

*When faced with questions,  
you need* **answers...**

**How to**

**Guide**

**2019**

**DAILY  DEMOCRAT**  
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# How to —2019— Make Your Home As Unique As You Are

**C**reating a room that inspires you is a very personal endeavor. Whether your taste runs formal, casual, traditional or contemporary — there are a variety of options that offer you limitless possibilities in seating options, fabrics, leathers, occasional, accents, flooring, area rugs, window coverings, and upholstery.

Great interior furnishings or accents can add a measure of elegance and style to your home. They can make your house feel modern, rustic, formal or cozy. There are an almost unlimited number of choices, and they can range from affordable to exorbitant.

Choosing the right accessories and design can make the difference in whether your house feels merely like a space, or like a home of your own. So it's important to select the perfect home décor if your goal is to reflect your personal sense of style within your home.

There are many elements to home décor. Furniture, accessories, wall décor, lighting and even the right scents all can play a role, helping to evoke the perfect sense of home you wish to create.

If you want to rejuvenate your home's look and feel, consider these tips —

## MATCH YOUR PERSONALITY

There's no one else like you. And you can extend your unique personality into your own living space. Your home's décor should be a reflection of who you are, so don't think you have to follow the herd. You're unique, and your home should be, too.

Whether you like excitement and adventure, which translates into bright colors and bold patterns in your home, or you prefer the calm, peaceful feeling of clean lines and muted tones, the right home décor will match your individuality.

## MAKE A STATEMENT

A few high-impact items can go a long way in changing the feel of an interior space. When picking new décor, it's important to find a few bold items that make a statement and set the stage for your room's feel. This can be as simple as throw pillows on the couch or new artwork on the wall, but start by picking a few items that create a visual or stylistic theme for your room. Then look for accessories that fit the theme.

The theme could be as simple as a color palette or something more literal, like a seaside-inspired room decorated like a beachfront getaway. Really, it's up to your imagination.

## MAKE YOU FEEL AT HOME

You spend a lot of time at home, so you want it to be a place that feels like, well, home. Ultimately, the perfect home décor will just make you feel right. When you mix and match the right items and create a space that matches your lifestyle, it's easier to relax and unwind in a room that makes you feel comfortable.

Begin your journey by visiting various showrooms.

You will learn how quality products are constructed

— what options are available and which serve your lifestyle. How to better utilize your space — scale and placement are critical to your design. How to introduce color into your home.

Look for specialists that will guide you into making the best choices to fit your lifestyle and your pocket book. Check to see if personal design services are available.

Design trends can be fun to follow, but a comfy, cozy feeling that's unique to you — well, that's timeless.



# How to —2019— Choose a Real Estate Agent

**W**hen you are buying or selling a home, it is essential to choose the right real estate agent for your needs. The best real estate agents are energetic, positive and proactive.

On the other hand, selecting the wrong agent can cost you lots of time and money.

So how do you find the best agent for your situation? Here are some ideas to keep in mind.

## REAL ESTATE AGENT VS. REALTOR

A real estate agent may or may not be a realtor, but every realtor is required to be a licensed real estate agent.

To become a realtor, a real estate agent has to join the National Association of Realtors (NAR). This allows him or her to attend industry meetings, get NAR newsletters, and access software and educational tools.

Realtors adhere to a strict code of ethics and have solid knowledge of the real estate business. These professionals have been trained well, which means they will provide you with the best service.

## WHERE TO START LOOKING

Recommendations are one of the best ways to find a qualified real estate agent or realtor. 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 NAR directory online. Always work with credible, responsible agents. Otherwise you are wasting your time.

## 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 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 also a lot of good resources on the Internet, such as [www.Realtor.com](http://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 him or her. You may also need their services again someday.





## A rustic dining room featuring a dark wood table and upholstered chairs with dark frames. The room includes a large rug, a wooden sideboard, and a television mounted on a white wall.

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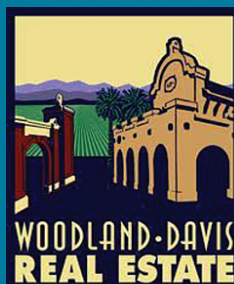
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# How to Choose a Cannabis Product

## —2019—

**C**annabis is a flowering plant that has leaves, flowers, and roots used for medicinal purposes, and seeds used for food and fuel oil. Cannabis can be consumed in several forms: dried flower buds or various types of concentrated, loose, or pressed resin extracted from the flowers or leaves through a variety of methods. Once mature, the entire plant contains and is covered with tiny glands of resinous oil containing cannabinoids and terpenes that provide physical and psychoactive effects.

Cannabis comes in many varieties, roughly divided between Sativas that originated near the equator and Indicas that come from northern latitudes, though modern breeding programs have created a wide range of Hybrids. Each variety has its own cannabinoid and terpene profile and subtly different effects. Whether you use Sativa-dominant, Indica-dominant, or a Hybrid it makes a difference.

**Cannabis Sativa** is used to produce feelings of stimulation, and is often used in daytime. Some of the therapeutic effects of sativa use include —

- Stimulating/energizing
- Increased sense of well-being, focus, creativity
- Reduces depression, elevates mood
- Relieves headaches/migraines/nausea
- Increases appetite

**Cannabis Indica** has a tendency to produce sedated feelings in the body and is preferred for use at night. The therapeutic effects are —

- Provides relaxation/reduces stress
- Relaxes muscles/spasms
- Reduces pain/inflammation/headaches/migraines
- Helps sleep
- Reduces anxiety
- Reduces nausea, stimulates appetite
- Reduces intra-ocular pressure
- Reduces seizure frequency/anti-convulsant

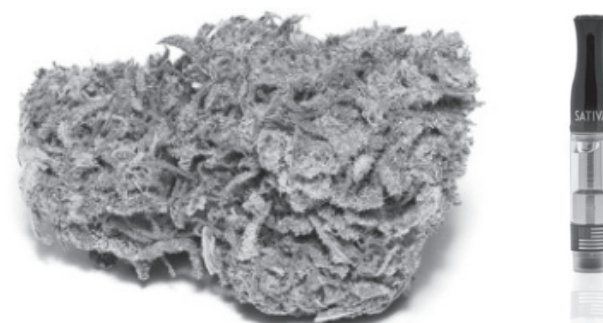
Cannabis use produces different effects with different people and sometimes there are side effects. It is recommended a first-time user of a new product of cannabis consume in small quantities. While considering if one should consume cannabis products, three important questions should be asked beforehand to determine the best product to consume:

- Why consume? What sensation is the individual seeking?
- What product types match with desired outcomes and comfort level of consumption.
- Will the consumption of cannabis products contraindicate or have an adverse effect while used in combination with other medications or life-style choices. (These questions are best answered by your doctor or pharmacist.)

There are a wide range of legal cannabis products to choose from. The most common form is the dried flower or bud from the female plant. There are also extracts or concentrates of the cannabis plant, which are made from cannabinoid-rich glandular trichomes, found in varying amounts on cannabis flowers, leaves, and stalks.

### KIEF

Kief is a powder made from trichomes removed from the leaves and flowers of cannabis plants. Can be compressed to produce



cakes of hashish, or consumed (typically smoked) in powder form in a pipe or with cannabis bud or other herbs.

### HASHISH

Hashish (also known as hash or hashisha) is a collection of compressed or concentrated resin glands (trichomes). Hash contains the same active cannabinoids as the flower and leaves but typically in higher concentrations.

### CANNABIS EDIBLES

Cannabis can be ingested or eaten when added to cake, cookies, dressings, and other foods. It can also be brewed into a tea or other beverage. To be effective, cannabis and its extracts or concentrates must be heated in order to convert the cannabinoid tetrahydrocannabinolic acid into active THC.

