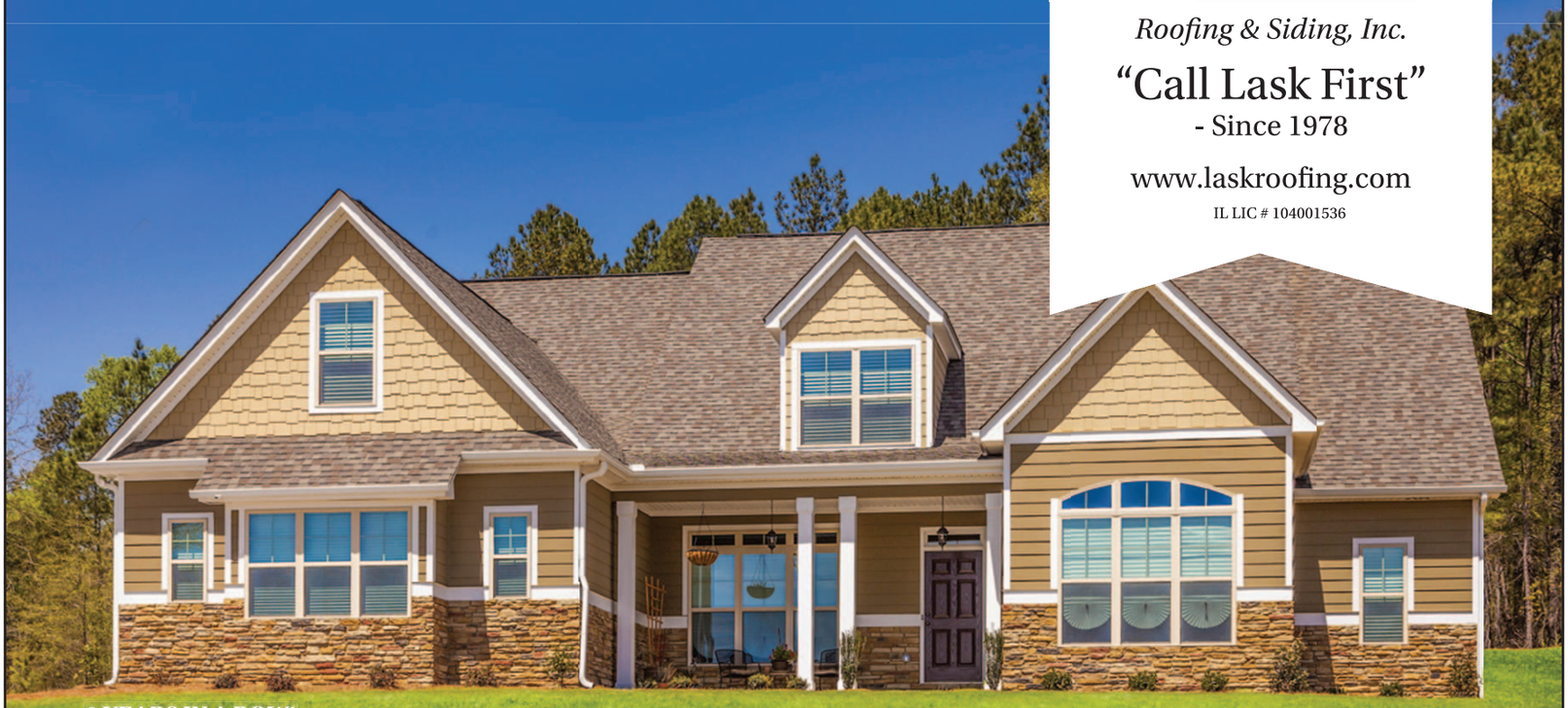

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HOW TO CHOOSE SIDING FOR YOUR HOME

The outside of your home says a lot about its owner. Siding for your home is a terrific investment. It can add to the value of your home. It will also protect the structure from moisture, wind, and sun damage. There are plenty of attractive siding choices on the market today. With such an enormous array of options, here are a few things you should take into consideration when looking for siding for your home.

1. Review Your Finances

Your budget will guide your decision-making process. It will tell you how much money your Family has available to make the investment of an upgrade or to do repair and restorations to your home. Now is the time to look for special financing, home improvement loans, or other assistance that may be available to you. You may even qualify for a special grant from your local government. Gather all of this information now, so you are not taken by surprise, if something should happen. Any reputable insured professional installer should be able to help with special financing and local programs.

