One springtime task on homeowners’ to-do lists is checking cooling systems to ensure they are ready for summer. Proper maintenance of cooling systems is essential to saving energy and keeping utility costs down.

- Clean filters. Whether a home is kept cool by a whole-house central air conditioning system or window units, clean filters are necessary to keep the units working efficiently. Routinely replacing or cleaning filters is one of the most important maintenance tasks to improve airflow and increase efficiency. The U.S. Office of Energy Efficiency.

Cherish life for what it has been — and is still to come
Are non-medical services right for my family?
Your loved one is set on staying at home, but it’s clear he or she could use some help around the house. You try to be there as much as you can, but with your own busy schedule and responsibilities, it’s not always easy to take care of your loved one’s daily

CONTINUED ON PAGE 4F

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Arkansas Best Insurance offers plenty of good reasons to buy insurance there. First, there is experience. “With more than 100 years in the Hot Springs area, we have a great understanding of the industry,” said Laura Davis, who runs the ABI Hot Springs Village office located in the Village Square. Then, there’s pride. “We take great pride taking care of our customers by giving customer service that is second to none,” said Davis. Laura has lived and played in the Village since birth, so she is excited about helping the community and being their agent. Laura Davis holds the designation of Certified Insurance Counselor, which means she has gone above and beyond in her education to provide the best service to her customers with the knowledge behind that designation.

ABI was formerly known as Arkansas Bank and Trust Insurance Agency, founded in 1905. Mike Lipton, CIC, and Jay Olson, CPCU, CIC, AIAO, acquired ABI Agency in 1993, where they were employed at the time. ABI is not only one of the oldest independent insurance agencies in Arkansas, but has also grown to be one of the largest. “ABI’s commitment is to protect our customers and help them better preserve their assets with proper insurance coverage,” says Davis.

ABI Insurance agents and staff play active roles in many community events and organizations from First Step, United Way, Susan G Komen Race for the Cure along with other community service organizations from Rotary, Lions Club, Chambers of Commerce, and School Boards where they hold positions to help shape the futures of the communities they are involved in.

ABI is an agency that prides itself in giving back to our communities in any way we can and we are thankful for what those communities do for us.
Dr. Anderson was honored with the Presidential Award in 2012, AAFP’s Best Family Physician, 2014, Patients Choice Award, 2015, Compassionate Doctor Award, 2017, 2018, On-Time Doctor Award, 2017, 2018. His experience includes, among other things, coma and stroke cases.

He and his wife,up to

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Local newspapers publish vital content in communities. The Infor-
4F - Tuesday, February 26, 2019

cal politics impact residents’ means people have to learn new things can help keep newspapers and 24-hour ca-

for local and international news, but local newspapers do their part by providing affordable and effective advertising space to local business owners, non-profit organizations, and event sponsors looking to connect with their communities. A paper that actively involves its readers in its business.

Local newspapers can benefit communities. Local newspapers are great resources for readers who want to learn more about community events and local business. Local newspapers often showcase community events like carnivals, local theater productions and projects like park cleanups. These are great ways for readers to become more active in their communities and build stronger communities as a result. The Hot Springs Village News not only delivers a whole section to local residents, churches and clubs, but also prints a weekly community calendar.

Local newspapers can benefit readers. National and international newspapers may have high app-impact content to offer young children, but local newspapers tend to include more news in ways that are more relevant to their local readers. Studies have indi-


cated that students who use the newspaper in their classroom perform better on standardized tests than those who do not use newspapers in the classroom.

The Hot Springs Village Voice for decades, has pre-

pared a whole new collection of local newspapers for your ready access. These are great ways for readers to become more active in their communities and build stronger communities as a result. The Hot Springs Village News not only delivers a whole section to local residents, churches and clubs, but also prints a weekly community calendar.

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4K is the new name for high-definition (HD) and has more pixels than regular HD. Let’s get started.

4K has 6 million more pixels than regular HD. The number of pixels determines the picture’s sharpness, so 4K has a sharper picture than regular HD. 4K also has a wider color gamut than regular HD, meaning the colors on the screen are more vibrant and have a greater color range. 4K also has a higher brightness than regular HD, meaning the picture is brighter and more lifelike.

4K TVs boast a wider, more true-to-life color gamut than regular HD TVs. These differences are a result of the technology used in 4K TVs. Regular HD TVs use a backlighting system to create images on the screen. This backlighting system can cause color distortion and make the picture look washed out. 4K TVs use a backlighting system that is more advanced than regular HD TVs. This backlighting system uses a technology called quantum dots. Quantum dots are tiny, color-dense particles that are used to create images on the screen. These quantum dots can create a wider color gamut than regular HD TVs.

4K TVs are generally less expensive. QLED TVs are also known as quantum dot technology TVs. QLED TVs use a backlighting system that is similar to regular HD TVs. However, QLED TVs use a backlighting system that is more advanced than regular HD TVs. This backlighting system uses a technology called quantum dots. Quantum dots are tiny, color-dense particles that are used to create images on the screen. These quantum dots can create a wider color gamut than regular HD TVs.

While not as thin as OLED TVs, QLED TVs still have a thinner profile than regular HD TVs. This is because QLED TVs use a backlighting system that is more advanced than regular HD TVs. This backlighting system uses a technology called quantum dots. Quantum dots are tiny, color-dense particles that are used to create images on the screen. These quantum dots can create a wider color gamut than regular HD TVs.