### CANNABIS OIL

Cannabis Oil (cannaoil) is cooking oil infused with cannabinoids. Various means to extract include heating the oil and cannabis mixture at low temperature in a frying pan or pot, double boiler, or slow cooker then straining out the plant material. Can be used in any recipe that includes oil and that doesn't go over 280 degrees Fahrenheit (evaporating point). Think cookies, cakes, candies, and other food items.

### CANNABIS BUTTER

Cannabis butter (cannabutter) is butter infused with cannabinoids. Heat raw cannabis with butter to extract cannabinoids into the fat. Various means to extract include heating the butter and cannabis mixture at low temperature in a frying pan or pot, double boiler, or slow cooker then straining out the plant material. It can be used in any recipe that includes oil and that doesn't go over 280 degrees Fahrenheit.

### TINCTURE

Tinctures use ethanol alcohol (e.g. pure grain alcohol, not rubbing alcohol) to extract the cannabinoids. You use droplet

amounts, and it is absorbed through the mucous membranes in the mouth.

### SPRAY

Sublingual sprays are another way of using a tincture. Use ethanol alcohol to extract the cannabinoids. You use a pump to spray cannabis-alcohol solution under your tongue.

### CANNABIS LIQUOR

Liquor may be infused with cannabinoids. Best to cook stems and leaves into brandy or rum. It can also be added to coffee and other beverages.

### CANNABIS TOPICALS (APPLIED TO THE SKIN)

Cannabinoids combined with a penetrating topical cream can enter the skin and body tissues and allow for direct application to affected areas (e.g. allergic skin reactions, post-herpes neuralgia, muscle strain, inflammation, swelling, etc.).

Cannabinoids in cannabis interact with a humanoid's endocannabinoid system. Part of the endocannabinoid system, including CB1 and CB2 receptors, are found all over the body, including the skin.

Both THC and Cannabidiol (CBD) in topical creams have been found to provide pain relief and reduce inflammation, but topical cannabis use does not produce a psychoactive effect, which is different from eating or inhaling the medicine. Both creams and salves are used for a wide variety of conditions, and produce anti-inflammatory and analgesic relief.

Check your local cannabis dispensary to find out more information, and see what products are offered. Dispensary staff there can provide helpful advice and recommendations for appropriate use.





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# How to

## —2019—

# Choose a Florist

**F**lowers speak a universal language. They have tremendous power to communicate emotions and meaning. As gifts, flowers say a lot about the giver, as well as the recipient. As ornaments, they say a lot about an occasion or event.

Flower bouquets make an ideal gift for many varied occasions: a housewarming, wedding, corporate dinner, birthday party, anniversary or holiday. The beauty of a floral arrangement can brighten up any room. It evokes an atmosphere of happiness and celebration.

Selecting the perfect flower arrangement can be the key to creating just the right atmosphere. And a professional florist is your go-to source to help you arrive at the right combination of colors, types of flowers and even scent. Together, they will all work to make your occasion special. When you're in need of a florist, think about these tips.

### RESEARCH THE FLORIST

For an event at a venue, find out from the venue staff what they recommend. They see a lot of celebrations, and are usually quite familiar with the best local florists. But be proactive: popular florists usually stay very busy year-round. It pays to start the process of consulting with your florist as soon as you possibly can.

Talk to family and friends. They often have helpful suggestions. Remember to ask them about their own experiences with

decorating for events and occasions, and find out how much they paid for floral services.

As you identify florists you'd like to consider, give each one a call to see if they're available to do the job for your selected event and date. If they can't meet your schedule, move on to the next option.

You'll also need to know your flower budget. How much you're willing to spend will play a big role in what you decide to buy — including the services of a florist.

Get ideas by looking at floral arrangements in magazines. It's a great help if you can clip your favorite photos from different magazines and compile them in a notebook of ideas for your event. Beside each photo, make a note reminding you what you like about each arrangement.

Equipped with a narrowed-down list of florists who are available, it's now time to visit their shops and interview them.

### INTERVIEW THE FLORIST

Observe the shop when you get there. Are the pathways clear of plants, tools and debris? Is the staff friendly and warm? The answers to these questions will help you understand each shop's level of customer service and care they give to their products.

All plants and flowers should be well-maintained and attractively arranged. Employees should be attentive. The best florists have a wide range of options in their showroom.

During the interview, ask if the florist has previously worked at your venue. Each facility has unique rules about what they will allow in their location. If the florist has worked at the venue, that is a big advantage. They will know and can adhere to the rules.

Inform the florist of your budget and ask for recommendations. The florist should be able to give you numerous suggestions about flower arrangements.

Most florists have a scrapbook of their previous work. Each professional brings a sense of personal style to her arrangements.

Be sure to show the florist your notebook. Discuss the arrangements you prefer. Perhaps the florist could produce similar arrangements.

Once you have chosen your florist, be certain to confirm the type of arrangements you will receive.

You should also know when the arrangements will arrive at the venue and who is responsible for placing the flowers in the appropriate spots. Confirm when payment is expected. Understand the floral contract before signing anything.

### GET IT IN WRITING

When you are pleased with a company's work, you might assist the shop with providing positive references and reviews.

A professional florist will help you go a long way toward establishing the right environment for your event. The vivid colors and pleasant aroma will convey the right feeling for your special day.



# How to

## —2019—

# Choose the Right Dentist

**G**oing to the dentist is something you and your family will be doing for years to come. So it stands to reason that finding the right dentist can save you time and money.

Picking the right dentist — even for the most routine dental needs — is vital for your ongoing health, and for maintaining your appearance. If you're unfortunate enough to encounter a dentist who is reckless or incompetent, it can affect your health, your comfort and your finances.

Poor quality work should never be the reason you have to repeat a dental procedure.

You will want to select a dentist who's able to put you at ease. Find a dentist who makes you feel comfortable. Your dentist should be focused on helping you to improve your dental health in a peaceful and hygienic environment.

Convenience can also play a role. If you are able to visit a dentist near your home or workplace, it can help you show up to your appointments on time. As you look for a dentist, check their regular office hours. Do the hours work for your schedule? How about your family members?

The first thing to do when beginning your search is to consult with family and people in your social network. Friends,

family and colleagues may have good recommendations, and can be a great first resource for information.

It can also be helpful to search the Internet for information about dental offices in your area. Professional dental practices often have their own websites, which offer information about the backgrounds of those who work there. The website may also tell you about how they handle procedures and appointments, as well as specialized services they offer.

Your local newspaper will likely have advertisements from local dentists. Oftentimes you can find specials and discounts. Once you have gathered a list, begin calling each prospective dentist. You can talk to a receptionist or other staff person if the dentist is unavailable.

Check to make sure the dentist earned the necessary degree from a reputable school and is current on all licensing and continuing educational requirements. Ideally, he will be familiar with the latest dental technologies and trends.

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

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

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

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

Some people are afraid of dentists or of pain. If you have any concerns, communicate with the staff and dentist. Many professionals are willing to go above and beyond to help you work through these issues.

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

The best dentists offer friendly, happy dental experiences.

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





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# How to Choose a Family Restaurant

## —2019—

**E**njoying a good meal away from home is a pleasure. It helps us to relax, enjoy the company of family and friends, and lavishes us with a little bit of pampering in a break from our hectic schedules.

Dining out has become a mixture of pastime and necessity for many, with studies revealing that Americans eat about one-fourth of their meals at restaurants.

Eating out can be a good way to get out of the house, remove the chore of preparing and cleaning up after a meal, and be close with our loved ones — all without the work that goes into a home-cooked dinner.

When you decide to choose a family restaurant, consider these tips:

### RATINGS AND REFERRALS

Check online for family restaurants, and see what they are rated at. Also, check with friends and neighbors to find out what their favorite family restaurant is. Is the restaurant known to have high quality and good tasting food, as well as good service?

### PARKING AND ACCESSIBILITY

Is there parking that is well lit and in close proximity to the restaurant? Is the parking lot well maintained?

