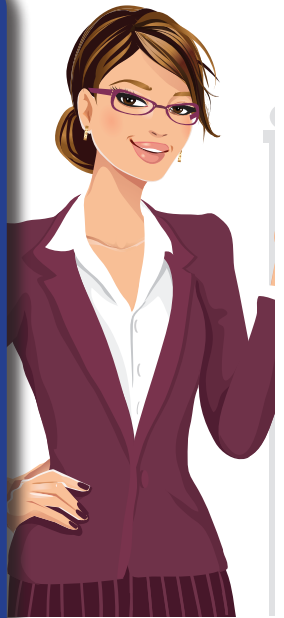




2024



How To
GUIDE



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HOW TO CHOOSE AN AUCTIONEER



A great auctioneer is a combination entertainer and seller, someone with a strong voice who can talk fast and wield a gavel with confidence.

While auctions are less popular today than in the past, they still exist. If you are planning an auction for a charity event, to sell homes or real estate, or any sort of sale that features large quantities of items—such as livestock, furniture or vehicles, you may need the services of a quality auctioneer.

The right auctioneer can be the key to hearing that magic word: Sold! It's the goal you want to reach, especially if you are selling off an estate or raising money for a good cause.

Auctions mutually benefit participants and the host. They're also fun and a great way to make a healthy profit.

Choosing the right auctioneer can be a challenge. Auctioneers are specialists and you want to

be sure find the right one to fit your needs. For example, if you're having an estate sale with a loved one's valuables and antiques, you probably wouldn't get the best results with a commercial or business auctioneer.

Auctions are personality-driven events, so be sure you select an auctioneer who is gregarious and personable. This person must have the gift of speech, a touch of humor and the ability to develop a rapport with the audience.

The success of your auction will depend on how much the auctioneer can connect with the audience. The auctioneer will display your products in the best light and entice participants to bid. If they have been in business for a while, they will likely have a following that will come to your auction just because of the auctioneer's reputation.

Look for an auctioneer at your local auction house. The best auctioneers are independent contractors with well-honed skills

and years of experience getting results for clients.

Use the internet or your local newspaper to find a qualified auctioneer. Most newspapers have an auction section in their advertising section. If you use the internet, be sure to visit the website of a certified institution. Not every site lists credentialed auctioneers.

If you've exhausted these sources, contact the National Auctioneers Association or visit its website at www.auctioneers.org. Many auctioneers belong to professional organizations such as the Certified Auctioneers Institute or CAI. Auctioneers with this certification are held to a high standard of integrity.

Sometimes a well-known person can draw people to your event. Your potential auctioneer should undergo some training in the overall auction process. There are often logistics that must be explained beforehand.

When speaking to candidates,

be sure to ask for references and work history. Verify licensing and check that they are actively working auction events.

Once you have a list of finalists, attend an auction and watch them perform. Pay attention to how they handle attendees and the pacing of the event. Take notes on each auctioneer. Once you have narrowed your list to one or two candidates, perform a background check and obtain reliable references.

Then sit back, relax and enjoy the show. Know that your goods will be professionally described and displayed and more often than not, sold for the highest price possible. The auctioneer you choose will make sure of this.

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FINDING THE RIGHT BANK

Choosing the place to handle your money is an important decision. In an increasingly cashless society, you want to work with a financial institution that has banking options that work for you, whether that is in-person transactions, a useful app, or an easy-to-access online site.

Finding the right bank is still among your most important financial decisions — whether you ever step foot in one again. If you haven't had to choose a bank recently, you'll find that the array of financial institutions vying for your business is broader than ever.

Which sort of bank you choose

— a “name” institution, credit union or the new-money, internet bank — reflects your financial needs and how you wish to deposit and manage your hard-earned pay.

No matter where or how you access your money, choosing the right bank to serve your needs still requires close scrutiny.

Here are a few things to consider.

Interest rates

Banks want to be competitive. One way they entice new customers is by offering handsome interest rates. It's not uncommon for savings account interest rates to

vary widely, but most institutions make adjustments according to changes in the federal funds rate.

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

Fees

Banks are notorious for charging fees for certain transactions. A checking account may only allow a certain number of checks to be



written each month before a fee is assessed, or maybe a minimum balance is required to keep the account active.

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

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

Convenience

Banks with multiple locations in convenient areas are important.

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FINDING THE RIGHT BANK



If you travel frequently, make sure your local or regional financial institution is a member of a national network. Some banks offer free ATM fees at another bank's ATM.

Also, ask about their online banking policies. Is the bank's website easy to navigate and secure?

Online banking can be a great way to pay bills and transfer money between accounts. Do they have an app that can handle online deposits and other transactions? Being able to check your balance at any time is a great convenience.

Overdraft safeguards

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

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

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

Stability

It is very important to consider a bank's stability. Before you hand

money to an institution, check its history and financial condition.

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

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

If you understand these safeguards, your money will be safe in a bank. But failures are still possible. Still, a solid bank will

limit exposure to toxic assets that put its balance sheet at risk.

Services

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 trying to choose a trustworthy commercial bank.



HOW TO CHOOSE A BIKE SHOP



Bike shops offer specialized services that keep bicycle aficionados on the road. Whether a person rides bikes for exercise, cheap and convenient transportation or as a competitive athlete, keeping a bike in top shape requires someone who knows what they are doing. It is also the perfect place to go to make your bike purchase.

They type of bicycle you choose depends on your goals. Fitness aficionados and those looking for basic transportation gravitate toward touring bikes such as the 10-speed. Other adventurers take up motocross bikes featuring knobby tires for traction on dirt roads and tracks. Still others opt for simple pedalers for leisurely rides through the park or neighborhood.

If you're set on buying a new bicycle, as important as the type of bike you choose is where you plan to purchase it. Why? Beyond quality, price and deal, you'll want to enter into a long-term relationship with the store to provide maintenance and enjoy the benefits of consulting pros and being around other cycling

enthusiasts.

Bicyclists have many choices in finding durable, quality bicycles that best suit their needs. And finding the right bike shop that shares your passion will ensure you get off to the best start on two wheels. Here are some factors to consider when choosing a bike shop.

Choose a specialty

If you're in the market for a new bicycle, consider the wide variety of options.

Bicycles fall into four main categories — comfort, mountain, road and fitness.

Comfort bikes are the least expensive. And they're best suited for casual riding on easy terrain.

Mountain bikes work better 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 lightweight and

built for speed on paved surfaces. If you're planning to cover long distances on the road, this is your best bet.

Fitness bikes can help you get into great shape. They are more comfortable than road bikes, but less aerodynamic.

Do the research

Scour the internet, read reviews of shops and ask other cyclists for recommendations when selecting a bike shop.

The best shops will have education programs to teach you the pros and cons of each bicycle. And their salespeople will help you select a bike based on your needs and goals. You'll probably be building an ongoing relationship with the shop you choose. Your new bike is going to need regular maintenance as you rack up the miles.

In addition, your neighborhood may have events in your biking specialty. There may even be bike clubs for you to join. Local shops sponsor many of those events and clubs. 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 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.



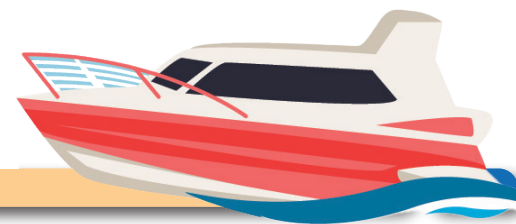
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HOW TO CHOOSE A BOAT DEALER



Given the complexities of buying a boat, choosing a boat dealer is a crucial part of the shopping experience. It can make a difference in a successful purchase that gets you the watercraft you want or a frustrating headache that is intimidating.