Still not sure? No problem. That’s what we’re here for, and this is what we do every single day. We highly encourage you to learn about your purchasing decision on a TV that you have seen in your opinion, rather than just the one that you have been told is the best. We invite you to come visit us at Solutions Home Health Care in Hot Springs. We’re open Monday through Friday from 8:30 to 5, or if you call us at 501-525-8000.

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HOW TO CHOOSE AN AIRLINE SEAT

Air travel is a convenient way to travel the world. Each major airline has its own unique features. The Federal Aviation Administration’s Air Traffic Organiza-
tion helps plan and manage air traffic and provides service to more than 42,000 flights and 2.8 million passengers per year. In a typical year, millions of flights will take off and land at airports in countries near and far.

As travelers plan their trips, paying at-

tion. Go with 4K, Boost, Dome, Zoo, (Blue: more pixels which will also give you more life with regular HD), or Ultra. Let’s get this out of the way: 4K, Ultra and 501-525-8000.

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HOW TO CHOOSE A Style Budget

Looking your best and emulating the latest runway fashions can be easy with an unlimited budget, or even a personal shopper. But the majority of the general public must shop on a budget, which can seemingly make it challenging to look stylish. However, savvy shoppers know to upgrade a wardrobe without spending a fortune.

The fashion resource Who What Wear commissioned award-winning financial planner Pete Dunn to calculate just how much a person should be allotting to his or her wardrobe. The magic number Dunn came up with was 5 percent. Therefore, a person making $40,000 per year should be spending no more than $2,000 per year, or roughly $166 per month, on clothing. That may not seem like much, but with some smart shopping it can be enough.

Shop trendy, but affordable

Retailers such as Target, Zara, H&M, Everlane, and more offer pieces that focus on current fashion trends but at deeper discounts than high-end shops. While shoppers may not be walking out with designer duds, they will benefit from similarly cut and styled pieces and accessories that are still on point with the trends.

Shop discount retailers

Another option is to frequent discount retailers that offer name-brand merchandise at significant savings. Stores such as T.J. Maxx, Marshalls, and Saks OFF 5TH may get the overstock of other stores that they then sell for less. Many of these items may be a season or two late, but can still yield very fashionable pieces. If someone favors a certain designer or name brand, it may be sold in these shops at a fraction of the cost of other stores.

Stick to classic styles

Fill a wardrobe with staples that will never go out of style, such as dark jeans, little black dresses, peacoats, classically cut blazers, a good pair of slacks, and similar pieces. These can be embellished with accessories that meet the current trends. Mix old and new pieces as they are acquired, and slowly weed out pieces that are worn out or no longer meet your needs.

Consider consignment shops

Many deals can be found inside consignment shops. Such shops stock many different pieces, often at very low prices. These stores are great for people who appreciate vintage styles and/or those who want to add an accessory, say a high-priced purse, to an outfit without breaking the bank.

Look for fit and function

Sometimes it’s best to invest in one well-made piece instead of spending the same amount on 10 less expensive items. Smart shoppers know how to pick and choose among foundation components of a wardrobe.

Building an impressive and stylish wardrobe can take a little time, but it’s achievable even on small budgets.

STORE #2 HAS MOVED FROM 399 PONCE DE LEON DRIVE TO A TEMPORARY LOCATION OUTSIDE OF THE EAST GATE: 24615 HWY 5, LOCATED NEXT TO BANK OZK

SAME NUMBER: 501-922-0909
SAME HOURS: Monday - Friday 9am-5pm
Still Offering Free Delivery!
Selecting an attorney is a very personal decision. In some ways, it is similar to choosing a doctor who specializes in a certain area of medicine. Lawyers typically concentrate their practices to a few certain areas of the law, such as estate planning and elder law, or criminal defense, or bankruptcy.

For most Villagers, the only attorney they will need to retain is one whose practice focuses in the areas of estate planning and elder law.

Because estate planning is not confined to wealthy families, everyone who owns any assets needs to have an estate plan, regardless of the size or value of those assets. To choose a qualified, skilled estate planning lawyer, you should start with referrals from trusted friends and/or relatives, professionals with whom you work (such as your financial advisor or CPA), and local bankers and trusted company representatives.

Lawyer referral services may be used; however, you should keep in mind that most services, such as those provided through local or state bar associations, are not screened or verified. These services may be used; however, you should keep in mind that most services, such as those provided through local or state bar associations, are not screened or verified.

When selecting an estate planning attorney, ask for written material about the firm/lawyer including credentials, educational programs in the community, and, if so, attend one. You can get a real feel for the lawyer’s expertise and communication skills, and you will better educate yourself about the basics of estate planning.

One final factor to consider is the lawyer’s reputation in the community. If the lawyer is known for his/her diligence, skills, conscientiousness, and he or she has loyal clients and the respect of other professionals, this is not accidental! To find an attorney qualify in another area of law, contact your estate planning attorney. He or she will often know which attorneys are good, and, perhaps more important, what ones you should avoid.

Contact my office to set an appointment with Attorney Sherrill Nicolosi, to meet all of your estate planning, elder law and real estate needs.

SHERRILL NICOLOSI
- The Village Lawyer -

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