### APPEARANCE

Does the restaurant appear clean and well maintained? Is it well lit? Are the floors free of food and debris? Does the staff appear neat, friendly and efficient?

### SERVICE

Does a host or server greet guests as soon as they enter? Do the servers know the menu items and specials of the day? Do the servers make guests feel relaxed and comfortable?

### HOURS

What hours is the restaurant open? Some family restaurants offer just breakfast and lunch. Others are open from early morning to late night, and some are open 24 hours.

### MENU

Many restaurants post their menu items online. Are there a variety of menu items available? Are the menu items available at any hour? If one member of your family wants breakfast when the other members want lunch, is that available?

Are the prices reasonable and affordable? Does the restaurant offer a children's menu with special dishes that appeal to children? Do they offer a senior menu with reduced prices and portions? Do they offer weekly or seasonal specials?



### SEATING

Are the tables, chairs and booths conducive to relaxing for a good family meal? For families with small children are there high chairs or booster seats available?

### BUDGET

There are ways to have a great meal while still saving money. The lunch menus at most restaurants are usually cheaper than dinner. Others have great deals in the middle of the afternoon.

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

Eating at a family restaurant doesn't have to be daunting. Just check the reviews first and stay on budget.

# How to Choose an Employment Service

## —2019—

**F**inding a job can be a tough task, especially when you go it alone. Even though the economy has been on an uptick, finding employment remains difficult for many, and it only gets harder if you waste time because you don't know the best places to look.

When you need to know where the jobs are, an employment service is among the best resources at your disposal.

Simply put, the role of an employment service is to connect job seekers with jobs. An employment service exists for one purpose — to you find work.

Employment services work with companies to place people in a variety of positions. Regardless of whether you're looking for a seasonal job or are aiming for a top spot in a corporate office, employment services can help connect you to what's out there and improve your opportunities for landing that first paycheck.

If you're ready to go job hunting, try using an employment service — and use these tips to help you select the right one.

### TYPES

Employment services aren't necessarily one size fits all. There are several kinds, and they operate at different levels and in different specialties, placing prospective job hunters in a number of different fields. Using the right agency for your needs will boost your chances of landing the position that's best suited for your qualifications, skills, and personality.

The most popular type of employment agency is the private placement service. Private employment services introduce job seekers to potential employers that are seeking to hire someone into a specific position. Typically, these kinds of placements can lead to full-time employment.

Temporary employment agencies match qualified job seekers with companies that offer positions for short durations of time. You may be covering for someone on maternity leave, for example. Retailers who need seasonal help often use these agencies.

Most employment agencies are known for specializing in one or two vocations. Make sure that your skills and interests fall within this realm so the service will be useful to you.

### RESEARCH

The ideal employment service is one that will help you assess your strengths and improve on your deficiencies and weaknesses. Employment agencies often test candidates before sending them out on interviews. The results of these tests will inform you about your skill level.

Some agencies will help you create a professional resume. They will critique your personal resume and tell you which format is the best for the market.

In addition, some services will offer classes to improve your interview skills. These classes may be held in person or online.

Choose an employment service that has a high success rate. They should be able to provide references of people and companies they've helped in the past. Agencies should also show you how they are actively searching for jobs that meet your skill set and interests.

### CONTACT

Check the employment service's website to find out more about their process. Sometimes, agencies don't include much information, so feel free to call them. Ask about their application procedure and what services they provide. You should also know who pays when someone is hired. Some services are paid by the future employer. Others are paid by the employee. Understand how the employment service will be paid before you use them.

### INTERVIEW

If the company doesn't offer, ask to make an appointment for an in-person interview. Prepare a list of questions to ask about their services. You may also have an opportunity to sign up for classes and resume services.

### FIND A JOB

The last step is finding a great job. Be prepared when the agency calls you to go to an interview at a company. Finding a legitimate employment service should not be too difficult, provided you follow their advice.

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







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# How to

## —2019—

# Transform Your Landscaping and Increase Your Home's Value

**T**hese days, everyone is interested in seeing the value of their home increase. One of the easiest ways to do this is by using landscaping to add visual appeal making your home look neat, clean and updated. Here are three tips to help you landscape and increase your property's value.

### HARDSCAPING

Hardscaping elements, such as walkways, stone walls, arbors and fencing are important for any landscape. Make sure your walkways are clean and well maintained. If you are designing new walkways, consider making them curve to increase the interest in your yard. For the main routes to the house, use stone or brick materials. For other areas of the yard use materials, such as bark or wood chips. Stone walls and decorative fencing can enclose areas or your yard and create garden rooms. Each garden room can have a different function, from places to gather to specialty gardens. Use walls and fencing to define the borders of the rooms. In addition, these elements can serve as a form of security for your home.

### CHOOSE PLANTS WISELY

A wide variety of trees, shrubs and flowers should be planted to add interest to your yard. Choose colors that create

a theme that you can use throughout your landscape. Repeat plants throughout your yard to keep continuity. Also, be sure to vary the heights of the plants to provide interest at all eye levels. When choosing plants, it is best to use local species. Local plants will be hardy in your climate and will require less maintenance to keep them looking nice. Finally, the plants you choose can provide beauty, privacy and security as well.

### USE ACCENTS

Using accents such as ponds, garden art and outdoor lighting can also increase the value of your home. Water features such as ponds and fountains can be placed in garden rooms, or near windows to provide soothing sounds. Garden art can be placed strategically to draw the eye into your yard or to draw someone into a garden room.



Using outdoor lighting will make your landscaping investment viewable at night. It can set the mood of your yard and can be another security element for your home. Lastly, if you combine all these steps you'll quickly be able to increase the value of your home and make it look more inviting at the same time.

There is also the value of a swimming pool in your yard. In the California central valley, is there anything better than a dip in the pool on one of our many 90+ degree days? Enjoying a pool with your family and friends will bring years of pleasure, assist you in staying fit and provide great landscaping opportunities as well.

# How to

## —2019—

# Choose an Orthodontist

**F**ew people are born with a perfect set of teeth. For many, that's embarrassing. But it doesn't have to be. With a little help, you can feel confident and happy with your smile.

An orthodontist can help you make adjustments that will help correct problems and eliminate flaws in your teeth. Using today's technology, there's very little a skilled orthodontist can't fix. An orthodontist can offer customized treatment delivered with compassion and care.

But remember — not all of these professionals are gifted practitioners. It pays to do your homework. Talk to people you know and trust. Recommendations from people in your social network are a great way to start your search.

### SERVICE

Your relationship with the orthodontist you choose will be important. Because corrective oral treatment takes time, you'll want to develop a good rapport with your orthodontist.

It's expected that you'll experience some inevitable physical discomfort while receiving treatment. But it's how this professional treats you, and the environment around you, that will make the difference.

The waiting area should be comforting and soothing. Focus on how the staff treats you and others. Children are the most common type of patients for orthodontists. Watch their reactions closely. If they seem relaxed and comfortable, then you might be in the right place.

Look for an orthodontist who knows the value of time. You should not have to wait a long time in the waiting room. Quality orthodontists perform most of the work on your braces themselves. They don't offload it on staff members.

You also need someone who can communicate clearly. Listening to questions and answering them clearly is part of their job. You are not just any patient. High quality orthodontists see you as a valued client and treat you as such.

Dental assistants are part of the treatment team, so it is wise to form good relationships with them. They will contribute during the phases of treatment and have undergone rigorous training. These professionals will help you during the process.

### TECHNOLOGY

Ask each prospective orthodontist about the technologies he uses. There are several systems, each quite different from the other. Some methods require more adjustments, and some take longer to do the job.

Each professional should explain the trade-offs between one system and another. Each has advantages and disadvantages. Have him explain why he prefers one over the other.

Innovations are always happening in the field of orthodontics. One popular option for braces is the Damon system. It doesn't use elastic or metal ties. It is a safe, comfortable and discreet choice that is also healthy. It doesn't attract plaque like older-style braces.