The best boat dealers can help you choose a boat, get a good deal on it and get you launched onto the water as quickly as possible.

Armed with some tips, you can successfully avoid many of the headaches involved with the deal by choosing a dealer who accommodates your needs and desires.

Buying a boat is a substantial investment. You're not only buying a vessel, but all the excitement, fun and rewarding experiences that go with it. You're buying a water craft that will require care and maintenance.

Whether you dream of a small fishing boat, a sleek sailboat or a large luxury craft, finding the right dealer and creating a relationship will help you with selection, quality and price. A good boat dealer can fill you in on the newest advance-

ments in the boating industry and ensure you pick the right boat for your needs. You'll also likely rely on them for parts and maintenance for years to come.

You can find dealers from a variety of sources, but do your research before setting out for the boat dealership.

Start by ensuring your dealer is Marine Industry Certified. A certified dealer has met or exceeded standards in a variety of areas ranging from its facility to the level of service. It also means that the dealer will guarantee service both before and after the sale.

Before going to a dealer, do some research on boats and manufacturers.

Visit the manufacturer's website, boating forums and consumer websites. Read comments and ratings for various models.

Many coastal cities have annual boat shows. These events can provide valuable information about dealers and boat models.

You might also think about where you plan to go boating.

Dealers near your favorite boating spot will spare you from having to trailer your boat for hundreds of miles should it ever need servicing.

Purchasing a trailer, docking and storage are also aspects to keep in mind as you purchase a boat. Leave enough money in your budget for these items.

After you have narrowed your list to several dealers, it is time to speak to them. Go in person and bring a list of questions.

When you have selected a boat, make sure it is NMMA certified. This certification ensures that the boat is built according to the American Boat and Yacht Council's standards and will meet U.S. Coast Guard requirements.

Do not select a dealer or boat right away. Ask to test drive boats you are thinking of purchasing.

The engine should not be warmed up for you. You will need to start the engine yourself to feel comfortable handling the boat. Make sure there is no potential for overheating the engine.

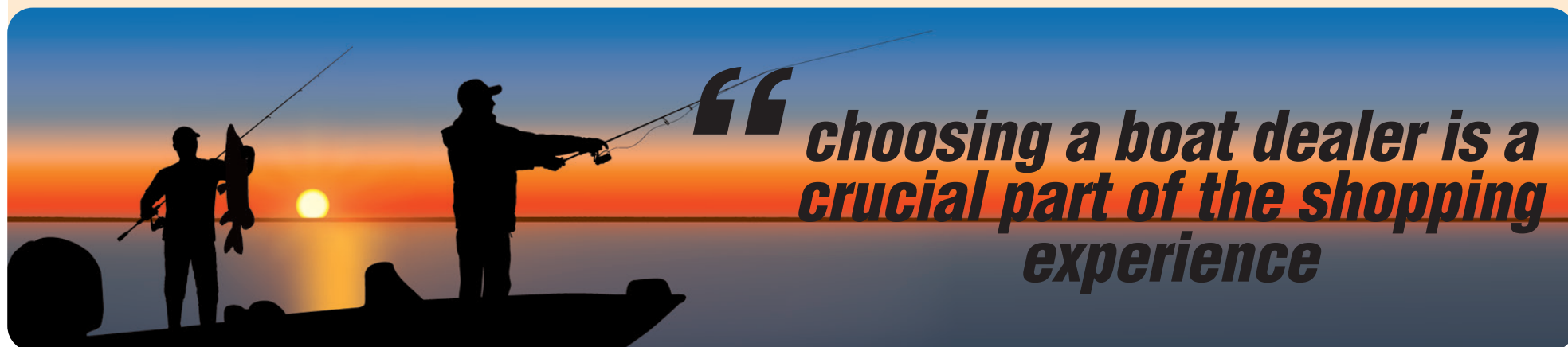
Perform a visual inspection and test run before negotiating with the dealer. If you are still interested in the boat, haggle about the price. Make sure you don't go over your budget. It will be hard to enjoy a boat when you can barely afford it.

Ask the dealer if he or she will include essential accessories in the purchase price, much like you would when choosing a car. They might even include your registration fee in the total cost. If the fee is not included, you will need to register your boat at the Department of Motor Vehicles.

Finding a trustworthy dealer will help you find the best solution so you can relax and enjoy your boat.

When searching for a boat dealer, check with local consumer websites, the Better Business Bureau and your local newspaper. You may also want to ask friends and family who are boating enthusiasts for recommendations.

These helpful tips and resources will ensure you choose a boat that will bring you many years of enjoyment.



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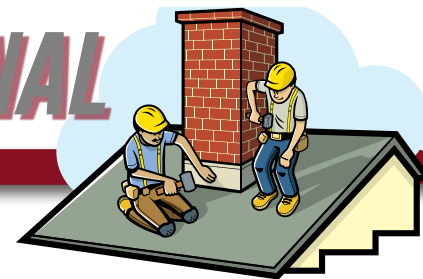
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HOW TO CHOOSE A CHIMNEY PROFESSIONAL



Chimney professionals, commonly known as chimney sweeps, are an important partner to keeping your home maintained and safe if you have a fireplace.

Fireplaces, as delightful as they are, can present a danger and health hazard if not inspected, cleaned and maintained properly on a regular interval.

Ash and smoke fires leave behind creosote and soot that can bring unwelcome threats such as carbon monoxide and accidental burns or fires.

Avoid potential health hazards by hiring a chimney maintenance professional to inspect your chimney and ensure that it is in safe, working order.

If you think you may need to enlist the services of a chimney sweep, here are a few things to consider:

Cleaning frequency

First, it's good to know how often you should have your chimney inspected and cleaned.

According to the National Fire Protection Agency's standards, "Chimneys, fireplaces and vents shall be inspected at least once a year

for soundness, freedom from deposits and correct clearances. Cleaning, maintenance and repairs shall be done if necessary."

Far too few homeowners follow that advice, leaving them at risk for a chimney fire or other dangerous conditions.

The Chimney Safety Institute of America recommends a chimney be swept when there is 1/8 inch of sooty buildup. It should also be swept any time "there is any glaze present in the system," according to the institute.

What to look for

Like any professional you have working on your home, chimney sweeps need to be experienced, knowledgeable, capable and great at serving their customers. Unfortunately, a professional with all those qualities isn't always easy to find.

Ask around for references. Your friends, family members or co-workers may have used chimney maintenance providers in the past. Ask what they thought about the services provided. Did they do a thorough job? Did they keep their work space neat and tidy, cleaning up any messes?

Did they charge a reasonable price and show up on time to do the job?

The Better Business Bureau or consumer-oriented websites are also great resources to check in looking for a cleaning professional. You should ask the chimney cleaner if they have any certifications or current testimonials from happy customers.

Insurance

Perhaps the most important thing you should ask about is insurance coverage.

Most homeowner's insurance policies don't cover injuries or damage that occur from people working on your property, so the individual or company you hire will need to have their own business coverage. Without a proper insurance policy, you could find yourself personally liable for any injuries or damage that happen at your house.

You don't want to be on the hook for paying the bills if a chimney sweep hurts your property — or worse, hurts himself — while doing a job on your property. Always ask

about insurance coverage and verify it, just to be safe.

Other considerations

Chimney maintenance people may find themselves very busy in the fall and winter, which is the heaviest season for fireplace usage. That means you may want to schedule a visit in the spring or summer when their availability may be better. It can also be a good time to remove any creosote from your fireplace, something that tends to smell bad as the weather heats up.