2. Type of Siding

There are many siding types and styles available for purchase. If you have budget concerns but are looking for good structural protection of your home, a quality insulated vinyl siding is your best choice. Vinyl siding comes in a variety of shades. When you are looking to add color and protection to the exterior of your home giving it a new, fresh, stylish appearance that will be easy on your wallet, insulated vinyl siding is the way to go. Another great option many homeowners are adding to the appearance and value of their homes in addition to vinyl siding are Stone veneer panels. This product is a cost effective and low maintenance with the beauty of stone, and the simplicity of Siding. Stone veneer panels give you all the beauty of natural stone with no mortar, no mason and no mess. This product has the authentic look of real stone that will add elegance and value to your home and many home owners believe it is well worth the price.

3. Choose a Siding Installer

People who are working on a very tight budget can look to a handyman who has experience installing siding as long as they are licensed and insured. A local individual might give you a discount. In addition, always ask for samples of his work and referrals from previous customers. As with any home repair job, be sure to check references and local regulations. Your community might have laws about hiring someone to do such work. In the end, it may be the best choice for your family to hire a qualified, professional, company to install your siding. They will be able to handle the materials and do the job quickly. With a well known, certified company if something is not done properly; you can always get a portion or full refund if they are not able to repair it.

The most important thing is to work within your budget, and work with a reputable contractor to protect that budget. You don't have to break the bank to get the best siding you can afford, and you want to be sure to get what you expect and have paid for.

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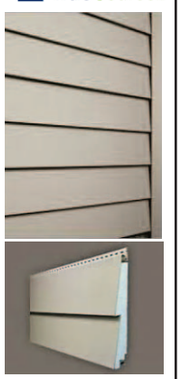

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HOW TO CHOOSE... THE BEST WINDOWS

HOW TO CHOOSE REPLACEMENTS WINDOWS

Your eyes are the windows to your soul. Your home's windows, on the other hand, protect the inside, the soul of your home. Beautiful replacement windows for your home can enhance the appearance and add to the value of the property, while saving your family money. Considering placement, price and efficiency can be daunting. There are a slew of things to consider. Understanding the terminology used to describe replacement windows will help you make the right decision for your family. Knowing basic terminology and concepts before you shop for replacement windows for your home will save you time and money in the end. Here are common words and phrases you are likely to encounter:

WINDOW GLAZING

The actual glass in a window is called glazing. Many older homes have a single pane of glass within each frame. It is a traditional style; however, it is not energy-efficient and can be costing you plenty in energy bills. Double-glazed windows are a better option. There are two panes of glass in a frame. The gap between the panes acts as a layer of insulation. It improves the window's ability to maintain your home's temperature. This in turn can save you up to 35% on your heating and cooling bills.

R-VALUES

R-values measure the amount of heat a window loses through its glass panes. Higher R-values mean more energy efficiency. An R-value of three is very desirable.

U-VALUES

U-values tell you the level at which a window conducts heat. The lower the U-value, the better. People who live in our area should choose replacement windows with strong R-value and U-value ratings to conserve energy and save money.

LOW-E

Low-emissive, or low-e windows, are the newest improvement to the energy-efficiency mark. Low-e glass traps heat by placing a thin metallic coating on the appropriate windowpane. Indoor heat is reflected back inside; cutting the burden on your home's heating system. Low-e windows complement U and R values. Additionally, LOW-E works for you in the in summertime. Our summer's higher levels of infrared rays are reflected back outside, keeping the interior of the house cooler, and saving work for your home's AC.

UV FACTORS

Blocking UV rays will protect your carpets and furniture from sun damage. That is why a window with high ultra-violent blockage is also recommended.

CASEMENT WINDOWS

Energy efficiency is a major concern for all of us; casement windows are the best choice. Casement windows are hinged on the sides. This design lowers air seepage. When the wind pushes against the glass, the seal becomes tight and reduces leakage. Hinged windows must be maintained, as the seal may erode over time. When left unchecked, the erosion can make the window less energy efficient.

OTHER FACTORS

Large differences between interior and exterior temperatures create meddlesome condensation on glass. Always choose a window appropriate for your climate.

Window placement is another factor when building a new structure. Consider the building's position and location as they relate to the sun. Windows facing the south let in more heat than north-facing windows. Properly placed, a window can increase a structure's passive solar efficiency.

Extreme temperatures cause frames and seals to deteriorate more quickly. Windows using warm-air technology and adequate spacers reduce temperature fluctuations, placing less strain on seals and framing.

Before beginning any improvement project to your home or business, on your own, know that you will need to understand the building codes in your area and you will need a permit to do a major window-replacement project. If you do not have the required paperwork in order, you might have to pay a fine and remove the work that has already been done and start over. In the end, it may be the best choice for your family to hire a qualified, professional, company to install your replacement windows. They will be able to handle the important paperwork, materials and do the job quickly. With a well-known, certified company if something is not done properly, they are responsible. This choice will save your time, your money, and your liability.

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