### CLEAR BRACES

Clear braces are a very common choice for people who care about their appearance. Adults, professionals and others can receive treatment without having it hinder their appearance. Invisible braces aren't right for everybody. Clear braces are the next best thing.

They work better for people than do clear aligners, a slower straightening technique.

If you are interested in clear braces, ask your orthodontist why he or she uses a particular type. It will guide your choice in which system you choose.

Orthodontists will also have suggestions on which braces will work best for your situation.

This treatment is a significant investment, but you don't have to feel miserable while receiving it. The right mix of education, certification, experience and personality should make all the work worthwhile in the end.







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# How to Choose a Shoe Store

## —2019—

These days, there are more places than ever to look for a quality new pair of shoes to fit your lifestyle.

But with more options, choosing between online retailers, traditional department stores or local shops can be an overwhelming challenge.

Shoes say a lot about you — in fact, some people look at a person's shoes before anything else when making introductions. So give your choice of shoes the right attention.

You can narrow down your selection with these tips for picking a great shoe store:

### KNOW YOUR SHOE SIZE

It may seem obvious, but it can be easy to dismiss: your shoe size will determine whether what's available in a store is worth your time.

Believe it or not, there are some people who don't know their shoe size. Discovering the proper size should be your first step.

But once you know that number, you must also figure out the fit. Some people have very wide feet that will be uncomfortable in certain styles. Other people have swollen feet. Others may have a high instep or flat feet. It is necessary to know the proper size and fit so you can locate a retailer that has the type of shoes you need.

You can measure your feet at home with a ruler or foot measuring tools. Also, you can go to a local shoe store to get them professionally measured.

### CHOOSE YOUR STYLE

Find a retailer that offers the type of shoes you are looking for, and that matches your personal style.

If you are athletic and casual, you will want a store that sells sneakers, athletic and running shoes.

For those looking for work boots, western boots, riding boots, or footwear of that nature, a specialty retailer may be the best.

Some women prefer high heels while others feel more comfortable in conservative flats, or sandals.

Some stores also offer orthopedic shoes, and can do special orders for you.

Once you determine your style, the rest will be easier.

### CALCULATE YOUR BUDGET

Figuring out your budget is essential. Money will play a huge part in your decision-making process. Shoes stores vary from high-end to budget and everything in between. Some stores offer top quality, designer shoes. Others have inexpensive replicas.



Remember that you don't always have to pay an enormous amount of money to find quality shoes.

### REPAIRS

There are still some shoe stores that offer shoe and boot repair, which offers you an alternative to expensive replacement.

### STOP BY LOCAL STORES

Visiting your local shoe stores will help you determine if they are worthy of your business. Don't purchase something the first time you stop in. Look around the store to see if they are fully stocked, clean, and presentable to the public.

Does the store have your style? Review the prices to see if they are in your range. Most importantly, talk to the staff.

Customer service is the most important factor with any business. All staff members must be prompt, friendly and helpful.

# How to Choose a Golf Course

## —2019—

Is it any wonder golf is one of America's most popular pastimes? Golfing offers a rich experience for your senses and your state of mind: serene and beautiful surroundings, a pleasant demand on your body to be active, and - depending on your preference — a choice between socializing and solitude.

Golf is a great way to relax, or to pass a leisurely day on the weekend. Men, women and even children gain enjoyment from spending some time out at the links.

Needless to say, golf is a game whose richness and reward increases when it's played on the best of courses. Great golf courses elevate the beauty and pleasant challenge that golfers constantly seek in lesser venues.

Are you on the hunt for a great golf course? If so, you have lots of options.

Do your homework, and you should be able to discover a location that can both test your skills and relax you fully — all without straining your pocketbook.

### THE COURSE

To any serious golfer, the course itself is the star of the show, and will be the chief factor in deciding on whether a location feels right.

The ideal course is one that's tough enough to challenge you and keep you coming back to perfect your skills. Going back time and again to the same handful of conveniently-located courses

in your area may be a good way to learn the basics. But a more challenging course will help you grow your skill set.

The Internet is a great research tool. Most courses offer illustrations, photos or schematic views of their course layouts online. They also share their difficulty rating, so you're informed about what to expect before you go. Look for a layout and difficulty rating that varies significantly from what you're accustomed to.

In some cases, professional and well-known golfers officially endorse a golf course. They might even offer a prepared statement in the course's marketing literature to give prospective visitors insight into the arrangement. Some golf course designers have stellar reputations. Find out if there are any well-known names involved with your prospective golf course.

The best courses match the natural surroundings. They will provide a beautiful backdrop to put you in the right frame of mind. Sometimes, the most memorable experience comes from playing in extraordinary settings.

### AMENITIES

While the course is the most important factor for a true golfer, the extras also can mean a lot. Amenities can bring an added measure of relaxation and enjoyment to your game, especially if you are traveling with family or friends.

Family-oriented amenities include pools, water slides and kiddie play areas. Others are better for couples, such as a romantic restaurant, hot tub and scenic guest areas.



Anyone who owns or manages a business knows that golf courses are excellent places to hold meetings or executive retreats. Some of the best courses provide meeting rooms and guest services that rival five-star hotels.

The bottom line is that the amenities should match the purpose of your visit. Each location is different, catering to a unique clientele and price points. Shop around for a good match.

### SERVICES

Every course offers a list of services that will make your visit more enjoyable.

Ask about club and equipment rental. The smartest golfers prefer to try different brands of equipment before buying it. It is often the way they find the best clubs.

Take advantage of other services that might be offered. Most facilities know that a golf course is an excellent escape from daily life. They want you to feel pampered and special.

Why not improve on your swing a little while you're there? Many golf courses offer specials on lessons you can take advantage of.

And don't forget about the tournaments. While you're researching courses, look for special tournaments you can get into to test out the course, possibly at a cheaper price.

The best golf courses have gorgeous settings, excellent amenities and exceptional service, as well as the challenging course.



## Choose a Holistic Veterinarian

**A**lmost everyone has fond memories of a beloved animal, or you may now have an animal that is a pet, a companion, a best friend, or a family member. The unconditional love of an animal can bring comfort, joy and in many cases, aid in healing. The gifts that these animals bring to our lives are priceless and all they expect in return is to be loved and cared for. When our animals are ill, we seek the services of a veterinarian to make them well again.

Holistic veterinarians are different from conventional veterinarians. Holistic veterinarians are trained in traditional Western veterinary medicine but their experience has frequently exposed them to patient health problems which traditional medicine and surgery were not always able to resolve satisfactorily.

For that reason, holistic veterinarians have sought answers in widely varying areas of non-traditional or integrative health care, especially when patients suffer from chronic or unresolved health problems. Often it is the combination of Western and holistic veterinary medicine is the most successful in treating patients — a true holistic approach.

Some holistic veterinarians consider each patient and his or her case to be unique. While two different animal patients may present with similar symptoms, their respective treatments may be quite dissimilar.

Diseases are sometimes seen as a natural course of life and not necessarily something to 'solve.' While diseases may be real, they do not have to be a natural part of life.

Holistic veterinary practice is centered on keeping the pet healthy overall to prevent issues from starting, as well as treating diseases. When a chronic issue surfaces, holistic veterinarians are likely to look for herbal supplements, whole food diets, complementary and alternative therapies to treat the pet.

Holistic medicine is about finding the root cause of a problem and treating from there, not simply treating the symptoms. Often the underlying causes of disease can be allergies, inflammation, infections, metabolic imbalance, or nutritional deficiencies. If those are not addressed, the problems will return again, even though the symptoms have been treated.

For example, an animal that has developed symptoms of chronic would not necessarily be given antibiotics and steroids to mask the symptom of bloody diarrhea, unless it would truly help the patient.