If you notice anything unusual about your fireplace, such as smoke coming into the house or a buildup of soot, you should call a professional to check it out.

Fireplaces are wonderful amenities that keep homes warm and cozy, but they can quickly turn dangerous if not properly cleaned and maintained over time. If you haven't had your chimney inspected and cleaned recently, a good chimney professional will give you peace of mind.



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HOW TO SELECT A CLEANING SERVICE



Cleaning services provide homeowners with important services, especially those who are strapped for time or lack the skill and ability to properly do all the routine housework or deep cleaning that is needed to keep a home in top shape.

Local professional cleaning services can step in and tailor services and prices for almost any budget.

If you're thinking about hiring a cleaning service to free up your time — letting you focus on the things in life that matter the most to you — here are some tips.

Customizable Service

Everyone's cleaning needs are different. The first step is finding a cleaning service that's a good fit for your home and lifestyle.

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

Additional services such as carpet cleaning, doing the laundry or washing windows may also be available for an extra fee. Anything special your home requires can usually be negotiated as part of your service package.

The schedule for cleaning is important, too. You'll want it to be at a convenient, predictable time and occur frequently enough to meet your needs and your budget.

Give It a Try

When you find a cleaning service that looks like a good fit, it's smart to hire them on a trial basis before signing any long-term contracts. You'll want to see if their actual work lives up to their promises.

If the trial period meets your expectations, find out whether the cleaning service requires a

contract or offers any discounts for signing one. Some companies will require you to sign a long-term service agreement, while others will be OK with doing one-time jobs or occasional cleaning as needed.

Product Selection

Ask the cleaning company about the products they'll be using in your home. Some companies have options for products that are natural,

ARE YOU HIRING THE RIGHT PROFESSIONAL FOR THE JOB?

MAKE SURE THEY CHECK ALL THE BOXES, AND UNDER THE BED FOR ANY HIDDEN DUST BUNNIES TOO!
DON'T HIRE SOMEONE WHO COULD BE IN OVER THEIR HEAD.

- ✓ Cleaner has insurance
- ✓ Cleaner is licensed
- ✓ Cleaner has professional cleaning supplies and equipment
- ✓ Cleaner has a checklist of areas to be cleaned during each cleaning
- ✓ Cleaner has references



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THE BEST POST CONSTRUCTION CLEANING AROUND

Post construction cleanings should be done in two separate parts. The initial cleaning is to remove all construction dust and debris. The importance of cleaning post construction in two parts is because construction dust will settle or continue to flow through the air ducts. It is important that working with construction dust HEPA filtering vac systems are used to trap the dust and not returned back into the air.

HOW TO SELECT A CLEANING SERVICE



chemical-free, pet-friendly, or designed to help people with allergies.

"Green" cleaning is a popular trend right now, and for a good reason. There are many products derived from nature that work as well or better than the traditional chemicals used by cleaning companies years ago. If this is important to you, ask whether the company's products are good for your health and for the environment.

Trustworthy Employees

Because you'll be inviting the cleaning service into your home,

you need to make sure the employees can be trusted.

The best cleaning services will do background checks on all their employees to give customers peace of mind.

Background checks are only a start, though, so you've got to rely on the cleaning company's reputation as well.

Good cleaning services will have a long track record and lots of happy customers. They don't stay in business unless they're trustworthy and do a good job, so look for a company with a long-term reputation in your community.

Consistent Work

It's important that your house is cleaned consistently, exactly how you expect, with each visit.

One of the best ways to do this is by making sure the company will be sending the same person for each cleaning visit. When you have the same person cleaning your house every time, they'll get to know your home and your expectations, which means you'll be more likely to get consistent results from them.

There are times when your regular cleaning professional

may not be able to show up due to illness or scheduling conflicts, though. Find out what the cleaning service does in that case and whether they'll give you the option to reschedule the cleaning or send a replacement professional.

Do your homework and shop carefully, and you can find a cleaning service that can save time from your busy schedule and make your home look fantastic.



HOW TO CHOOSE A COMMUNITY COLLEGE



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With the constantly rising cost of college tuition, community colleges have been growing in popularity. These two-year institutions offer a variety of options as both a bridge to four-year colleges and to people in need of specific career or personal education throughout their lifetime.

For students with family responsibilities, full-time jobs or other obligations, community colleges can be a godsend because of their flexibility, lower tuition and variety of courses. Some find the associate's degree offered by community colleges sufficient to pursue their careers.

But don't make the mistake that one community college is like the next. Location, tuition costs, courses and ease of scheduling are all factors to keep in mind when choosing a community college.

Research all the colleges in your area. The ideal community college should be no more than 30 minutes away and accessible by car or public transportation. You'll be more likely to attend classes if it doesn't take hours to get there. Typically, there is no or very limited on-campus living. Most community colleges also offer online courses.

Cost is always a major factor. Many community colleges have two levels of tuition: one for in-area residents and one for out-of-area residents. If you live in the same county as the community college, you can expect to pay a third to half of what non-residents pay.

There might also be financial assistance available. Local businesses concentrate their resources on their local community colleges. They might provide scholarships for students. State and federal grants and loans can also help defray the costs of higher

education.

Courses are another consideration when choosing a community college. Make sure your community college is accredited or has a cooperative partnership with local or state universities if you want your credits to transfer.

If you find several community colleges offer your choice of major, research their internship program and reputation. Do they have employment statistics? Choosing a college with a higher employment rate could benefit you after graduation.

Most community colleges post their class schedules online or include a flyer with the local newspaper. You can also pick up a course catalogue from the college itself.

Review their offerings. If you need to take classes in the late evening, are there enough available to make it worth attending that college? What about distance learning opportunities? Many colleges let students earn certificates or degrees completely online.

Non-traditional students may need a more flexible schedule. Classes may be offered several days of the week, in the morning or evening. Many colleges have weekend classes.

Students who need to graduate quickly may take accelerated programs. Some allow high school students to attend and receive an earlier degree.

You might simply need to earn a certification for a current or future job. Community colleges offer these programs as well. Ask your employer about tuition reimbursement.

Consider your lifestyle and personal requirements when choosing a community college. It is likely that a community college in your area will fit your needs and get you on your way to that promotion, new job or just updated skills.

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HOW TO BUILD A HOME

A home is an expression of those who live in it. That's why some people like to have a home that is unique—that stands out from the others on the block. They want a home that reflects their individual style or that uses specific quality materials that are important to them. These people often choose to build their own home rather than buying one made to someone else's design.

Building your own home doesn't always mean spending a lot of money. It can also mean building a prefabricated home that fits a budget or building a smaller second home as a vacation and rental property.

Still others seek to incorporate cutting-edge, energy saving and environmentally friendly materials and appliances.

Even if you work with a builder on a production home, there are many more options avail-

able than if you had chosen an already-built home.

If you decide to take the bold step of building your own home here are a few things to keep in mind.

Production or custom

First, determine which kind of builder you want: custom or production. Both types have advantages and disadvantages.

Production builders are the most popular. Many believe that production builders are affordable and fast. These builders have several floor plans they use and some level of interior and exterior customization. When using them, you may be limited in the location of your home, how much the floor plan can be customized and the kind of quality you can expect.

With a custom builder, your only limit is your imagination and budget. While a custom home can cost more than a production or "tract" home,

buyers prefer it because they can build on their own land and decide every single aspect of the construction process.

Financing

Depending on your situation, you may need to secure construction financing to build your home.

Construction financing usually consists of more than one loan. One loan will pay for the construction itself — often releasing money to the builder in stages — and then converting it to a permanent mortgage once the home is completed.

Do some comparison shopping at banks, credit unions and mortgage brokers for the best financing solution. Ask your builder for recommendations. They will likely have some options because their livelihoods depends on their clients securing financing for construction loans. Your builder may even help you avoid



pitfalls.

Selecting a builder

When selecting a builder, the most important factor is a good, proven reputation. High-quality builders are known for reliability and craftsmanship. They have likely worked in construction for years. Drive by some of the homes they've built and, if possible, talk to their owners to get an idea about what you can expect.

Check for flaws in the buildings such as cracked walls, leaks and gaps in the work.

When you find an outstanding builder and line up a good financing plan, then you can watch your dream home become a reality.

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CHOOSING THE RIGHT DENTIST

When it comes to sound oral care, everyone needs a professional partner to address problems and provide regular maintenance of teeth and gums.

Finding a dentist and developing a relationship with them is an important part of maintaining overall health. Seeing a good dentist regularly allows them to become familiar with you concerns and treat any specific issues. A good dentist will make you feel comfortable and explain every procedure in an understandable way.

Finding a dentist near your home or workplace will help you

make your appointments on time. When searching for a dentist, make sure the office hours work for your schedule.

Whether you're moving to a new area or haven't made time find a regular dentist, here's a few tips on how to start your search.

Ask around

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

Searching on the internet for dental offices in your area will also help. Professionals often have their own websites, which include the backgrounds of those work-

ing there. The website may also tell you about how they handle procedures and appointments, as well as which specialized services they offer.

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

Interview dentists

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

Check to make sure the dentist earned the necessary degree from



a reputable school and is current on all licensing and continuing educational requirements. Ideally, they will be familiar with the latest dental technologies and trends.

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



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CHOOSING THE RIGHT DENTIST

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

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

Office visit

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

Some people are afraid of dentists or of pain. If you have any concerns, communicate with the staff and dentist. Many professionals are willing to go

above and beyond to help you work through these issues.

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

The best dentists offer friendly, non-threatening dental experiences.



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



HOW TO CHOOSE A FUNERAL HOME

Funeral homes provide important end-of-life services. They care for the body, take care of mandatory paperwork and coordinate with the family for any final memorials or funeral services, whether on-site at the funeral home or at a place of worship.

Choosing a funeral home is a choice best made in advance, though that is not always possible. It is important to find one with a good reputation, one that will care for people who are grieving and not take advantage of them when they are at a vulnerable stage of life.

People often select a funeral home because it's nearby or has been recommended by someone they trust. But by limiting the search to just one funeral home, you may risk paying

more than necessary for the funeral and any additional goods or services offered. Here are some tips to help make choosing the right funeral home less stressful.

Compare prices

If you have had to make funeral arrangements in the past, you may be tempted to just go with the funeral home you have experience with. While this may be a smart option for some people, it's not always the right option.

Depending on how long it's been since you needed to make funeral arrangements for a loved one, the price of that particular funeral home may have gone up. That's why it is wise to

shop around and compare the prices of the various funeral homes in your community.

Ask for recommendations

Even if you have never had to choose a funeral home in the past, you may have a friend or two who has. Ask these friends whether they would recommend the services provided at the funeral homes they have used.

They may be able to share valuable information about the staff, facility and prices of a specific funeral home.

Ask about packages

Whether your deceased loved one had a specific list for their final wishes or you have to make these decisions,



it is important that you ask a potential funeral home what types of packages they offer.

You will find that not all funeral homes are created equal, and each offers their own different ways of handling a service. No matter what type of requirements you have, it is best to choose a funeral home that will cater to your specific needs to make this difficult situation a little less daunting.



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<p>The burial selection includes:</p> <ul style="list-style-type: none">✓ Local transportation of your loved one into our care✓ Services of funeral director and staff✓ Embalming and preparation for viewing✓ Online obituary✓ Use of facilities for visitation and funeral ceremony✓ Use of hearse and service vehicle✓ 20 gauge steel, non-gasketed casket✓ Concrete graveliner✓ Use of banquet room for post-service meal	<p>This cremation selection includes:</p> <ul style="list-style-type: none">✓ Local transportation of your loved one into our care✓ Minimal services of funeral director and staff✓ Use of service vehicle✓ Cremation at our own crematory✓ Online obituary	<p>This cremation selection includes:</p> <ul style="list-style-type: none">✓ Local transportation of your loved one into our care✓ Services of funeral director and staff✓ Use of service vehicle✓ Cremation at our own crematory✓ Online obituary✓ Use of facilities for visitation and memorial ceremony✓ Use of banquet room for post-service meal	<p>This cremation selection includes:</p> <ul style="list-style-type: none">✓ Local transportation of your loved one into our care✓ Services of funeral director and staff✓ Use of service vehicle✓ Embalming and preparation for viewing✓ Use of ceremonial (rental) casket✓ Use of facilities for visitation and funeral ceremony✓ Cremation at our own crematory✓ Online obituary✓ Use of banquet room for post-service meal

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HOW TO CHOOSE GARAGE DOORS



There comes a time in the life of a garage when the door no longer works well, its appearance fades and you're ready to replace it with something sharper and newer.

Because of their size, garage doors form a large portion of your home's exterior appeal. But they also experience a lot of use, wear and tear, and can suffer from erosion faster than other areas.

As garage doors age, they can also become creaky from years, sometimes decades of use, making them difficult to open and close.

If your garage faces the front of

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

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

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

The look

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

While you may already have an idea of the exact type of garage door you want to see installed, some homeowners seek the advice of a designer to help make the decision to pick the right style and color combination. Some garage door retailers

will be able to help you visualize what the different doors would look like — complete with color and material samples, and perhaps even software that will show a picture of what your home would look like.

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



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HOW TO CHOOSE GARAGE DOORS



Pay close attention to the maintenance needs of whatever material you choose. Some will hold their color longer than others, and real wood doors can require regular staining and sealing every few years to keep them looking spectacular.

Insulation

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

Just like windows and insulation in your attic, garage doors come with an “R factor” rating that tells you how well they insulate your home from outside temperatures. This is

especially important in heated garages. But even an insulated door on unheated garages can make a positive effect on your energy usage if it can keep the hot and cold weather away from the interior of your house.

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

Local requirements

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

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

Safety

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

Ask your garage door retailer about any special safety features on the door you select. It should have a design that won’t pinch your fingers