Instead, treatment might be to use other modalities such as homeopathy, herbal remedies, vitamin/mineral supplementation and other non-toxic, alternative options to restore metabolic balance and true health.



Choosing a holistic veterinarian is much like choosing a traditional veterinarian. You can ask for referrals from friends and family, or check online.

The American Holistic Veterinary Medical Association is a great resource. You can check their website — [www.ahvma.org/find-a-holistic-veterinarian/](http://www.ahvma.org/find-a-holistic-veterinarian/) to find a holistic veterinarian near you.

Different holistic veterinarians offer different modalities and techniques. It is important to find one that both you and your animal are comfortable with. Don't be afraid to ask questions. For many of us, our animals are members of our family, and their health and well-being is of utmost importance.

## Choose a Home Repair Professional

**H**ome repairs are necessary, but no one looks forward to them. They cost money, they're often unforeseen, and they require that you place your trust in others. Do your homework, and look for the right repair contractor to get the job done. Consider these steps to help you find a high-quality home professional.

### ASK THE RIGHT QUESTIONS

Ask questions before agreeing to use the services of a contractor. You're embarking on a business transaction. You are interviewing this professional to perform a service for you, so regard it as a job interview.

You should know the contractor's experience, background and expertise. Sometimes contractors will hire others to perform jobs for them. You have a right to know who is in your home and on your property at all times. Ask who will be performing the actual work.

The contractor should have proper licensing. Most states require all general and specialty contractors be licensed and registered in the state where they perform work.

Verify the contractor has insurance. Ask to see the certificates. Also, the contractor should show you the proper permits before work begins.

### GET EVERYTHING IN WRITING

It's important to start a paper trail early in the process. Avoid unexpected expenses by requesting a written estimate before work begins. This detailed estimate should describe all fees, expenses, and costs. It will avoid confusion or disagreement later.

Your written estimate will also tell you if there is cleanup or repainting included in the project? Inquire about any additional finishing touches, such as wood trim or drywall restoration.

When a bid sounds too good to be true, investigate. When professionals are interested in getting the job, they may provide you with unrealistic estimates. After work is completed, homeowners may find the contractor used second-rate materials or skimped on labor. It is vital that only quality materials are used during your project.

A low bid may also indicate that the contractor is unqualified or not licensed for the job. A written estimate will give you valuable legal evidence should a dispute arise. Save all estimates and receipts related to the project.

### BACKGROUND CHECK

Perform a thorough background check on the contractor. Make sure they have all the certifications and business licenses

required. Ask for a list of previous clients, and contact the clients to ask about their experiences.

The Better Business Bureau (BBB) will also inform you about the contractor's work history, and also tell you if there is a record of formal complaints filed against the contractor and whether the complaints were resolved.

Finally, all professional contractors are bonded. They carry insurance against accidental property damage as well as personal liability coverage.

### WARNING SIGNS

There are specific warning signs you should know before hiring a contractor to perform home maintenance or repairs.

The most important sign is when a contractor uses pressure tactics to secure a contract. Contractors might intimidate the homeowner into making an immediate hiring decision. Wait until you feel comfortable.

Another red flag would be the contractor insisting you pay a large portion of the bill in advance. Pay the bill in portions as work is completed. Only pay the last portion when you are completely satisfied with the finished work.

Anyone who only accepts cash as a form of payment should be considered extremely suspicious. Always pay by check or credit card and get a detailed receipt.

By taking time and following these guidelines, you can be confident that the repair job will be completed to your satisfaction.





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# How to —2019— Choose a Real Estate Agency

If you're putting your house up for sale, you need a reputable realtor. It's that simple.

Selling a home can be a really stressful experience. Of course you want your property sold as quickly as possible, and at the best price possible. But many buyers settle, taking lowball offers just to get the sale over with.

A good real estate service, though, can make a world of difference.

When putting your home on the market, you need a real estate agency that will act in your best interests. So it's critical that you work with a high-quality agency. Seek recommendations from your family, friends and neighbors. They may have been through the process already, and can offer helpful advice on finding a reputable realtor.

Be sure to get all the information you can on how other people feel about their own experiences.

When you have written down a list of possibilities, it's time to do some research. Learn how long the agency you're considering has been in business. Working with people who know your community is the ideal option.

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

Go online, reading Internet websites that feature customer service reviews. These reviews should also help shape your overall impression of an agency.

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

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

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

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

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

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

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

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

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

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



# How to —2019— Choose an Appliance Store

Finding the right appliance at the right price doesn't have to be a big chore.

In fact, shopping for appliances can be fun. These days, appliance manufacturers produce items that have every conceivable feature to make your life easier. Exploring these innovations in home appliance technology can be an enjoyable and eye opening experience.

Before you start exploring, determine your budget and needs, know exactly what you need, what you would like to have, and what you can realistically afford. Then go shopping.

## LOOK ONLINE

Before you step outside of the house, do an Internet search for appliance stores in your area. Local stores will be easier to work with and you will likely be able to get your appliance much quicker than if you had to go out of the area, or order it. This is especially important if your refrigerator has stopped working. Many appliance stores offer free delivery.

Business review sites will give you a good idea of the service offered by various companies. Do not dismiss the negative reviews but keep in mind that customers who have good experiences are less likely to crow on the Internet.

Consumer Reports ([www.consumerreports.org](http://www.consumerreports.org)) and the Better Business Bureau ([www.BBB.org](http://www.BBB.org)) are also great resources for finding reputable businesses. To qualify for listing on the Better Business Bureau site, the business must be reliable and honest.

Many stores also have message boards for customers to leave comments and reviews for the services and the products they sell, which can give you some insight into the business and their products.

## LOOK FOR ADS

Who wants a deal? Well, most of us probably do and one of the best ways to find those awesome deals is to check for advertisements. Deals can be found in your mail, local newspaper or online. Some appliance stores offer specials on certain products.

Other stores will use price-matching to stay competitive. Not all stores have policies on price-matching, so be sure to ask first. If you can find a lower advertised price on the exact same product and model elsewhere, many stores will sell you the product for that price. This is called price matching.

As always, conduct research on the appliance you need to make sure you are spending money wisely. Not all appliances are

the same; just because one manufacturer was excellent two decades ago doesn't mean the quality will be the same now.

## STORE POLICIES

Review the store's policies about warranties and repairs. If the appliance comes with a one-year manufacturer's warranty, you might not need an additional warranty from the store.

Appliances have a yearly sale price cycle. Washers and dryers usually go on sale during the winter. Refrigerators are often discounted in the spring, and stoves and ovens in the fall. If you don't need it right away, consider shopping seasonally for the best deal.

You could also haggle for a price, especially at a local appliance store. Salespeople are typically prepared for this process. If you are too shy or afraid of haggling, ask the store for an extended warranty or free delivery and set-up. It never hurts to ask. They just might give it to you.

Consider these questions when you're looking for an appliance store: do they have a delivery window, warranty options, repair services and range of products?

When you have these questions answered, then you can purchase your appliances with confidence.







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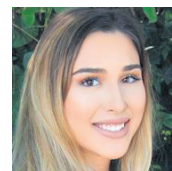
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# How to

## —2019—

# Choose an Auto Repair Shop

Car repairs are among the most disruptive intrusions into a busy person's schedule. That's why it's important to catch small problems early, before they balloon into bigger, more expensive ones.

If you're looking to keep your car running great and avoid large repair bills, the solution is simple: regular maintenance for your vehicle.

As an automobile owner, you should consider building a good relationship with a local, high-quality auto repair shop. That relationship can make a huge difference when you find yourself facing unexpected repairs.

No matter your car's age, maintaining a relationship with a repair shop is crucial. Cars always need tires, oil changes or even major maintenance, like an engine or transmission replacement. A standing relationship with a reputable auto repair shop makes it much easier to address repairs and other maintenance issues.