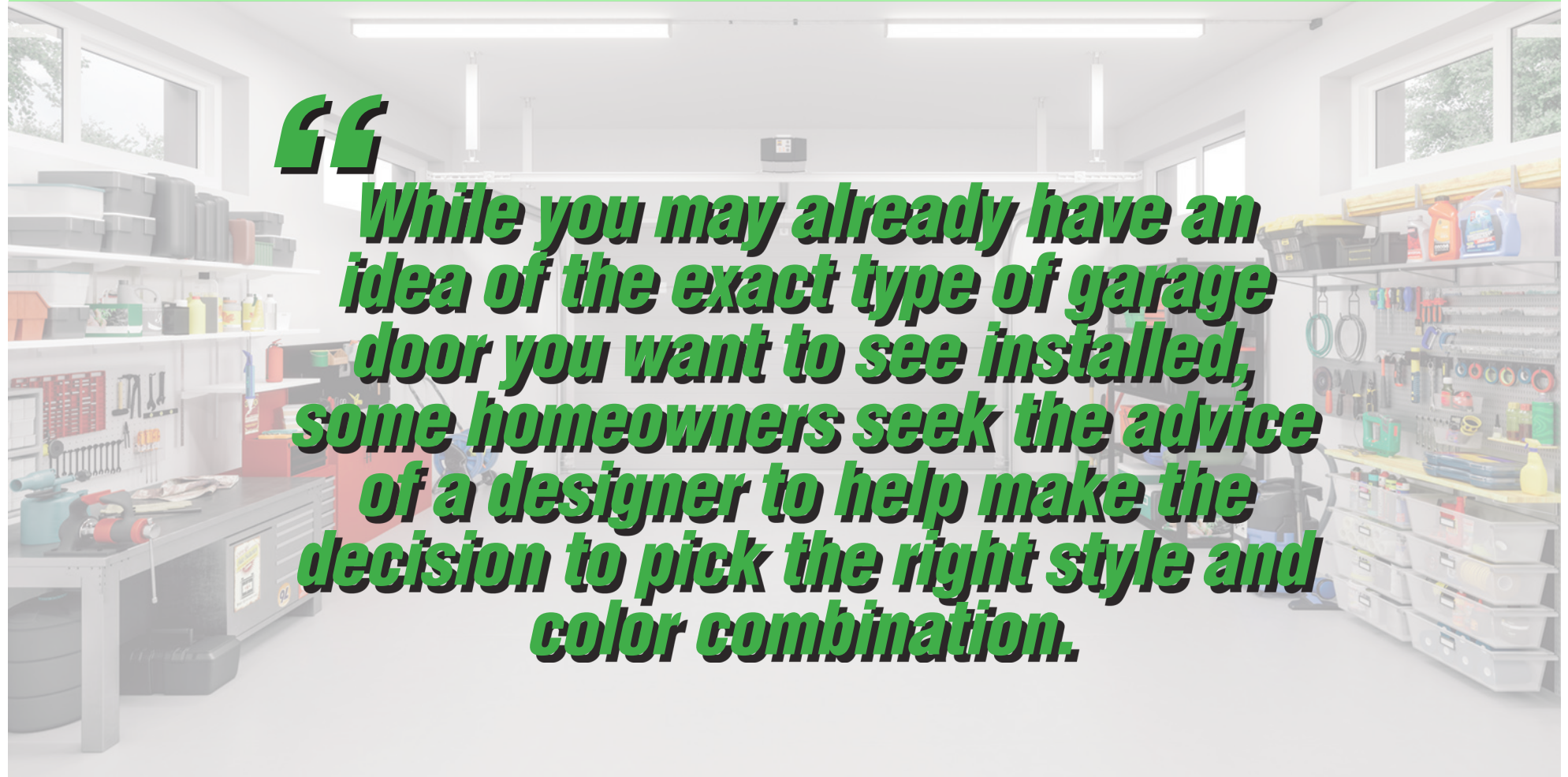
or hurt small children if they get caught under it. Make sure it will be installed according to all applicable safety codes in your area.

Opener

Finally, when you install a new garage door it’s usually a good idea to install a new opener, too. Factor this into the cost and explore all your options — including the latest models that can be closed remotely via smartphones and operate very quietly and efficiently.



While you may already have an idea of the exact type of garage door you want to see installed, some homeowners seek the advice of a designer to help make the decision to pick the right style and color combination.



SELECTING THE RIGHT INSURANCE AGENT



The insurance industry is complex and is flooded with companies offering all sorts of insurance at all sorts of prices. What is more rare is the qualified, reliable and ethical insurance agent who is going to help you find what best meets your needs, that gives the coverage you need, at the most competitive price.

For most people, there really are many advantages to finding a local insurance agent who is nearby to answer questions, who knows your service area well, and can provide top-quality service.

Because there are so many

fraudulent agents, it is important to vet your agent prior to opting into the coverage they offer. Your asset protection and your financial future depends on finding the right agent to help you get insurance that will fit your needs. Here's some guidance on how to find the best agent or broker for your needs.

Ask for Referrals & Do Your Research

Family, friends and colleagues have likely worked with various insurance agents in the past. Ask people you trust for referrals. If you receive a recommendation, it is because that person has had

a positive experience and a good working relationship.

There is a strong likelihood that you will have similar results.

If you do not have recommendations, research your options. Begin by looking at local companies and brokers. Be thorough. Buying a policy is like purchasing a new car or home. Select a company that is highly regarded by consumers. Review each company to determine if clients are satisfied? Are they easy to work with? Do they help clients from sale to service and if/when a claims situation arises? Also, check that any prospective agent has all neces-

sary licenses and training.

Good agents understand that offering great service will keep them in business. Your agent should be available. The relationship doesn't end once the sale is completed. Their careers depend on word-of-mouth. If you are happy with the service you receive, your insurance agent will appreciate your willingness to send business their way.

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HOW TO CHOOSE AN INSURANCE AGENCY

Throughout life, there are times when insurance is a necessary purchase. Whether it is for your home, your car, your life, your health or your business, insurance protects you from loss or damage and provides for you and your loved ones if you have assets, are disabled, or die. Because insurance is so important, a good insurance company can be an important partner, a company you can trust to provide you with good information, service and prices.

Insurance guarantees you peace of mind and protection, so choosing

the right insurance company is a worthwhile investment of your time.

Marketing hype can lead you

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

Know your policy

You will have to examine the fine details and figures for each policy. If you are in the beginning of this process, insurance representatives should

act more like teachers than salespeople. Your choices may be complicated, with a range of pric-

ing options, deductibles and exclusions. A good company will give you choices, explain them clearly and let you choose among the options.

While reviewing your choices, compare similar policies. If a premium seems unusually low, it might have a higher deductible or more limitations. Get as much information as possible about each policy before making a decision.

Customer service

Customer service also helps determine how your experience is shaped. Some insurance agencies have better reputations than others. Customer service, product options, knowledge, expertise in guiding and supporting your



personal needs over selling and offering critical assistance when you need help will shape whether the customer experience is favorable or not. Some agencies have better reputations than others.

While your insurance premiums are an important factor, they are just one piece of a complicated puzzle. Choose a company that will not only give you a fair price, but who will also be prompt and courteous in the event you have to file a claim. The right insurance company will treat you well at every level of interaction, provide quality coverage, and pay out in a timely manner when necessary.



UNDERSTANDING THE VALUE OF LIFE INSURANCE

It is common to hear unfortunate stories every day about people dying from heart attacks or other illnesses, car accidents, or many other unexpected and ways. This usually makes people think about what would happen if they or a loved one were the one in such a situation. While no one wants to consider the “What If’s”, having a plan for the unknown is vital, especially if others depend on you.

For those who have family members they would leave behind, the biggest concern is what would happen to them. Without financial protection such as significant financial savings or life insurance protection, this could leave survivors in a difficult position for many years to come. Consideration of the impact of one’s loss of income on a family is important.

The first thing that comes to mind is the fact that surviving family members risk the loss of their home or vehicle after the death of a main earner occur. However, the risks of loss due to inadequate long-term financial resources can have an exhaustive consequence.

Considering just a few high-risk areas in assessing life insurance protection needs is a great place to start.

Emotional Stress: Surviving family members will likely have sleepless nights including grief, emotional, and financial stress. On top of funeral and burial costs, the surviving parent might find the

need to take some extended time off work to spend with grieving children, or to travel to visit family. The absence of income can be cushioned by the security of a life insurance payout.

Childcare & Other Needs: Aside from keeping up with the financial costs of necessities when raising children, childcare expenses are an issue for both working and non-working spouses. A loss of a wage earner in the home will be detrimental as related to loss of income, medical cost concerns, and keeping up with general family financial needs and basics. Additionally, when planning, many families vastly underestimate the contributions a stay-at-home parent makes to the household. If the non-working spouse dies, the remaining spouse will now have an increased responsibility and will need to take time away from work and often will need to hire someone to help with general childcare needs, especially when younger children are left behind. Thinking longer term, it isn’t uncommon for a family to desire to save for their children’s college funds. Life insurance can provide coverage protection to fill this planning need for down the road.

Remaining Debt: Nearly every person has at least one or two debts. For those who have considerable amounts of debt, it is important to think about who will pay these debts after death. With the loss of one income, your loved

ones would already face difficulties, but this only worsens the problems, especially when debts continue to linger.

Remembrance: Everyone wants to be remembered after death. For every person, this is something that will be very different. Whether a person wants to donate to a charity or just provide sufficiently for his or her family, life insurance is a good way to do this.

Don’t risk being under-insured. Too many families and small business owners overlook the need to get sufficient life insurance protection in place before it’s too late. The right amount of life insurance based on your family needs is a personal decision and varies widely — but the more thought people put into it, the more they realize they need it. The sooner they secure a life insurance policy, the sooner their family is protected.

A common misconception often exists is that having an employer-based group life insurance policy is coverage enough. Relying solely on group life insurance coverage from your employer is likely not sufficient. Should you decide to leave your employer at will, your company lay you off or go bankrupt, or they simply stop offering this benefit as part of their package, your financial protection could be sacrificed. If you have a history of health issues, it may be difficult or impossible to get life insurance at that time. If you own your own policy, you don’t have to

worry about losing your life insurance even if your company relationship doesn’t last. Additionally, while having an employer group life insurance benefit is good to have, most workplace life insurance policies are one-size-fits-all. You really should opt to carry a personalized policy that meets your needs. Over the years, employers have become less likely to offer important insurance benefits like long-term care insurance, critical illness, cancer insurance, and/or long-term disability coverage. By purchasing your own policy and not relying solely on your employer, you guarantee that no one can terminate the policy that works best for you, except for you.

Everyone should consider assessing their life insurance need. While the type of protection needed will vary, there are a multitude of life insurance-related products available on the market today. Take the time now to learn more. It is better to buy today than tomorrow as life insurance costs are less at a younger age and while a person is in better health. Plus, premiums are small in comparison with the high-cost survivors will pay for an untimely death of an income earner. Since nobody is guaranteed tomorrow, the best time to start shopping is now. To learn more, contact a licensed insurance professional today. Your family will thank you.

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HOW TO CHOOSE A JEWELER

Professional jewelers know just how to help you express that special message with the perfect gift. With their experience, they can help you pick jewelry that is high quality, unique and has the potential to be a family keepsake passed down through the generations.

Reliable jewelers will have a reputation for knowledge, training and ethics to help you make an informed decision. They'll provide you with a variety of options at different price points and give you confidence with their honest, straightforward service.

Look for a family owned jewelry store that's been in business a long time. This shows that throughout the years, they have upheld the tradition of quality merchandise and professional, friendly service.

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.

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.

Some jewelers have unique styles, specialize in a particular stone or are known for their custom work.

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 satis-

fied 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.

A discount store may offer an unbelievable price on a piece of jewelry. If it seems too good to be true, it probably is. Inexpensive prices are often an indicator of lower quality gemstones and metal components with lower purity. When the item breaks, it might be impossible to take it back for a repair or replacement because the seller has moved on. Some dealers focus solely on profit.

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 sacri-



ficing 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 dedicated professional jewelers don't just sell precious metals or gemstones. They bring a keen eye for the beauty 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 LAWN CARE SERVICE

Lawn care is an important part of home ownership starting from the type of lawn installed to the way it is maintained, mowed, mulched and seeded. If your property has trees, you have to inspect them for disease and rot. You'll also need to determine earth-friendly ways to irrigate and cut.

Hiring a professional lawn care service can put those important decisions and tasks in the hands of those who are highly knowledgeable and experienced with it while saving you a lot of time.

Here are a few things to keep in mind when enlisting the help of a professional lawn service:

Decide what you want

What is it that you need? Simple grass cutting? Planting and flower bed care? Pest control?

Understanding the different duties that each company offers is key. Sometimes a lawn care professional will offer quotes for mowing but will not have the option to maintain shrubs or small trees. Find a company whose services

match your needs.

Philosophy and methods

Some chemicals are eco-friendly and others are not, so find a company committed to green practices.

A good way of testing a company is to see their methods of preparation. If they test your soil before recommending a fertilization plan, they're serious and methodical about their work.

Another deciding factor could be consultation fees. Requesting a free estimate of service costs will benefit you in the long run. Beware of organizations that offer annual pricing without seeing the size of your yard.

Recommendations

The people you interact with every day can help you make the best use of your money by recommending proficient lawn care services.

People who live near you will also be acquainted with the services provided by various profession-

als in your area. They can recommend a service based on what you need.

Contracts

There are a variety of ways to pay your lawn care provider. Some companies offer verbal agreements that can be canceled by either party at any time while others will require a yearly contract.

Review what happens if there is an early cancellation or change in terms during the length of the contract.

Annual fees or pay-per-treatment?

Most lawn care providers will offer two methods of payment. The cost-effective option will vary depending on the size and needs of your lawn.

For most providers, an annual contract will save you money in the long run. But compare the prices between one-time treatments and long-term agreements to know for sure.



Credentials

Luckily, you can check the record of any local business with your local Better Business Bureau (BBB) to assure that your lawn will be treated with care. The best lawn care companies will have a clean record with the BBB.

Are they flexible?

Last on our list is flexibility. If an organization cannot adjust their routine based on your needs, do they deserve your business?

If you want to exterminate the bulk of your weeds, will the company skip the pre-emergent crabgrass herbicide and use post-emergent removal treatment?

The journey to finding a reliable lawn care provider should not be hard. Thankfully, there are many extraordinary businesses right around the corner if you shop carefully.

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HOW TO CHOOSE METAL ROOFING



A relatively new option for residences, metal roofing has been growing in popularity because of its durability.

Metal is more expensive than ordinary roofing materials, but properly installed, a standing seam metal roof virtually never needs to be replaced. In the long run, it will save you money and add value to your home or business. And you are not necessarily sacrificing style.

Here are some things to consider when choosing metal roofing.

Style

In the past, metal roofs were synonymous with shiny tin roofs.

But these days, metal roofing consists of many styles and colors. You can find matte finishes and textured designs in just about every color imaginable. Of course, you can also

find the traditional silver if you want. It's all about functionality and making a design statement.

Find a style that will match the architecture of your building. Online software can help you visualize how different metal roofs will look on your house or commercial building. Choose a handful of textures and styles, and request samples to see how they will look against your brick or siding.

The best roofing companies will give you design advice about how to realize your vision.

Materials

Metal roofing comes in a variety of materials, including steel, aluminum, copper, zinc or an alloy of multiple metals.

There are also varying grades and thicknesses. Some materials have

longer lifespans and are suited to regional weather variations.

You can choose between different stages of pre-fabrication. Some styles come press-formed and full-painted while others require more on-site work.

Get advice from a company you trust, one with deep roots in your community. Local companies will understand which materials and brands perform best for your area. Do business with a company that has a long track record of happy customers.

Warranty

As with any product you purchase, it is important to understand what the warranty covers.

Find a company that offers long warranties that will give you peace of mind for many years.

Also, look to see what problems the warranty will cover and whether there are any out-of-pocket costs for materials, labor or both.