What if you don't have a relationship with a good mechanic? Locate a shop and take your car in for its scheduled tune-up and maintenance work. Regard this as an audition for the shop you've chosen: your car needs the preventive maintenance work anyway, and taking it in for an oil change or air conditioning service is a great way to try out a mechanic and find out whether they're equipped to meet your needs.

Consider these additional things to bear in mind when you're looking for an auto repair shop:

- Most people choose an auto repair shop based on a referral from friends, family or coworkers. Fewer than 40 percent of new customers are walk-ins.
- The Better Business Bureau can inform you about the repair shop's performance and reliability.
- People who travel often usually work with shops that offer a national warranty. For instance, a warranty of 12,000 miles or 12 months is handy for issues that keep cropping up, particularly in older cars.
- Ask about the shop's range of services. They will need the latest technology to diagnose problems with newer cars. For example, can your prospective shop handle brake systems, electrical components and warranty repairs? Does the shop provide a loaner, rental car, or shuttle service while your car is being repaired?
- Inquire about their customer satisfaction policy. Look around the shop. Is the equipment in good condition? Is it clean, well-lit and organized? These factors all contribute to a level of professionalism.
- Look for brand names and proper certification. Does the auto repair shop use brand-name parts? These parts are

engineered to meet the manufacturer's specifications and will likely come with a warranty. Shops may use remade or generic brands which your insurance policy may not cover, so be sure to check.

- Are the auto technicians certified by a specific car manufacturer, the National Institute for Automotive Services or Automotive Science Excellence? Is the shop approved by the American Automobile Association? If so, this indicates a customer approval rating of 90 percent or higher and the ability to adequately perform the services advertised.

- Compare the services and fees of each shop in the area to find out the average price ranges.

Don't pick a shop based on cost; poor repair work will mean higher costs in the long run.

Once you have found a shop you trust, establish a good working relationship with your mechanic. When you have great communication, getting repair work completed will be less painful.



# How to

## —2019—

# Choose a Property Management Company

Investing in real estate can be an exciting business opportunity, but it isn't as simple as purchasing property and watching the funds roll in. Property must be maintained — and the workload of taking care of multiple properties can add up fast.

That's where the services of a property management firm come in.

Property managers can help owners make sure that their investments are always in the right condition to make money.

Here are some tips to help you find the best property manager.

### SERVICES

Owning property comes with a lot of challenges.

There are a lot of common and repetitive tasks, such as documenting the condition of your properties, coordinating lease agreements, managing clean-up and preparation for renters, creating financial reports, completing inspections and dealing with repairs and maintenance. The list goes on and on.

A property management company can handle all of these chores for you, allowing you to focus your attention elsewhere. The best property management companies will help you find and retain good tenants. Depending on your contract, the manager

can advertise, process applications and select tenants based on their qualification criteria.

One big advantage of working with a property management firm is that they usually engage with high quality contractors who can do repairs at attractive rates. Home repair professionals might work for discounted rates if they know they will be getting steady work from a company that manages multiple properties.

A good firm also will tailor its services to fit your needs as a landlord. You can negotiate with the property management company for specific services, depending on how hands-on you want to be with your investment.

### PRICES

Property management companies usually take their fee by charging a percentage of the monthly rent. This percentage can vary dramatically from location to location, and even between different companies in the same city. These differences come from market conditions, state laws, or the level of services performed.

As you research management companies, be certain you know their background. You must also understand what work they will or won't do for the monthly fee. Inquire about additional charges

that may not be covered in their monthly rent percentage.

Get a copy of their contract and understand all the details. Consult an attorney if necessary.

### EXPERIENCE

With state laws and local regulations varying dramatically across the nation, you'll need to find a property manager with plenty of experience in your local market.

Eviction laws are just one example of where experience and knowledge matter most. The rules and procedures for eviction must be followed precisely. Hire a company that knows exactly what to do to evict a tenant in your locale, and you should also ask what fees will be involved if you have to go through that legal process as a landlord.

Evictions aren't common, but it pays to have a property management company that has experience to handle any issue — no matter how complex or unpleasant — that might arise from leasing your property.

A skilled property management company will give you the best benefit of all: the ability to sleep peacefully every night.





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# How to

## —2019—

# Choose a Tax Professional

**T**ax time is stressful for millions of Americans. But before you drag out the calculator and attempt to understand a whole bunch of tax code confusion, consider enlisting the help of a tax expert.

A professional tax preparation service can help you file your quarterly or annual tax returns while also navigating increasingly complicated tax codes.

Reliable tax preparer can also save you time and money while helping you avoid errors that get you in trouble with the IRS.

But finding experienced and responsible tax professionals requires research. The IRS urges caution in picking a tax preparation service because the use of the service does not absolve you of problems stemming from an incorrect tax return.

There are many tax preparers who are honest. They provide excellent service to their clients. Others, unfortunately, are less than scrupulous. They cause their clients legal and financial nightmares.

As of 2011, the IRS requires professional tax preparers to register, pass a competency test and meet continuing education requirements.

This government agency also licenses its own Enrolled Agents who must meet the same standards. The Treasury Department authorizes these Enrolled Agents to aid taxpayers at all levels of an audit.

Before hiring a tax preparer, verify that they will represent you if you are audited by the IRS. Ask about the preparer's audit rate.

The person you are hiring must specialize in tax preparation. A certified public accountant might not be a tax specialist, and is no guarantee you will not be audited.

The federal tax code changes every year. It is a challenge for tax professionals to stay current with the changes. A CPA specializing in taxation should have documentations of any continuing education classes completed in the past year.

It is important to check on your preparer's as well as the firm's credentials. The Better Business Bureau will inform you if they have dubious reputations. For more verification, contact your state's board of accountancy or your state bar association's tax lawyers to research a preparer's professional record.

A legitimate and reputable professional tax preparer should have:

- A relationship with an organization requiring continuing education

- A fee schedule based on the complexity of your return
- The willingness and ability to answer all of your questions
- Availability extending beyond the preparation and filing of your tax return
- Knowledge of your state's tax laws
- Familiarity with any special circumstances that may apply to you



- A willingness to include an itemized list of any judgment calls it has made and attach it to your copy of the return
- A willingness to provide an in-person review of any expected refunds with the preparer.

Warning signs of a disreputable tax preparer may include:

- Claims that they can obtain larger refunds than their competitors
- Guarantees of a refund up front
- A request for your signature on a blank tax form
- An unwillingness to sign a return, known as "ghost" preparation.

The best tax professional has a proven track record of competence, a stellar reputation and an attitude of respect for his clients. It is your financial and legal status at stake. The preparer should be ready and able to stand behind his work and beside you if you ever need to appear for an audit.

# How to

## —2019—

# Choose a Commercial Real Estate Agency

**I**f you're planning on expanding or selling your business, want to relocate your business, want to buy property for your business, if you are a property owner looking for the perfect business to lease to, or simply want to invest in commercial real estate, you need to find a Commercial Real Estate agency.

Dealing with business property can be a really stressful experience. And you don't want to settle for just anything. Choosing a good real estate service, though, can make a world of difference.

You need a real estate agency that will act in your best interests. So it's critical that you work with a high-quality agency.

Seek recommendations from the local Chamber of Commerce, and other business owners or investors. They may have been through the process already, and can offer helpful advice on finding a reputable agency. Be sure to get all the information you can on how other people feel about their own experiences.

When you have written down a list of possibilities, it's time to do some research. Learn how long the agency you're considering has been in business. Working with people who know your community is the ideal option.

Dealing with commercial real estate is a full time job, so look for dedicated realtors. If the real estate agency is merely a side business, it might not give you the best results.

Go online, reading Internet websites that feature customer service reviews. These reviews should also help shape your overall impression of an agency.

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

Choose an agency that has connections with the community, a sharp understanding of the areas that interest you, and has solid contacts with other commercial real estate companies.

The marketing strategy and advertising is what makes each agency unique. It will greatly influence the desired outcome.

Although most companies might look the same, real estate agencies have a preference for the kind of properties they show, sell, or lease.

Look at an agency's listings to see if what you are planning would fit in nicely with their existing clients. Do you find their listings easy to read and informative?

The size of the agency will have an impact on your experience. Small agencies can provide more personalized service, but they may not have the networking advantages



of a large company. Big agencies have more opportunities to network and help you, but they may have to divide their time among many clients.

Be prepared to ask an agency the following questions:

- How long has the agency been selling or leasing commercial property?
  - What makes your agency unique?
- And if you are trying to sell or lease your property:
- How will you advertise my property? Will you use the Internet and newspapers?
  - On which sites will my property be featured? How many pictures of my property will appear online?

Protect your investment and peace of mind by choosing the best and most trustworthy commercial real estate agency you can find.





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# How to —2019—

## Choose a New Car Dealer

**B**uying a new car can be exciting, but with that excitement can come significant stress. You can ease the stress that comes with making such a big decision by choosing a trustworthy and reputable local car dealer with a long-term reputation of customer satisfaction. Finding a local dealer you can trust is a great way to keep your anxiety to a minimum when it's time to buy a new care.

With the right dealership, the whole experience can become a simple, low-pressure pleasant transaction. And when you're done, you'll feel a lot better as you drive off the lot. Professional and customer-focused car dealers make the entire process of buying a car straightforward and simple.

Keep these thoughts in mind as you look for a local automobile dealer.

### CHOOSE THE RIGHT CAR

Selecting a great car dealer is vital, but before you can do that, you have to select the vehicle that's best for you — one that fits your personal style and all of your needs. Selecting the right automobile for your needs and lifestyle is essential.

Large families may need an SUV or van to fit everyone into the vehicle. College students buying their first car would probably be happy with a compact car such as a coupe where the savings on gas will help ease your finances while you are in school.

Along with the car model, there are numerous options to consider. You might get a car with a navigation system, moon roof, GPS and satellite radio, just to name a few. If you have to commute long distances, think about purchasing a smaller car with a good MPG (miles per gallon) rating. Hybrid cars can help you save money on gas. Anyone in a cold climate might look at various vehicles with either all-wheel or front-wheel drive.

### CHOOSE THE DEALER

Once you have settled on a car model, check into area car dealers — finding the right local dealership that offers the brand of car you want is best. The competition for your business will help you negotiate the best deal of your car but make sure you consider buying close to home so you can get the service your vehicle needs.

Make sure to research current discounts on the car you want then talk to your local dealer to get the same offers. During specific times of the year, you might be able to get a great deal on a new car. It is particularly true during New Year sales events that are going on now. Of course, you should always test-drive a car before purchasing it.

When you begin your negotiations, remember that price isn't everything — service should play a big role in your decision as well. You are building a long-term relationship with your local



dealer and manufacturer. It is not worth getting a less-than-satisfactory experience just to save a few dollars and buy out-of-town or in another county.

### THINK LOCAL

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

# How to —2019—

## Join Ducks Unlimited — Conserving Wetlands & Waterfowl

**Science, research and a strong biological foundation** — Ducks Unlimited's (DU) conservation programs have always had a strong biological foundation. That science and research tradition continues today with hundreds of studies to address the habitat needs of waterfowl — there's still much to learn about how the birds respond to landscape, habitat and environmental changes.

DU has embraced an approach of constant monitoring and evaluation which allows for continual refinement of its habitat programs ensuring that every dollar invested in conservation programs is used effectively and efficiently. The following are methods DU uses to conserve wetlands and valuable habitat for North American waterfowl.

**Restoring Grasslands** — Ducks such as mallards, pintails and teal build nests in dense, grassy areas near wetlands. Grassland cover helps hens conceal their nests and increases their chances of successfully hatching a clutch. Once hatched, the hen leads the ducklings over land to a nearby wetland, where they grow into adults. DU help to secure and restore these grasslands to reduce predation rates and improve nest success.

**Replanting Forests** — Forests that flood regularly due to overflowing riverbanks, make for ideal wintering habitat for ducks, and provide essential breeding and foraging habitat for other wildlife species. 80% of forests have been cleared for agriculture and other

purposes, and rivers have been tamed with dams and levees. DU has reforested more acres in the country than any other organization and worked to restore backwater to these forests to mimic historical flooding.

**Restoring Watersheds** — A watershed is the area surrounding a wetland, and therefore has a great effect on the water quality and general health of a wetland. When watersheds are disturbed, silt, nutrients and contaminants can be washed into downstream wetlands, impacting the flora and fauna that inhabit these systems. DU restores drained wetlands, protects stream corridors and establishes buffer strips that filter nutrients and silt.

**Working with Landowners** — Nearly three-fourths of America's remaining wetlands are on private lands so DU works with farmers, ranchers and other landowners to improve the agricultural and recreational value of their land, making it more wildlife-friendly. A new market is developing where landowners can become suppliers of environmental credits that can be sold in a voluntary trading market by adopting certain types of conservation practices on their land.

**Working with Partners** — No single group could perform the work necessary to meet the goals of the North American Waterfowl Management Plan and DU's International Conservation Plan. DU's projects are done in cooperation with partners including state and federal agencies, private corporations, foundations, and individuals.



**Acquiring Land** — In special cases, DU will purchase property then restore its value to wildlife. Once the habitat work is complete, DU will then sell or donate the property to a government agency that will manage it for wildlife.

**Conservation Easements** — Some of the most valuable wildlife habitat is threatened by development. DU's Conservation Easement Program is designed to protect habitats forever through agreements with landowners.

**Management Agreements** — DU offers financial incentives to landowners that manage their land for waterfowl and other wetland wildlife. The landowner receives a number of benefits under this type of agreement, and hundreds of wildlife species are insured quality habitat.

**Geographic Information Systems** — Geographic Information Systems (GIS) technology enables DU to determine where our habitat work will be most effective as well as monitor the results of our work. Combining satellite images with wetland inventories, land-use practices, soil type, wildlife use and more; DU's GIS specialists help identify the best places to restore or protect habitat on the landscape.

**How to Join** — For more detailed information about waterfowl habitat conservation in an area near you, please email [yolocountydu@gmail.com](mailto:yolocountydu@gmail.com) or go to [facebook.com/yolocountydu](https://facebook.com/yolocountydu).



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# How to —2019—

## Grow an Organic Vegetable Garden

**I**t's official, organic food gardening is the hottest trend in home gardening right now! Not only can this help reduce our grocery bills, now growing your own food means eating better. We all want to know that the food we're putting in our bodies is as healthy as possible — and homegrown food simply tastes better.

If you're like the other 21 million people in North America who will be starting a vegetable garden this year for the first time, chances are a few time-tested tips will come in handy. A home vegetable garden is easy to start and doesn't require as much effort as one might think to keep it growing strong. Following a few simple steps will ensure you're enjoying the fruits of your labor in no time.

**Location is Key** — Most vegetable plants do best in full sun. Find a location that gets at least six hours of it each day if possible. In order to provide the most sun exposure to all your plants, place the tallest ones, such as corn, indeterminate tomatoes or pole beans on the north or west side so they do not shade the smaller plants.

**Garden Boxes** — If you don't have the luxury of growing a garden on open land, look into building some simple garden boxes complete with access to water and drainage. Always be sure to plan out where to place your plants so that the support each other through natural pest control and shared rooting space. Give consideration to using some type of small fencing around your garden box to keep pests and pets out.

**It's All About the Soil** — The best soil suitable for vegetables includes lots of compost and organic matter such as composted leaves and ground or shredded, aged bark. Whatever you're starting with, incorporate enough organic material so that the amended soil is neither sandy nor compacted. When the mix is right, it will bind together when you squeeze it but breaks apart easily when disturbed helping with water retention and healthy living microorganisms that help feed your plants.