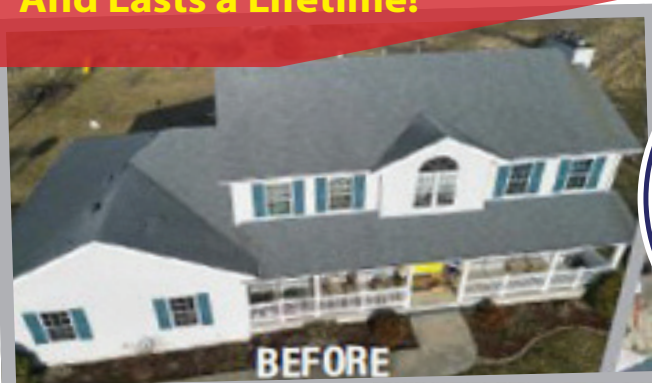
Energy

A properly designed and installed metal roof can help you save money on your energy bill. Compare different materials and styles for any factors that will provide energy efficiency.

Some metal roofs can include insulating underlayment and special reflective coatings to deflect solar radiation. These materials can keep your attic cooler in the summer and warmer in the winter, thus reducing your energy consumption.

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HOW TO CHOOSE A REAL ESTATE AGENT

Finding a reliable, reputable real estate agent is essential when you are considering buying or selling a home. These professionals can guide you through complicated negotiations and contracts to secure you the best deal you can get. They'll also be able to inform you of the precise steps you need to take just before buying or selling.

Great real estate agents are not hard to identify. Friends and family will recommend them, they'll often be quoted or featured in the pages of your local newspaper, and their agencies often promote them in advertisements, noting their experience and success in the local market.

When you are buying or selling, you need an agent you can trust. So, do your homework and pick an agent you can have faith will get the job done right.

Here's some guidance in helping you choose the best agent for your situation.

Where to start looking
Recommendations are one of the best ways to find a qualified real estate agent. Ask people in your social network for referrals.

Sometimes agents are good at helping clients purchase homes, but not as skilled at selling them. Keep that in mind when searching for the right professional.

You might also contact local brokers or search the National Association of Realtors directory online. Always work with credible, responsible agents.

Comfort level

At the initial consultation with a prospective real estate professional, focus on your comfort level while interacting with them.

Do you get the feeling they are genuinely concerned about your needs? Or are they focused on their commission? Do they know the current housing market? Can they negotiate a contract?

It is important that you feel comfortable with the agent. You must

trust that this person can behave ethically and help you secure a good deal.

Communication and planning

Your agent should be an effective communicator. If you are selling your home, your agent should develop an effective marketing plan, explain it to you and respond to any questions or concerns you have.

The marketing plan will probably involve placing advertisements and conducting open houses to invite the public for home viewings.

If you are purchasing a home, the agent should listen to your guidelines and price ranges.

Above all, your real estate agent needs to provide updates on progress. Do not work with someone who does not return phone calls, texts or emails.

More resources

To get a better idea about the process of buying and selling a



home, conduct some research on your own. Real estate magazines contain good information and can be a great way to start your research.

There are a lot of good resources on the internet, such as www.Realtor.com, which is associated with NAR and which contains free, useful information.

You may find housing statistics, market forecasts and tips, but nothing beats the power of networking. You need to find people with similar interests who will help you in your endeavor.

Upon successfully buying or selling your home, keep your real estate agent's contact information on hand. You may want to refer other people to them. You may also need their services again someday.



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HOW TO CHOOSE A TREE SERVICE

Trees add great beauty to a property, but they also require maintenance to keep them healthy and for them to look the way you want. Tree services recognize this and offer their expertise to keep your trees looking great.

Professional tree services can perform such tasks as trimming, inspecting for pest invasions and selecting trees for firewood.

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

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

Contact at least three tree services. Inform them of your needs and request a site inspection. It gives you the opportunity to ask about issues and get a feel for the experience and expertise of each company. Take notes

so you can compare your results afterward.

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

Request estimates. These figures can vary widely. Some companies are better equipped for certain jobs, so they can offer more competitive pricing. Other companies are slow or may be trying to "fill in" appointment slots with smaller jobs just to keep their crews busy. Don't choose a company strictly by cost. Tree work is dangerous. Proper equipment, well-trained employees and insurance create high operating costs. It is worth paying more for peace of mind

and excellent service.

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

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

Get a detailed written estimate of any work to be performed before signing a contract. Responsible companies will provide detailed descriptions, along with the time and cost for your records. This estimate should include information about cleanup expectations. Are logs to be cut up or left for firewood? Will the company haul every-



thing away or leave it for you to manage? Will leaves and twigs be raked up or run through a chipper? If they are removing an entire tree, what will happen to the stump?

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

Certified Arborists undergo extensive training to accurately diagnose issues with your tree. Do not give up on your tree without consulting a Certified Arborist like me.

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HOW TO CHOOSE A ROOFER

When it comes time to replace your roof, a great contractor will ensure that this expensive task is done well with work that will last many years. This is not the time to hire a fly-by-night organization just to save a few dollars in the short term.

Your first step in finding a reliable roofer is to ask your family, friends and neighbors whether 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.

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 profes-

sionals who leave debris on your property when the work is done.

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. 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 between 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. Get a written estimate before proceeding with any work. Communicating with the contractor will let them know that you will be taking a hands-on approach to this project.

Find out whether the roofers recommend standard or architectural shingles, what they will do if they find damaged decking, and when they might be available to start. Ask about the warranty and request to have it in

writing.

Every professional who works on your property should be licensed and bonded. Insurance is particularly important for roofing contractors. They need to 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



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HOW TO CHOOSE ROOFING MATERIALS

If you're considering replacing your roof because it's damaged or just as a remodeling project to improve the look of your home, you may be surprised at the options available to you.

With only minimal investigation, you'll find there are a variety of roofing materials to choose from, including the traditional shingle and metal roofing to wood, slate and ceramics, each with its own design and protective benefits and drawbacks.

As with any major home-improvement project, there is much to consider and research when mulling your options for roofing. Choosing the proper roofing material involves weighing appearance, longevity, cost and structural issues.

Here's what you want to know about the different materials available.

Asphalt shingles

The most common type of roofing in America, by far, are asphalt shingles. They're available in a wide variety of colors and styles to suit your taste and budget, and they're popular for a reason: they're a great bang for your roofing buck.

When you pick an asphalt shingle roof, there are three things to consider.

One, of course, is the color. You'll want to pick a color that works well with your home's design, complementing the bricks and paint. A good roofing company can help make design suggestions, but ultimately the decision will be up to your personal taste.

Two, you can pick different textures for the shingles. One popular options is the "architectural shingle" roof that uses thicker layers to create shadows

and a sense of depth that looks better than the traditional, flatter, thinner shingles do. They often come with a longer warranty — up to 30 years — and don't cost a whole lot more than regular shingles.

And three, you should pay close attention to the warranty. Make sure you pick an installer with a great track record with customers, a long time in business and a guaranty of their work, including installing the materials according to the manufacturer's warranty specs.

Slate

A much pricier — and hence rarer — choice for roofs today is slate. This natural rock is almost indestructible as a roofing material, often surviving 80 years or more and lasting longer than the fasteners that hold it in place.

While its cost keeps it limited to high-end homes, the classy look and unsurpassed durability of slate roofs makes this a timeless choice. Just make sure you plan ahead, because slate roofs need extra strong framing to hold up their heavy weight.

Wood shingles

Another unusual but stylish choice is wood shingles. This traditional roofing material takes more time and skill to install than other options, and it requires regular maintenance to keep it in good shape.

Still, for woodland cottages or coastal retreats, genuine wood can add rustic character that can't come any other way.