**Seeds — the Source** — There are numerous sources for organic seeds available at your local farmers market, garden center or online as well as from local farm stands. Avoid seeds that have been genetically enhanced and opt for natural. Seeds garnered from local or regional farmers or farmers markets are best suited for your local growing conditions.

**Water Wisely** — For most vegetable plants, one inch of water per week, including natural rainfall, is adequate. Irrigate using soaker hoses and drip lines that deliver water slowly, on target allowing roots time to absorb the moisture and soil. Wet foliage for extended periods can promote diseases. Automatic timers are a great way to take the effort and worry out of this all important step.

**Use Organic Mulch** — Add a three-inch layer of any organic mulch around your plants and over the irrigation lines if possible. Mulch will insulate the soil, helping to keep it cooler in summer and warmer in winter. It also helps retain moisture, suppress weeds and

acts as a protective barrier from diseases splashing up onto the plants from the soil. Mulch looks great in the garden.

Knowing the source of your mulch is as important as using it — some mulch can contain unacceptable amounts of harmful chemicals — read labels on soils to ensure that what you use is free of any harmful ingredients.

**Use Patience with Pest Control** — Although pests are usually a given at some point in any vegetable garden, by exercising patience, nature will usually take care of the problem. Of all the insects in your garden, only about 3% are actually harmful pests. Practicing the steps mentioned so far takes adequate measures to promote the growth of healthy plants which are better able to stand up to potential pest invasions.

If you must resort to pest control, there are numerous natural and organic solutions available today. Use these only late in the day or evening and then only when necessary. Never apply in the morning when pollinators and beneficial insects are most active. Focus on growing healthy plants with great soil and sunny conditions and let nature take its course.

**Don't Over Fertilize** — Too much natural fertilizer, especially nitrogen, can promote plenty of lush green growth at the expense of less fruit and a smaller harvest. Excessive fertilizer can also be harmful to your plants and the soil. Add only as much organic compost as needed, up to about 20% of the total soil makeup. You'll be supplying your plants with the nutrients they need to thrive naturally. Feed the soil and let the soil feed the plants.

If you put these tips into practice, you'll get your organic garden off to the right start and set it up for a fruitful season. Preparation is key with the reward being a healthier, more productive garden.



# How to —2019—

## Advertise for Small Businesses

**B**usiness Cards — Don't overlook the need and power of a simple business card. There are so many inexpensive printers making superior quality printing available at a fraction it once was, not to mention the volumes of creative templates available today that can give you and your business the unique representation it deserves so you can build your brand.

**Word of Mouth** — Word of mouth is excellent small business advertising — but it's slow, and may be practically non-existent for new businesses. If you want to grow your customer base more quickly, you have to advertise.

This collection of small business advertising ideas presents both the tried and true and some you may not have tried yet — advertising ideas for your small business to effectively reach your target market and attract new customers.

**Print & Online Advertising for Small Businesses** — Advertising in your local newspaper has proven to be one of the best and most cost-effective ways to reach your local community. Most local newspapers will run your newspaper ad on their companion newspaper website exponentially increasing the reach and frequency of your ad being seen and your business being promoted to local consumers looking for your products or services.

Besides display ads and advertising inserts, local newspapers also often offer special advertising features showcasing particular businesses — a powerful business advertising opportunity. Don't overlook special interest newspapers as an advertising idea if they

exist in your area. They may be delivered to exactly the audience you want to reach.

Note that there's a difference between advertising on a newspaper's website and in its print edition. While online ads may be less expensive, they reach a younger preferred demo; young families with dual incomes and, in most cases, with children in the household. Newspaper ads can get you 'more bang for your buck' at the local level in a small community newspaper reaching a demo that is more mature with savings that can be used for luxury items or travel.

Direct mail can be very effective business advertising — and is much more favorably received than other direct marketing media, such as email or telemarketing. And even if you don't have a mailing list, you can still geographically target your mail.

**Professional and Community Opportunities for Small Businesses** — Every professional or business organization from Chambers of Commerce to local civic organizations offers exclusive advertising and promotional opportunities for their members, ranging from free promotion on the organization's website through special section newspaper advertising. And being a member can be good small business advertising in itself.

Joining forces with other businesses can greatly increase your advertising power and your marketing reach. And visible, tangible involvement with your community is more than good public relations; it's also very effective small business advertising. So choose a charitable event or community association to get involved with and let yourself be seen as a business that cares.

**Non-Print Forms of Advertising for Small Businesses** — Cable TV companies offer advertising ideas within the budget of small businesses, from advertising on the TV Guide Listings or Real Estate channels through running infomercials.

Another advertising idea you may not have thought of is radio advertising. Running ads on a local radio station can be both effective and relatively inexpensive. A catchy radio jingle may stay with potential customers long after they've turned off the radio, which is ideal brand recognition.

Cover all your small business advertising bases by ensuring that your business is listed on websites providing business information for your local area. Many municipalities, for instance, offer business listings on their websites. And make sure your business has its own website too.

If you already have an in-house mailing list or are able to develop one, email advertising can work for you. There are two ideal things about it: Everyone has email nowadays and you can customize the email you send to target specific groups of customers or even individuals.

**Specialized Online Advertising for Small Businesses** — Social media has fast become the 'darling' of small businesses as a tool that can help 'get the word out' quickly, at near no cost and targeted to your local area — a fast and inexpensive way to make your potential customers aware of your products.

Although it can be difficult to gauge how effective an ad campaign is on Facebook, and some of its ad targeting has been found problematic, it's still the biggest audience of online consumers. It's relatively inexpensive compared to many other advertising options, and you don't have to get locked into a long-term contract, just post ads as you need to.





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# How to —2019— Choose a Solar Energy Company

**L**ower your home energy bills while increasing the property value of your home or business by adding solar panels to help you meet your electricity needs. Technological advances in recent years make the environmentally options more affordable and convenient than ever.

Best of all, the type and cost of the solar panel system you install can be tailored to meet your specific needs.

But before you purchase your new solar system, you'll need to do a little research to understand what type of system you want to go with. You'll also need to locate a quality provider.

Some points to help you get started:

## REPUTATION

The solar industry is changing rapidly — almost by the day. In a fast-growing industry like solar energy, it's especially important to know the reputation of the company you're dealing with. New companies may be showing up in the marketplace, but that doesn't mean they'll necessarily offer the best service or be around long enough to support their product line years from now.

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

## THE SYSTEM

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

No matter what system you decide on, the key thing you'll be looking for is efficiency, and that means understanding both the energy generated and the cost of doing so.

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

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

## OTHER SERVICES

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

And if you're doing new construction that will have solar components, look for a solar company that can also serve as your general contractor. The bigger the project, the more important it is to have the solar systems integrated into the design and



construction from start to finish, not added on as an afterthought by a contractor that doesn't typically incorporate solar elements into their projects.

If the company is familiar with construction methods that will increase the structure's overall efficiency, too, that's even better.

## FINANCING OPTIONS

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

They should be familiar with all types of government incentive programs and willing to help walk you through the process of getting them. Federal programs are available to consumers who install solar panels on their homes, and additional state and local incentives are sometimes available. Make sure you thoroughly understand all these programs, though, because their requirements can be complex and important to follow exactly.



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

- **Paying cash:** The simplest and most direct way of paying for your system, cash buyers may be eligible for a 30 percent tax credit from the federal government along with other rebates that can reduce the installation cost up to 50 percent in total.
- **Loans:** Both home equity loans and unsecured solar loans may be available to help you purchase a solar system. Some solar companies offer loans for up to 20 years, while home equity loans may have the benefit of letting you deduct the interest from your income taxes.
- **Leases:** You may also be able to lease your solar system with no down payment or upfront costs. A solar lease will let you make affordable monthly payments to pay for your system, perhaps even including a performance guarantee and scheduled maintenance services included in the monthly cost.





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