Imitations

Because of the cost and weight of slate and the drawbacks of natural

wood shingles, some companies have begun manufacturing cement-like imitations that last longer and typically cost less.

Local building rules in many areas, especially in the West, have banned wood shingles because of fire danger. Use of "fake" wood shingles is becoming more common as homeowners want the look of a traditional roof while still meeting modern fire safety standards. They're also far more durable than wood.

Imitation slate roofs have also been gaining in popularity because they cost and weigh about a third less than natural slate. From the street, viewers might not be able to tell the difference, but your wallet sure can.

Metal

Metal roofs have been a popular option in rural America for decades.



Metal roofing offers great value because it has a longer lifespan than traditional roofing materials and is easy for professionals to install.

With proper maintenance and optimal conditions, metal roofing will cover a building almost indefinitely. The cost of metal roofing can vary widely, though, depending on what metal it's made from and how it's put together.

Metal roofing comes in a variety of materials, including including steel, aluminum, copper, zinc or an alloy of multiple metals. There are also varying grades and thicknesses.



HOW TO CHOOSE A REAL ESTATE AGENCY



A good real estate agency can make the experience of buying or selling a home one free from the stresses of missing paperwork, complicated closing processes and poor interactions with other buyers and sellers.

Chances are, there are a plethora of agencies available to choose from in almost any city or town in the country. The best offer a staff of professional, reliable and successful agents and Realtors who know the market and are able to best position you for success in buying or selling.

But choose wisely, all are not

equal. Finding the right agency is a balance between experience and chemistry. Naturally, you'll want an agent or broker with the proper credentials and licenses. Experience is valuable, but sometimes agencies with fewer clients can offer you more personalized attention. Trustworthiness is also a major factor.

Ask around and check with your local business bureau for suggestions about good agencies in your area.

Once you have a list of possibilities, do some research. Find out how long the agency has been in

business. Ideally, you want people who know your community.

If the real estate agency is merely someone's 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 can provide a general impression of an agency.

Once you have narrowed your list, contact some businesses and ask questions. Find out about their listings, fees and commissions.

Choose an agency that has con-

nections 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.



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HOW TO CHOOSE A REAL ESTATE AGENCY

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 whether 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 effect 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 neigh-

borhood?

— 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.



HOW TO CHOOSE A SUSHI RESTAURANT



Selecting a great sushi restaurant can make for a fun night out and even a memorable experience. Sushi restaurants come in all styles, from casual bars to formal restaurants, most featuring a chef skilled in creating sushi that look as good as they taste.

For beginners eating sushi might be a little intimidating. Often, newcomers make the mistake of choosing sushi to impress rather than to enjoy the experience. Many are also nervous about how to eat it.

Worry not. There's no wrong way to eat sushi and any quality sushi restaurant will be more than happy to educate you on myriad varieties and sauces, as well as how best to eat it. So don't let food snobbery deter you.

Good sushi is delicious, fresh and can be a remarkably healthy way to indulge in a nice dinner. The best sushi restaurants also take their service and food to an exceptional level.

Here are some things to look for when choosing a sushi restaurant.

Reputation

Like any good service business, the best sushi restaurants develop an outstanding reputation in their community over time.

Online reviews can help you know what to expect, but recommendations from friends, family and co-workers can be even more valuable. The best sushi restaurants will have a long track record of happy customers not just for regular meals, but hosting special occasions, too.

However, don't be afraid to try a new sushi restaurant that hasn't yet had time to build a reputation. Be one of the first to check it out and trust your instincts.

Quality and selection

There is a huge difference between great sushi and mediocre sushi. Although you can't always tell that from the price, you can instantly sense it from the flavor.

Good quality sushi is something you can both taste and see, and it's something easy to differentiate after you've visited a few different sushi restaurants. The best ones use the freshest ingredients — especially their selection of fish — prepared with care and sophistication that is readily apparent.

The selection on the menu can also be a good sign.

A great sushi restaurant will have a wide selection not only of American

favorites like the California roll, but also traditional Japanese choices. They may also have some inventive house specialty rolls that are unique to their establishment, a way of setting themselves apart from competitors by the unique taste and style of their expert sushi chefs.

Atmosphere

While it's not directly related to the food, the atmosphere of a sushi restaurant is an important part of the overall experience. It's something to consider when deciding where to spend your time, and it's also something the very best restaurants pay close attention to when trying to create the best visit for their guests.

While style is a somewhat subjective thing, some aspects of a restaurant's atmosphere are universal. You want to find a place that makes you feel comfortable, relaxed and special at the same time.

The smell is something to notice, too. Just like the seafood department at a good grocery store, the restaurant shouldn't smell "fishy" when you walk in the door. A clean, well-kept location stocked with fresh ingredients will have a pleasing smell from the moment you step inside.

Service

Finally, the service you get from everyone who works at the sushi restaurant should make you feel relaxed and pampered.

From a warm and welcoming greeting at the front door to an attentive server who gets your order right and attends to your needs quickly, the best restaurants hire and train service professionals who get the small details right.

One of those small details is the presentation of your food, something at which the best sushi restaurants excel. It's a part of the experience and the appeal of eating sushi, seeing the colorful and creative ways an expert chef can arrange and garnish your meal.

If you find a sushi restaurant with all those factors — a great reputation, outstanding quality and selection of food, a warm and welcoming atmosphere and over-the-top good service — you're fortunate to enjoy a great sushi experience.



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WHAT TO LOOK FOR WHEN BUYING WINDOWS



No matter what their size or design, windows are a key feature to a room. They add beauty, allow natural light to enter and provide emergency safety exits and the ability to let fresh air into the room.

Windows also affect your energy bills. Manufacturers are constantly developing ways to create more energy-efficient options for windows. Many technologies can help keep your home warmer in the winter and cooler in the summer, reducing your utility bills.

If you're ready to invest in new windows, here are a few factors worth researching before you start installing your openings to the world.

Glazing

The actual glass in a window is called glazing. Many homes and older buildings have a single pane of glass within each frame. It is a traditional style; however, it is not energy-efficient.

Double-glazed windows are the popular 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 the building's temperature.

Sometimes, newer structures have triple-glazed windows. They are

more expensive, but they also provide additional insulation benefits.

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 reveal the level at which a window conducts heat. The lower the U-value, the better.

People who live in wintry climates should choose replacement windows with strong R-value and U-value ratings to conserve energy.

Low-E

Low-emissive, or low-e windows, are the latest innovations in the energy-efficiency mark.

Low-e glass traps heat by placing a thin metallic coating on the appropriate window pane. Indoor radiant heat is reflected back inside, cutting the burden on a building's heating system. If you live in a cold climate, install a low-e window as a complement to low U-value components.

People who live in sunnier, warmer climates can also take advantage of low-e windows. The summer's higher levels of infrared rays are re-

flected back outside, keeping the interior of the house cooler.

UV factors

Blocking UV rays will spare your carpets and furniture from sun damage. That's why a window with high ultra-violet blockage is recommended, especially for people who live in warm climates.

Casement windows

When energy efficiency is a key concern, casement windows are the best choice. This simple high-and-crank design lowers air seepage. When the wind pushes against the glass, the seal becomes tight and reduces leakage.

Casement windows are hinged on the sides. When the windows have top hinges, they are called awning windows. Hoppers are bottom-hinged windows.

Hinged windows must be maintained, as the seal erodes 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, research the building codes in your area. You may need a permit to do a major window-replacement project. If you don't have the required paperwork in order, you might have to pay a fine and remove the work that's already been done and start over.

Knowing basic terminology and concepts before you shop for windows will save you time and money in the long run. It is really less complicated than it looks.



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